

E-Tran

Electronic Loan Processing

E-Tran is an SBA loan guaranty origination/servicing solution that:

- Leverages internet technology to reduce the turnaround time on loan guaranty requests
- Is integrated into your SBA software products and enables you submit electronically from your existing screens
- Provides increased efficiency and decreased costs in the loan guaranty origination and servicing processes

Who is Eligible to Use E-Tran?

E-Tran Origination

All lenders **must** use for delegated and non-delegated loans

E-Tran Servicing

All lenders are eligible

Accessing E-Tran

E-Tran Options

- loan data file transfer in XML format (from a software vendor's product or from a bank's proprietary system) to the SBA's E-Tran database
- A Web page where lenders can enter loan information on individual loans

Step 1 - Request GLS User ID/Password

Apply on-line at <https://eweb.sba.gov/gls>

Tips:

- User ID – make up your own must be between 8 and 15 characters long
- Contact info – start with zip code and select “lookup zip”
- Location ID – this will be for the main bank location not by branch
- Logins should NOT be shared; each user should set up their own User ID & Password

Once you have a user ID and Password, request Access ...

Step 2 - Request Access

Tips:

- Password requirements
 - At least 8 characters, must contain 3 unique character types
- Select access to:
 - E-Tran Origination – enter/edit
 - E-Tran Servicing – update
 - PIMS (Partner Information Management System)
 - 7A Connect – reporting information
- Lender's location ID must be entered

To begin using E -Tran ...

Access the GLS system with your user ID and password

- To enter a new loan request choose:
 - **Electronic Lending – Origination (E-Tran)** to enter a new loan
- To service an existing loan choose:
 - **Electronic Lending – Servicing (E-Tran)**
- To retrieve Lender information choose:
 - **Partner Information Management System (PIMS)**



Getting started... THE LENDER'S ADVANTAGE

Choose "New Application"

- Choose Loan processing method
 - 7(a) General (ie: Standard 7(a) loan)
 - Builders Line of Credit (CAPLine)
 - Community Advantage Initiative
 - Contract Loan Line of Credit (CAPLine)
 - Export Express
 - Preferred Lenders Program
 - SBA Express Program
 - Seasonal Line of Credit (CAPLine)
 - Standard Asset Base Line of Credit (CAPLine)



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THE LENDER'S ADVANTAGE

Skip navigation Accessibility Options

Reports Search Admin New Application Copy Exit Help

E-Trans Credit Report History App Review Servicing LANA ELIPS PostServicing

Ready

Amount \$383,100 Status Funded App 10426887 Loan [redacted]

Preferred Lenders Program

Expand Collapse

- CAPITOL SPORTS CENTER
 - Lender Info
 - Eligibility
 - Application Info
 - Use of Proceeds
 - Lender Comments
 - Project Info
 - Borrowers
 - 1. * [redacted]
 - Principals
 - 1. [redacted]
 - 2. [redacted]
 - 3. [redacted]
 - Prev Govt Financing
 - Guarantors
 - Business Financials

Lender Information , Application

SBA Partner ID [redacted]

SBA Partner Location ID [redacted]

900 5th Ave North

City / State / Zip [redacted]

Lender FaxId [redacted] (99-9999999)

Contact Name [redacted] [redacted] [redacted] [redacted]

(first) (m.i.) (last) (suffix)

Title [redacted] SBA Packaging Manager

Phone [redacted] 999-999-9999

Fax [redacted] 999-999-9999

Save/Next

> FirstGov > E-Gov > Regulations.gov > White House

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Session timeout in 60 minutes.

Navigation Tree

Save/Next



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Eligibility

THE LENDER'S ADVANTAGE

[Skip Navigation](#) [Accessibility Options](#)



E-Lend
Origination

[Reports](#) [Search](#) [Exit](#) [Help](#)

[Validate](#) [Credit Report](#) [Servicing](#) [LANA](#) [CLCS](#) [GPTS](#) [ELIPS](#) [Post Servicing](#)

New Application WOLFEBORO NH Amount \$46,800 Status Application In-Process App :

Standard Asset Base Working Capital Line of Credit (CAPLine)

[Expand](#) | [Collapse](#)

New Application's Loan Ap

- [Lender Info](#)
- [Eligibility](#)
- [Application Info](#)
- [Use of Proceeds](#)
- [Collateral Register](#)
- [Lender Comments](#)
- [Project Info](#)
- [Borrowers](#)
- [Guarantors](#)
- [Business Financials](#)

Eligibility , Application

Eligibility Checklist complete and filed in the loan folder?

Yes No

Non-delegated Lender
OR

Lender hereby certifies that the loan information pertaining to the above loan is true and correct, to the best of its knowledge, and that it has exercised due diligence to obtain true and correct information. Lender is aware and acknowledges that SBA will not review eligibility prior to issuing a loan number and that if an SBA loan number is assigned and SBA later learns that the loan is not eligible, SBA may deny liability on its guaranty. Lender approves the loan application to SBA subject to the terms and conditions stated in the application and associated documents. Without the participation of SBA to the extent applied for Lender would not be willing to make this loan, and in its opinion the financial assistance approved is not otherwise available on reasonable terms. Lender certifies that none of the Lender's Associates, including but not limited to its employees, officers, directors, or substantial stockholders (more than 10%), has a financial interest in the Applicant. Lender approves and certifies that the Applicant is a small business according to the standards in 13 CFR Part 121, the loan proceeds will be used for an eligible purpose, and the owners and managers of the applicant business are of good character.

Yes No

[Reset](#) [Clear](#) [Next](#)

Last modified: 06/14/2012 12:00:00 AM SBA Processing: 0.325 seconds Version: 3.14.01



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Application Info

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[Skip Navigation](#) [Accessibility Options](#)

[Reports](#) [Search](#) [Admin](#) [New Application](#) [Copy](#) [Exit](#) [Help](#)

[E-Tran](#) [Credit Report](#) [History](#) [App Review](#) [Servicing](#) [LANA](#) [ELIPS](#) [PostServicing](#)

Ready



Electronic Lending

NY Amount \$100,000 Status Funded App 10050549 Loan

SBA Express Program

[Expand](#) | [Collapse](#)



- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Collateral Register
- Lender Comments
- Project Info
- Borrowers
- Guarantors
- Business Financials

Application Information , Application

(You may select more than one box)

- Will the loan be used for Construction?
- Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting pursuant to this loan?
- Does the Primary Borrower currently do any international trade or will the Primary Borrower start international trade pursuant to this loan?
- No special purposes apply
- Is this a Revolving Line of Credit?

Loan Name

Amount Requested

SBA Guaranty Percentage %

Loan Term months

Interest Type Fixed Variable

Base Rate Source

Base Rate %

Spread Over Prime %

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[* Privacy & Security](#) [* Information Quality](#) [* FOIA](#) [* No Fear Act](#) [* ADA](#)

Session timeout in 59 minutes.



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Use of proceeds

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Reports Search Admin New Application Copy Exit Help

E-Tran Credit Report History App Review Servicing LANA ELIPS PostServicing

Ready

NY Amount \$100,000 Status Funded App 10050549 Loan

SBA Express Program

Expand | Collapse

- ⊞ Lender Info
- ⊞ Eligibility
- ⊞ Application Info
- ⊞ **Use of Proceeds**
- ⊞ Collateral Register
- ⊞ Lender Comments
- ⊞ Project Info
- ⊞ Borrowers
 - 1. *
 - ⊞ Principals
 - 1.
 - 2.
 - ⊞ Prev Govt Finan
- ⊞ Guarantors
 - 1.
 - 2.
- ⊞ Business Financials

A01	Purchase Land only		
A02	Purchase Land and Improvements		
A03	Purchase Improvements only		
A04	Construct a Building		
A05	Add an Addition to an Existing Building		
A06	Make Renovations to an Existing Building		
A07	Pay Off Interim Construction Loan		
A08	Pay Off Lender's Interim Loan		
A09	Leasehold Improvements		
A10	Purchase Equipment		
A11	Purchase Furniture and Fixtures		
A12	Purchase Inventory		
A13	Pay Trade or Accounts Payable		
A14	Pay Notes Payable - not Same Institution Debt		
A15	Pay Notes Payable - Same Institution Debt		
A16	Purchase Business - Asset Purchase		

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Completing an Application

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Reports Search Admin New Application Copy Exit Help

E-Tran Credit Report History App Review Servicing LANA ELIPS PostServicing

SBA Electronic Lending

NY Amount \$100,000 Status Funded App 10050549 Loan

Lender Comments , Application

- For an **existing business**, comments generally describe management's character and the financial strength of the business, including repayment ability and projections.
- For a **new businesses and purchases**, comments generally cover management's qualifications, business location, competitive factors and feasibility of the business plan.

B I U [List Icons] [Text Icon] [Color Icon] Size [Dropdown] [Checkmark]

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Session timeout in 60 m

Allows for comments on the loan application.

Permanent supporting documentation for the application



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Project Information

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[Skip Navigation](#) [Accessibility Options](#)



E-Lend Origination

- [Reports](#)
- [Search](#)
- [Admin](#)
- [New Application](#)
- [Copy](#)
- [Exit](#)
- [Help](#)
- [E-Tran](#)
- [Credit Report](#)
- [History](#)
- [App Review](#)
- [Servicing](#)
- [LANA](#)
- [Chron](#)
- [ELIPS](#)
- [Post Servicing](#)

Ready

Amount \$200,000 Status Funded App Loan

SBA Express Program

[Expand](#) | [Collapse](#)

- [Lender Info](#)
- [Eligibility](#)
- [Application Info](#)
- [Use of Proceeds](#)
- [Collateral Register](#)
- [Lender Comments](#)
- [Project Info](#)
- [Borrowers](#)
- [Guarantors](#)
- [Business Financials](#)

Project Information , Application

Country:

Zip+4 Code: - [Lookup Zip](#)

Street 1:
(Number) (Street Name) (Suffix)

Street 2:

City Name:
(State)

Is the Project Address: Rural? or Urban?

NAICS Code: [\(lookup\)](#)

Small Business Manufacture

Business Age:

Franchise? Yes No

No. of Current Employees:



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Borrower Info

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[Skip Navigation](#) [Accessibility Options](#)



E-Lend Origination

[Reports](#) [Search](#) [Exit](#) [Help](#)

[Validate](#) [Credit Report](#) [Servicing](#) [LANA](#) [CLCS](#) [GPTS](#) [ELIPS](#) [Post Servicing](#)

PROVIDENCE RI Amount \$26,000 Status Application In-Process App

SBA Express Program

[Expand](#) | [Collapse](#)

- Loan
- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Collateral Register
- Lender Comments
- Project Info
- Borrowers
 - 1
 - Principals
 - Prev Govt Financing
- Guarantors
- Business Financials

Borrower Information, Application

Is this an affiliate? Yes

Tax ID:

Name

(Doing business as) Trade Name

DUNS

Primary Business?

Yes No

Legal Organization Type

Limited Liability Company(LLC)

Phone

999-999-9999

Does the borrower currently do any exporting or will the borrower start exporting pursuant to this loan?

Yes No

Physical Address

If same as Project Address: [Copy Project](#)



Principal Information

THE LENDER'S ADVANTAGE

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Skip Navigation Accessibility Options

Reports Search Admin New Application Copy Exit Help

E-Tran Credit Report History App Review Servicing LANA ELIPS PostServicing

Ready

NY Amount \$100,000 Status Funded App 10050549 Loan

SBA Express Program

Expand Collapse

- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Collateral Register
- Lender Comments
- Project Info
- Borrowers
 - 1. * [Redacted]
 - Principals
 - 1. [Redacted]
 - 2. [Redacted]
 - Prev Govt Financing
 - Guarantors
 - Business Financials

Principal Person Information, Application

Ownership in the Primary Business:

Borrower	Percentage	If < 20%, is this principal guaranteeing the loan?
	100%	Yes (required, because >= 20%)

Tax ID:

First Name

Middle Initial

Last Name

Suffix

Title

Date of Birth

Place of Birth

City State if USA Country

Citizenship

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Session timeout in 59 minutes.

Information collected on each 20% owner of the business.

- Collateral screen optional
- If Principal is selected at Guarantor- no need to re-enter as a Guarantor
- Financial Information screens optional -can be a source of many validation errors

Financial information may be uploaded using the “document upload” feature

- Skip it all & use the “COPY” button

You can use that feature to enter a companion loan, just copy the first application and modify to match the second loan's terms

Validation of Loan Application #10344624

Validation errors were detected:

#	Error Code	Error Text
**Disregard Error Code Numbers -Based on <u>Error Text</u>, navigate to appropriate section of the loan to correct error		
5	327	For Application, Must have one and only one Primary Business
6	356	For Application, Must have Business Principal Information for Primary Business
7	354	For Application, One of the Primary Business Principal must guaranty the loan



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Requesting Credit Score THE LENDER'S ADVANTAGE



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SBA E-Lend Origination [Reports](#) [Search](#) [Admin](#) [New Application](#) [Copy](#) [Exit](#) [Help](#) [E-Loan](#) [Validate](#) [Credit Report](#) [History](#) [App Review](#) [GuarantyFee](#) [Submit](#) [Withdraw](#) [Check Credit Score](#) Ready

CHEYENNE WY Amount \$192,000 Status Application In-Process App

Small Loan Advantage Initiative

[Expand](#) | [Collapse](#)

- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Collateral Register
- Lender Comments
- Project Info
- Borrowers
- Guarantors
- Business Financials

Lender Information , Application

SBA Partner ID	<input type="text"/>
SBA Partner Location ID	82660
FIRS	A527616
Partner Name	<input type="text"/>
Street1	421 Vandehei Ave
Street2	
City / State / Zip	CHEYENNE, WY 82009 -
Lender TaxId	<input type="text"/> (99-9999999)

Contact Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	(first)	(m.i.) (last)	(suffix)
Title	<input type="text" value="Vice President"/>		
Phone	<input type="text"/>	999-999-9999	
Fax	<input type="text"/>	999-999-9999	
E-Mail	<input type="text"/>		

Bank Information	<input type="text"/>	<input type="text"/>	Not selected yet	<input type="text"/>	(99-9999999)
	(Account #)	(Routing #)	(Account Type)	(TIN Number)	

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Session timeout in 60 minutes



U.S. Small Business Administration

Credit Score Response

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Skip Navigation Accessibility Options

SBA E-Lend [Reports](#) [Search](#) [Admin](#) [New Application](#) [Copy](#) [Exit](#) [Help](#) Ready

Origination [E-Tran](#) [Application](#)

OCALA FL Amount \$50,000 Status Application In-Process App

Check Credit Score

Select a business and up to 6 principals of the same business

<input type="radio"/>	Super Store, Inc. (0 business reports)	
<input type="checkbox"/>	Scott A. (1 credit report)	100 %

Your score is:

191

(Note: Requests often take over a minute.)

The screenshot shows a web browser window titled "Upload Documents for Loan Application Number 10525693 - Mozilla Firefox". The address bar shows the URL: https://eweb.sba.gov/elend/applications/dataentry/dsp_upload.dfm. The page header includes the SBA logo, "E-Lend Origination", and "Exit Documents" buttons. Below the header is a link for "Tips for Uploading Documents". The main content area features a form titled "Select file(s) for upload (individual files limited to 10.0 MB)".

File Name	File Size	Document Type	Progress

Below the table are three buttons: "Add file(s)...", "Remove selected file(s)", and "Clear All file(s)". At the bottom right of the form area is an "Upload file(s)" button.

At the bottom of the page, there is a footer with the text: "Last modified: 08/20/2012 12:00:00 AM", navigation links for "FirstGov", "E+Gov", "Regulations.gov", and "White House", and a list of links: "Privacy & Security", "Information Quality", "FOIA", "No Fear Act", and "ADA". On the right side of the footer, it says "SBA Processing: 0.447 seconds Version: 3.14.01" and "Session timeout in 59 minutes".



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Search Function

THE LENDER'S ADVANTAGE

U.S. Small Business Administration



Your Small Business Resource

Reports

Search

Admin

New App

Copy

Exit

Help

E-Tran

Application

Electronic Lending

App Number	Loan Name	State	Processing Method	Requested Amount	Entry Date	Status	Loan Number	Loan Source
2652	Tasha's, Inc. DBA Youngberg Hill Vineyard & Inn	OR	SBA Express	\$250,000.00	2007-02-21 13:06:51.036	FD	10802450-08	XML
2651	Galaxy Granite, Inc.	UT	Preferred Lenders	\$18,100.00	2007-02-08 13:42:17.7	FD	10802350-05	XML
2650	Martin D. Bailey	MO	Preferred Lenders	\$798,000.00	2007-02-08 13:20:29.126	FD	10802250-02	XML
2649	Exodus Moving and Storage, Inc.	CO	SBA Express	\$100,000.00	2007-02-06 10:47:14.086	FD	10802150-10	WEB
2648	Sheri's Accounting Service	WA	Export Express	\$250,000.00	2007-02-06 10:42:00.893	FD	10802050-07	XML
2647	Jill realtors	MT	SBA Express	\$250,000.00	2007-02-06 10:40:14.186	FD	10801950-06	XML
2646	Exodus Moving and Storage, Inc.	CO	SBA Express	\$100,000.00	2007-02-05 18:44:01.723	FD	10801850-03	XML
	CAMBIO ENTERPRISES							

**Questions?
&
Thanks**