

LINC – Frequently Asked Questions for Lenders

What is LINC?

LINC (Leveraging Information and Networks to access Capital) is an online referral tool to connect small business borrowers with participating SBA Lenders. Prospective borrowers complete a short online questionnaire. The responses to that questionnaire are forwarded to participating SBA Lenders that operate within the small business' county. If lenders are interested in the referral, the lender and prospective borrower's contact information will be exchanged. Completing LINC's online questionnaire does not constitute an actual loan application. Instead, LINC is a tool that small businesses can use to identify potential lenders in their communities.

How does our organization sign up to participate as a Lender?

SBA-approved lenders that are interested in joining LINC, may sign up electronically through their user profiles within the Capital Access Login System (CLS) at https://caweb.sba.gov/cls/dsp_login.cfm

Email your local District Office or LINC@sba.gov for more detailed instructions.

Can our organization have more than one contact person receive LINC referrals?

Yes, organizations may identify multiple LINC Contacts. Those contacts may have similar or different service areas.

What are the parameters by which prospective borrowers are referred to LINC Lenders?

At this time, the prospective borrower's county is the only parameter by which referrals are forwarded to LINC Lenders. A business identifies its zip code within the LINC tool. That zip code is matched to a county and an email is generated to all of the participating LINC Lenders that have identified that county as part of its service area. Lenders may identify a single county, multi-county, or statewide service territory.

What if there is more than one LINC Lender participating in a given county?

The LINC referral is forwarded simultaneously to all of the Lenders operating within a given county. If more than one Lender "Opts In," then the borrower will receive the contact information for multiple lenders.

How does our organization receive a LINC referral?

LINC referrals are transmitted via email to the specified LINC contacts and via the Lender Opt In application available in CLS. The tool can work very simply through email alone. It is not required that you also utilize the Lender Opt In application. To view the referrals via CLS, request access to the LINC – Lender Opt In application. This may be a helpful feature when you receive a significantly large volume of referrals.

How long do I have to respond to an email notification to Opt In/Opt Out?

Lenders have 2 business days to respond to the email notification. If that time lapses, the Lender will receive an error message indicating that the link has expired. If you do not respond with 2 business days, the referral will be treated as an “Opt Out.”

How does the Lender receive the prospective borrower’s contact information?

If a Lender “Opts In,” then it will then receive an email including the borrower’s contact information. Lenders can also receive this information through the LINC-Lender Opt In application in CLS.

When does the prospective borrower receive the Lender’s contact information?

As a Lender “Opts In” on a LINC referral, an email is automatically generated to the prospective borrower providing the organization’s name, contact person’s name, phone, and email address. The borrower may follow-up with the Lender directly or wait to hear from the Lender.

What happens if a prospective borrower does not “match” with a LINC Lender?

The prospective borrower will receive an email directing it to visit SBA’s Local Assistance page (<https://www.sba.gov/tools/local-assistance>) to identify additional training opportunities, resource partners, and SBA District Office located within its local area.

What if I have a question regarding LINC that was not answered here?

Questions regarding LINC should be directed to your local SBA District Office or alternatively, emailed to LINC@sba.gov.