

**SBA Information Notice**

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| **TO:** | SBA Field and Center Employees and the Office of Capital Access | | **CONTROL NO.:** | 5000-1156 |
| **SUBJECT**: | | Announcement and FAQs on OCRM Lender Portal Update | **EFFECTIVE:** | 6/11/ 2010 |

In order to better serve the Agency’s employees and 7(a) and 504 participating lenders, the Small Business Administration’s (SBA’s) Office of Credit Risk Management is upgrading its Lender Information Portal (the Portal). Effective June 14, 2010, the Portal will be moved to a new web location at <https://mi.dnb.com/PDPSBA>. The new location accommodates a newer technology platform to fully address SBA’s system security requirements and to reduce search time. Prior to this update, the Portal was previously modified to include a number of other enhancements designed to provide more helpful information to its users, including loan level credit score range information. These modifications were announced on December 23, 2009 in SBA Information Notice No. 5000-1137 entitled “Announcement and FAQs on OCRM Lender Portal Update.”

Current registered users will receive an email before June 14, 2010 providing detailed steps to log into the new Portal. On June 14, 2010, users attempting to log into the Portal by clicking the old web address will be redirected to the new web address. The existing usernames will remain the same and the registered users will be prompted to change passwords the first time they log in.

The attached list of published frequently asked questions (FAQs) provides additional information about the Lender Portal.

For any questions, please contact Nick Liu at Nick.Liu@sba.gov.

Janet A. Tasker

Director, Office of Risk Management

**FAQs for SBA Field Office, Centers, and Capital Access Employees;**

**And SBA 7(a) and 504 Lending Partners**

**What is the Lender Portal?**

The Lender Portal is the primary means through which SBA shares SBA lender performance information within SBA and with our 7(a) lender and 504 Certified Development Company (“CDC”), or (“SBA Lenders”), lending partners.

**How often is the Lender Portal updated?**

The Lender Portal is updated quarterly, and includes the Lender Risk Rating, the Rating components, lender performance ratios, and lender credit quality ratios.

**What information is in the Lender Portal?**

In addition to individual SBA Lender data, there is corresponding peer group and SBA portfolio data for comparison. While SBA Lenders can view this data for their own portfolio, they are not able to view the individual ratings and performance indicators for other SBA Lenders.

**Is there trend information in the lender Portal?**

The Lender Portal can be used for trending purposes, to view current quarterly data or the previous eight quarters of data.

**For what purpose does SBA use the Lender Portal?**

The Lender Portal is one component of the Office of Credit Risk Management’s (OCRM) Loan and Lender Monitoring System (L/LMS).

**What improvements have been provided in the Lender Portal?**

First: Beginning with the June 30th, 2009 quarterly update, the Lender Portal included for each SBA Lender a list of all outstanding loans (disbursed and not yet purchased or paid-in-full), identified by an SBA loan number. The loans are separated into high, medium, and low risk credit categories based upon the SBPS credit score for each loan. The high/medium/low risk loan data is summarized to correspond to the high/medium/low summary information in the ‘SBPS Score Breakdown’ section of the Lender Portal. Loans on the list marked ‘999’ were not able to be scored.

Second: In order to improve the predictiveness of the SBPS loan credit scores, as of June 30th, 2009, SBA upgraded from SBPS version 5 to version 6. SBPS version 6 is the newest in the normal periodic redevelopments and improvements to SBPS by FICO and Dun & Bradstreet.

Third, the Lender Portal is updated periodically to contain current definitions of terms used in the Agency’s Loan and Lender Monitoring System, and to reflect any changes to the Lender Risk Rating System. The most recent of these updates occurred in March 2010.

**Who may apply for access to the Lender Portal and how?**

Currently over 800 7(a) lenders and 504 CDC partners have received access to the Lender Portal. A 7(a) lender or CDC is eligible for Lender Portal access provided they have at least one 7(a) or 504 loan outstanding (disbursed but not purchased or paid-in-full). Lending partners may request access to the system by following the application procedures outlined in the Lender Portal log-in page: <https://mi.dnb.com/PDPSBA/>. The application process is comprehensive to maximize the security and confidentiality of Portal data. Only one access per SBA Lender is granted.

**Can an SBA District Office employee request access to the Lender Portal?**

An SBA District Office employee can request access to the Lender Portal by having his/her District Director forward a request to Melinda Williamson of the Office of Field Operations. An SBA Center or Headquarters Capital Access employee can request access to the Lender Portal by having his/her Center or Office Director forward a request to Stephen Kucharski of the Office of Financial Assistance. In order to provide maximum system security, Office Directors must notify OCRM if an employee leaves or must otherwise be removed from Lender Portal access. For security and logistical reasons, SBA has limited the number of users per office.

**Are the individual Lender Portal users responsible for security?**

Yes. Please be advised that Lender Portal users must take responsibility for protecting the confidentiality of the user password and for ensuring the security of the data. For more information on Lender Portal confidentiality, see 13 CFR 120.1060.