



# SBA Procedural Notice

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**TO:** All SBA Employees, 7(a) Lenders, and Certified Development Companies

**CONTROL NO.:** 5000-19014

**SUBJECT:** Revised Procedures for Fingerprint Background Checks for SBA Business Loan Programs

**EFFECTIVE:** 7/25/2019

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The purpose of this Notice is to inform SBA employees, 7(a) Lenders, and Certified Development Companies (CDCs) of a change in the procedure for character evaluations to determine the eligibility of Subject Individuals when a Federal Bureau of Investigation (FBI) fingerprint background check is required in connection with a 7(a) (including Community Advantage) or 504 business loan application. Note that only the procedure for submission of an FBI fingerprint background check is changing; the criteria to determine whether an FBI fingerprint background check, as well as the documentation required from the Subject Individual remain unchanged. There will be no change to the process for fingerprint background checks in connection with SBA Form 1081 at this time.

The procedure set forth in this Notice applies to all SBA 7(a) and 504 business loan applications and will control over any conflicting provisions in Standard Operating Procedure (SOP) 50 10 5(K). To allow for a reasonable transition, 7(a) Lenders and CDCs will have 30 days from the effective date of this Notice to complete submissions already in progress under the existing procedure in SOP 50 10 5(K). However, new submissions generated on or after the effective date of this Notice must follow the procedure set forth below. SBA will continue to review this process over the coming months and will incorporate the revised procedure in the next SOP 50 10 update after determining whether additional changes are needed.

As discussed more fully below, in order to reduce paperwork and costs, and to improve the security of personally identifiable information (PII), all requests for FBI fingerprint background checks in connection with 7(a) (including Community Advantage) and 504 business loan applications will **only be accepted electronically**.

**For 7(a) Loans:**

The procedure currently provided in SOP 50 10 5(K), Subpart B, Chapter 2, Paragraphs III.A.13.iv. "FBI Fingerprint Background Check" and v. "Lender Submission to SBA" are revised as follows:

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**EXPIRES: 7-1-20**

SBA Form 1353.3 (4-93) MS Word Edition; previous editions obsolete

Must be accompanied by SBA Form 58

iv. FBI Fingerprint Background Check:

SBA will use an FBI-approved, SBA-contracted channeler to conduct fingerprint background checks via electronic fingerprint submission. “Electronic fingerprint submission” means fingerprints taken and reproduced in a machine-readable format by a fingerprint capture system that complies with the FBI’s Electronic Biometric Transmission Specifications. The current SBA-contracted channeler for electronic fingerprint submissions to the FBI is Biometrics4ALL.

After the Lender determines that a fingerprint background check is required and has obtained all supporting documentation (including any court documents), the Lender will refer the Subject Individual to the approved channeler’s website where they must create an account and register. The Subject Individual will select the “Non-Disaster” option, and complete the fingerprint process by following the directions on the approved channeler’s website: <https://www.applicantservices.com/sba>.

The channeler will provide expedited fingerprint processing by directing Subject Individuals to approved electronic fingerprinting facilities listed on the channeler’s website based on the Subject Individual’s location. Depending on the circumstances, the channeler will also provide additional locations where hard-copy fingerprints may be taken and will provide the FBI Form FD-258 Fingerprint Card for the Subject Individual to capture the fingerprints along with instruction on submitting the fingerprint cards to the SBA-contracted channeler for continued processing.

Lenders may not directly submit fingerprint cards associated with a loan application to the Office of Capital Access (OCA) or any other SBA office. All required fingerprints from Subject Individuals associated with a loan application must be submitted through the FBI-approved, SBA-contracted channeler as directed on the channeler’s website. The channeler will submit the fingerprints electronically to the FBI and the FBI will provide the results of the background check to the channeler who will, in turn, provide the results to SBA via a secure portal.

v. Lender Submission to SBA:

At the same time the Lender refers the Subject Individual to the channeler, the Lender must upload the complete, signed SBA Form 912 Package into E-Tran or SBA One through Loan Origination in the same manner prescribed to obtain pre-screening for a FICO® Small Business Scoring Service<sup>SM</sup> Score (SBSS Score) and save the file. The file name format as saved for the SBA Form 912 Package must not have any spaces or special characters (e.g., 912JohnDoeApp123456).

The Lender is not required to complete the entire application file in either E-Tran or SBA One at this time; however, the Lender may choose to complete and save (not submit) the entire file if the Lender needs to keep the data set intact for a third-party software product.

Finally, the Lender must notify SBA that the complete SBA Form 912 package is uploaded into E-Tran or SBA One by sending an email to [oca912@sba.gov](mailto:oca912@sba.gov) with the Subject

Individual's last name and the E-Tran or SBA One application identification number in the email subject line. The email must state that:

(a) the Subject Individual has been referred to the channeler's website to complete the fingerprint submission process; and

(b) the Lender has saved the complete SBA Form 912 Package in either E-Tran or SBA One.

When SBA receives the results of the FBI fingerprint background check from the channeler, SBA will complete the character determination as set forth in paragraph vi.

**For 504 Loans:**

The procedure currently provided in SOP 50 10 5(K), Subpart C, Chapter 2, Paragraphs III.A.13. iv. "FBI Fingerprint Background Check" and v. "CDC Submission to SBA" are revised as follows:

iv. FBI Fingerprint Background Check:

SBA will use an FBI-approved, SBA-contracted channeler to conduct fingerprint background checks via electronic fingerprint submission. "Electronic fingerprint submission" means fingerprints taken and reproduced in a machine-readable format by a fingerprint capture system that complies with the FBI's Electronic Biometric Transmission Specifications. The current SBA-contracted channeler for electronic fingerprint submissions to the FBI is Biometrics4ALL.

After a CDC determines that a fingerprint background check is required and has obtained all supporting documentation (including any court documents), the CDC will refer the Subject Individual to the approved channeler's website where they must create an account and register. The Subject Individual will select the "Non-Disaster" option, and complete the fingerprint process by following the directions on the approved channeler's website: <https://www.applicantservices.com/sba>.

The channeler will provide expedited fingerprint processing by directing Subject Individuals to approved electronic fingerprinting facilities listed on the channeler's website based on the Subject Individual's location. Depending on the circumstances, the channeler will also provide additional locations where hard-copy fingerprints may be taken and will provide the FBI Form FD-258 Fingerprint Card for the Subject Individual to capture the fingerprints along with instruction on submitting the fingerprint cards to the SBA-contracted channeler for continued processing.

CDCs may not directly submit fingerprint cards associated with a loan application to the Office of Capital Access (OCA) or any other SBA office. All required fingerprints from Subject Individuals associated with a loan application must be submitted through the FBI-approved, SBA-contracted channeler as directed on the channeler's website. The channeler will submit the

fingerprints electronically to the FBI and the FBI will provide the results of the background check to the channeler who will, in turn, provide the results to SBA via a secure portal.

v. CDC Submission to SBA:

At the same time the CDC refers the Subject Individual to the channeler website to complete the fingerprint process, the CDC must upload the complete, signed SBA Form 912 Package into E-Tran through Loan Origination and save the file. The file name format when saved for the SBA Form 912 Package must not have any spaces or special characters (e.g., 912JohnDoeApp123456).

The CDC is not required to complete the entire set of E-Tran screens at this time; however, the CDC may choose to complete and save (not submit) the entire file if the CDC needs to keep the data set intact for a third-party software product.

Finally, the CDC must send an email to [oca912@sba.gov](mailto:oca912@sba.gov) with the Subject Individual's last name and the E-Tran application identification number in the email subject line. The email must state that:

(a) the Subject Individual has been referred to the channeler to complete the fingerprint submission process; and

(b) the CDC has saved the complete SBA Form 912 Package in E-Tran.

When SBA receives the results of the FBI fingerprint background check from the channeler, SBA will complete the character determination as set forth in paragraph vi.

**Questions and Notifications:**

Questions regarding specific issues with the FBI-approved, SBA-contracted channeler should be directed to the Contracting Officer Representative, LaShun Johnson at [lashun.johnson@sba.gov](mailto:lashun.johnson@sba.gov).

SBA field offices must notify 7(a) Lenders and CDCs of these changes in procedure.

Questions concerning this Notice should be directed to the Lender Relations Specialist in the local SBA Field Office. Local SBA Field Offices can be found at <https://www.sba.gov/tools/local-assistance/districtoffices>.

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