Capital Access
Financial System (CAFS)

AND

SBA One
Getting SBA One Set-Up

1) Use the Capital Access Financial System (CAFS).
2) Establish a CAFS User Account.
3) Complete a CAFS User Profile.
4) Request access to SBA One and supporting systems.
5) Establish the appropriate SBA One User Roles.
6) Have all system access requests approved by the Local Authorizing Official (AO) at their institution.
7) Have all systems access requests final approved by the SBA Capital Access Login System (CLS) team.
8) Become familiar with the SBA One Users Guide.
CAPITAL ACCESS Financial SYSTEM (CAFS)

- All new SBA IT environment

- Houses all SBA lending software systems
  - E-Tran
  - PIMS
  - SBA One (et al)

- Local Authorizing Official must be designated
**Question**
What’s the easiest way for me to remember?

**Response**
Access by clicking the E-Tran button at the center right of the SBA’s For Lenders Page: [www.sba.gov/for-lenders](http://www.sba.gov/for-lenders)
<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>What if that doesn’t work?</td>
<td>If Lenders are not redirected to CAFS. Lenders should log in at <a href="https://caweb.sba.gov/cls/dsp_login.cfm">https://caweb.sba.gov/cls/dsp_login.cfm</a></td>
</tr>
<tr>
<td>What if I don’t have the web address?</td>
<td>Use an internet search engine (e.g. Google) to search “Capital Access Financial System” or “E-Tran”</td>
</tr>
</tbody>
</table>
# System Requirements for CAFS

<table>
<thead>
<tr>
<th></th>
<th>Partner (Lender)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email Address</td>
<td>Corporate Email Address</td>
</tr>
<tr>
<td>Approving Official</td>
<td>Approving Official</td>
</tr>
<tr>
<td>Location ID</td>
<td>Partner ID Available Via Approving Official, Look-Up Function ins CAFS or PIMS</td>
</tr>
</tbody>
</table>
| Supported Browser    | • Firefox 40.0 or 41.0  
                        | • Internet Explorer 11.0   
                        | • Microsoft Edge  
                        | • Google Chrome 45.0 – 46.0 |
Create New SBA CLS Account

Use this screen to create a new account for partners.

Enter the email address of the authorizing official at the bank. The authorizing official must have a CLS account and the Authorizing role.

Check the Authorizing official job classification if you are the authorizing official for your bank. If you are the first authorizing official designated at your bank, leave the supervisor email blank and email cls@sba.gov to have the role granted.

If you want to receive Lender Match emails, check the Lender Match Contact job classification. You will need to update your profile once your email address and account have been verified.

Enter the email address of the authorizing official at the bank. The authorizing official must have a CLS account and the Authorizing role.
Dear Jane Doe,

Your account had been created in the SBA's Capital Access Login System (CLS) at https://caweb.sba.gov/cls.

Please click on the link below to verify your e-mail address. This link will expire on June 16, 2015 01:38 PM.

Verify Your Email

For additional help please contact your Program Office representative at the U.S. Small Business Administration.

Please don't reply directly to this automatically-generated e-mail message.

E-mail Address Verification

E-mail will be sent to the email address that was entered on the registration page. If the email address is not verified within 2 hours, the account will be deleted and the user will need to register again.
Welcome: Sansom Genevieve

Monday, April 11, 2016

Partner

Other

The applications available in the menu above depend on which location you currently have selected:

Location | BNY Mellon, National Association (61400)

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Account at a Glance

HQ Location: 61400 - Bny Mellon, National Association

Email: genevieve.sansom@bnymellon.com

Lender AO: Kenneth Huh

Lender AO Email: kenneth.huh@bnymellon.com

Last Logged in: April 11, 2016, 12:38 PM

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**News**

**IMPORTANT:** Mandatory SBA CLS account re-Certification starts January 11 and end Feb 11. The process has been made electronic and requires users approving authority to access the Security Recertification screens. SBA COR, Official and Authorizing Officials will be required to re-certify users accounts and access. Accounts that are not recertified by the end of the recertification period will be removed from SBA CLS system with no further notice.

JavaScript should be enabled, Adobe Flash plugin should be enabled. Add this site to your Popup exception list of sites.
Create / Update / Verify User Profile

- New users (or if it’s been a while)
- LINC Opt-In (if applicable)
- Authorizing Official (if applicable)
Create New SBA CLS Account

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Enter the email address of the authorizing official at the bank. The authorizing official must have a CLS account and the Authorizing role.

Check the Authorizing official job classification if you are the authorizing official for your bank. If you are the first authorizing official designated at your bank, leave the supervisor email blank and email cls@sba.gov to have the role granted.

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**News**

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Welcome: Sansom Genevieve
Monday, April 11, 2016
Partner
Other
The applications available in the menu above depend on which location you currently have selected:

Location: BNY Mellon, National Association (61400)

Account at a Glance
HQ Location: 61400 - BNY Mellon, National Association
Email: genevieve.sansom@bnymellon.com
Lender AO: Kenneth Huh
Lender AO Email: kenneth.huh@bnymellon.com
Last Logged in: April 11, 2016, 12:38 PM

Important: Mandatory SBA CLS account re-Certification starts January 11 and end Feb 11. The process has been made electronic and requires users approving authority to access the Security Recertification screens. SBA COR, Official and Authorizing Officials will be required to re-certify users accounts and access. Accounts that are not recertified by the end of the recertification period will be removed from SBA CLS system with no further notice.

JavaScript should be enabled, Adobe Flash plugin should be enabled. Add this site to your Popup exception list of sites.
Establishing SBA One User Role

- Request Access to CAFS
- Lender’s Location ID is required
- **Electronic Lending – Origination (ETRAN)** Mark the box next to Enter/Edit Loan Applications
- **Electronic Lending – Servicing (ETRAN)** Mark the box next to Update Loan & Guaranty Portfolio Servicing
Once you have requested access, you will see a pop-up message. Click OK to clear the message.
PARTNER INFORMATION MANAGEMENT SYSTEM

- Check “View Partner Information”
- Enter Lender’s Location ID
- AO’s Only should check “Update Partner Information”
SBA ONE PARTNER ENROLLMENT

- From Settings Menu – Request Access to CAFS Systems
- Select SBA One Access level by checking appropriate boxes
  - Location ID/PIMS/ETRA is a prerequisite
<table>
<thead>
<tr>
<th>Role</th>
<th>Description</th>
<th>Who can select?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Officer</td>
<td>Allows Lenders to view the application details and documents of loans originated in SBA One</td>
<td>7a Lenders</td>
</tr>
<tr>
<td>Loan Processor</td>
<td>Allows Lenders to create or edit loan applications using SBA One</td>
<td>7a Lenders (with ETRAN Origination and PIMS privileges)</td>
</tr>
<tr>
<td>Underwriter</td>
<td>Allows Lenders to strictly edit loan applications in SBA One</td>
<td>7a Lenders (with ETRAN Origination and PIMS privileges)</td>
</tr>
<tr>
<td>Submit to E-Tran</td>
<td>Allows Lenders to submit an application to the ETRAN for approval</td>
<td>7a Lenders (with ETRAN Origination and PIMS privileges)</td>
</tr>
<tr>
<td>View PARRIS</td>
<td>View PARRiS Lender Scorecard information - Allows Lenders to view their PARRiS scorecard information in SBA One</td>
<td>7a Lenders</td>
</tr>
</tbody>
</table>
### CAFS FAQs 1

<table>
<thead>
<tr>
<th>Question</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Is there any purpose to using GLS anymore?</td>
<td>GLS is still used by the agency for non-OCA systems. For assistance with GLS contact <a href="mailto:itsc@sba.gov">itsc@sba.gov</a>.</td>
</tr>
</tbody>
</table>
| PIMS is located under both GLS and CLS – where should we be updating information in PIMS? | There are now two PIMS systems—Enterprise PIMS (managed by OCIO) and OCA PIMS (managed by OCA OPSM).  
  - Enterprise PIMS is managed by OCIO and supports OCIO applications like SBIC.  
  - OCA PIMS contains the agreements for being able to originate and service SBA loans.  
  - OCA PIMS is updated by Acuity.  
  - Changes in Enterprise PIMS will not be migrated to OCA PIMS and vice versa. |
<p>| Are there any guidelines as to who at the lending institutions should be authorizing officials? | The authorizing official(s) is responsible for approving and validating lender accounts to address cybersecurity risks. The authorizing official should be someone who frequently reviews email requests and approves/rejects requests in 48 hours. The authorizing official is also responsible for recertifying the accounts bi-annually. |
| Do users have to know who at their institution is the authorizing official? | Users should know who is the authorizing official for their bank.                                                                           |
| What happens if an approving official doesn’t approve in 48 hours?         | The request is deleted.                                                                                                                   |</p>
<table>
<thead>
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</tr>
</thead>
<tbody>
<tr>
<td>Is it possible for users to do a lookup of AO by institution?</td>
<td>No, lenders cannot lookup the authorizing official by institution.</td>
</tr>
<tr>
<td>How do non-SBA employee users complete the supervisor fields?</td>
<td>Enter the e-mail address or first and last name of the authorizing official and click the lookup button.</td>
</tr>
<tr>
<td>How do users update their profiles to indicate they want to be a LINC contact?</td>
<td>Identify the email address or name of the organization’s authorizing official.</td>
</tr>
<tr>
<td></td>
<td>1. Update your user profile at <a href="https://caweb.sba.gov/cls/dsp_login.cfm">https://caweb.sba.gov/cls/dsp_login.cfm</a>.</td>
</tr>
<tr>
<td></td>
<td>2. Select “LINC Contact” for job classification</td>
</tr>
<tr>
<td></td>
<td>3. Enter the authorizing official</td>
</tr>
<tr>
<td></td>
<td>4. Enter service areas</td>
</tr>
<tr>
<td></td>
<td>5. Go to “Access” and request “Lender Opt In” and enter the location ids.</td>
</tr>
<tr>
<td>How do users update their profiles to indicate they want to be an authorizing official?</td>
<td>1. Log in to the user profile at <a href="https://caweb.sba.gov/cls/dsp_login.cfm">https://caweb.sba.gov/cls/dsp_login.cfm</a>.</td>
</tr>
<tr>
<td></td>
<td>2. Select “Authorizing Official” for title</td>
</tr>
<tr>
<td></td>
<td>• If you are the first authorizing official for a location id, submit the request and send an email to <a href="mailto:CLS@SBA.gov">CLS@SBA.gov</a> with subject “Authorizing Official Approval Request”.</td>
</tr>
<tr>
<td></td>
<td>• If there is/are authorizing official(s) associated with the location id in your profile, select an authorizing official from the drop down menu and complete the user profile.</td>
</tr>
<tr>
<td>Question</td>
<td>Response</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Does an authorizing official approve users who request the LINC contact role? ETRAN? Lender Opt in? And periodically certify that the users are still employed by the organization?</td>
<td>An authorizing official must approve all lender accounts and access requests including LINC contact, ETRAN, and Lender Opt In.</td>
</tr>
<tr>
<td>How do individuals identify themselves as both an Authorizing Official and a LINC Contact?</td>
<td>The user profile page is updated to support a user being an authorizing official and LINC Contact.</td>
</tr>
</tbody>
</table>
| Where should questions be routed? What’s the difference between cls@sba.gov and caf@sba.gov? | • **CLS@sba.gov** addresses access and login questions.  
• **LINC@sba.gov** addresses LINC system issues.  
• **CAFS@sba.gov** addresses systems issues related to CLCS (Centralized Chron System), Electronic Lending System (ELIPS), Electronic Transaction (ETRAN) Origination, ETRAN Servicing, ETRAN Post Servicing (PSA), GPTS, ILPERs (Intermediary Lender Program Electronic Reporting System), LANA, LAORS (Loan Accounting Report Systems), LINC Lender Opt In, MPERS (Microloan Program Electronic Reporting Systems), Micro Lender Application System, Partner Information System (PIMS), Surety Bond Guaranty, & Wizards/Loan Authorization. |
| LINC Changes                                                            | • LINC accounts set up in PIMS before 5/21 were migrated to CLS.  
• LINC information is no longer in PIMS. Service area information is in the User Profile.  
• SBA personnel cannot sign up LINC users. Each user must create an account that is approved their organization’s authorizing official. The change was implemented to address cybersecurity requirements. |
Questions on CAFS / SBA One Enrollment ?
IF YOU'RE READING THIS WE MADE IT