



# SaaS Release Notes

**TSoftPlus™**

December 2021

Date December 2021

File TSoftPlus SaaS Release Notes

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This document lists the product changes made over the current calendar year with the most recent listed at the top.

## TSoftPlus 2021 Release Schedule

The following is a list of planned releases for the remainder of 2021. When necessary, we may adjust the schedule according to business needs or deploy additional releases outside of this schedule.

December 16

### TSP Build number: 1.0.0.4399 — December 16, 2021

#### RMA Annual Database Update

The Risk Management Association (RMA) released the new RMA Annual Statement Studies Financial Ratio Benchmark. These figures serve as a guide for comparing similar industry data. TSoftPlus has been updated with the new database as a supplement to your existing methods of financial analysis.

### Content Update — November 29, 2021

#### SBA Form 159 — Fee Disclosure And Compensation Agreement

SBA Form 159 — Fee Disclosure and Compensation Agreement has been revised to follow the SBA model Form 159, with a 08-21 revision date. Per the Procedural Notice, the revisions include:

1. Revised instructions to:
  - a. Clarify that a separate Form 159 must be completed for each application when an Agent provides services to an Applicant in connection with multiple applications.
  - b. Explain the new procedure for submitting completed forms and supporting documentation.
2. Revised section regarding itemization and supporting documentation to require a detailed explanation of work performed; disclosure of whether compensation was paid on an hourly rate or a percentage of the loan amount, and if the former, the amount of that hourly rate, and the number of hours spent working on each service performed.
3. Removed references to “Fiscal Transfer Agent (FTA) Form159@colsonservices.com.” No information should be emailed to Form159@ColsonServices.com as this is no longer an active email account.
4. Replaced the FIRS number to identify the lending institution with the 6–7-digit Location ID.
5. Increased the estimated time to complete the form from 5 minutes to 20 minutes as additional supporting information is required at the time of submission.

#### SBA Form 1920 — Lender's Application for Guaranty

The Lender Location ID field in the Lender Information section was revised and now prints the SBA Location Id instead of the FIRS Id.

#### SBA Form 413 — Personal Financial Statement

SBA Form 413, Personal Financial Statement, has been updated to show **Section 8. Life Insurance Held** when the document is viewed in the Options Data Fill-in page. Previously, the section was not visible until a PDF was created.

# TSP Build number: 1.0.0.4346 — November 18, 2021

## SBA Form 1086 — Secondary Participation Guaranty

The Form 1086, Secondary Participation Guaranty, has been revised to follow the model form. New fields have been added to the form and the expiration date has been updated to read 12/31/2023.

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### NOTE

Due to the numerous field updates, we recommend that you review your in-progress transactions to ensure that this form is complete and accurate.

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# TSP Build number: 1.0.0.4266 — October 21, 2021

## Credit Alert Verification Reporting System (CAIVRS) Notice

The Credit Alert Verification Reporting System (CAIVRS) Notice has been discontinued.

## SBA 7(a) Loan – Guaranty Fees

The SBA published Policy Notice 5000-818641, 7(a) Fees Effective October 1, which announced:

- (1) The annual service fee (also known as the “on-going guaranty fee”) and the upfront guaranty fee for 7(a) loans for fiscal year 2022 (FY2022).
- (2) Exceptions to those fees authorized for FY2022 for the 7(a) Loan program.

In accordance with this notice, the Guaranty Fee calculations has been updated in TSoftPlus.

When the **SBA Express** is selected as a policy the Max Guaranty on the Loan Information Page is 50%.

When **Small Loan Advantage**, **CAPLine**, or **7a** is selected as a policy, and **Export Working Capital** and **International Trade** are unchecked, the Max Guaranty on the Loan Information Page will be:

- 85% if the loan amount is equal \$150,000 or less.
- 75% if the loan amount is more than \$150,000.

When **Export Express** is selected as a policy, the Max Guaranty on the Loan Information Page will be:

- 90% if the loan amount is equal \$350,000 or less.
- 75% if the loan amount is more than \$350,000.

In addition, when **Export Working Capital** is checked, the rates for calculation the Upfront Guaranty fee have been updated as follows:

- If the loan amount is equal \$350,000 or less - guaranty fee will be calculated as 0.00% of SBA guarantee
- If the loan amount is greater than \$350,000 AND loan term is 12 months or less - 0.25% of SBA guarantee
- If the loan amount is greater than \$350,000 AND loan term is between 13 months and 24 months - 0.525% of SBA guarantee
- If the loan amount is greater than \$350,000 AND loan term is between 25 months and 36 months - 0.8% of SBA guarantee

For SBA Express, when **SBA Veterans Advantage** is checked, the Upfront Guaranty fee will be 0.00%.

For all others 7(a) loan types, the rates for calculation the Upfront Guaranty fee will be calculated according to the following conditions:

- If the loan term is 12 months or less:
  - If the loan amount is equal \$350,000 or less - 0.00% of SBA guarantee
  - If the loan amount is greater than \$350,000 - 0.25% of SBA guarantee
- If the loan term is greater than 12 months:
  - If the loan amount is equal \$350,000 or less - 0.00 of SBA guarantee
  - If the loan amount is from \$350,001 to \$700,000 - 2.77% of SBA guarantee
  - If the loan amount is from \$700,001 to \$1 000 000 - 3.27% of SBA guarantee
  - If the loan amount is from \$1 000 001 to \$5 000,000 - 3.5% of SBA guarantee up to \$1 000 000, + 3.75% of the guaranteed portion over \$1,000,000.

### SBA Form 160 Resolution of Board of Directors of Corporation

SBA Form 160, Resolution of Board of Directors of Corporation, has been updated to be selected on the Closing Phase. Previously, the document was selected only on the Application Phase.

### SBA Form 413 Personal Financial Statement

The Form 413 Personal Financial Statement has been updated in the following way:

- New sections have been added at the top of the document.
  - The first one will be selected when either 7 (a) or 504 loan type has been selected.
- New sections have been added for **Business Address** and **Type**.
- Numerous changes have been made in the **Statements** section.

### Form 1624 Debarment Certificate

SBA Form 1624, Debarment Certificate, has been discontinued.

## TSP Build number: 1.0.0.4205 — September 1, 2021

### Financial Analysis Authorization - Loan Authorization, Financial Analysis, and Credit Memo

Previously, when attempting to save a Loan Authorization, Financial Analysis, or Credit Memo the user would receive the following error:

The connection with the server was terminated abnormally

TSoftPlus had been updated and the issue resolved.

### SBA Form 1920 – Lender’s Application for Loan Guaranty For all 7(a) Loan Programs

The Payment Frequency and Initial Payment fields in Section D will now be defaulted with values from the Loan Info page.

## TSP Build number: 1.0.0.4165 — August 19, 2021

### SBA Form 1846-Statement Regarding Lobbying

The SBA Form 1846, Statement Regarding Lobbying has been removed as it is no longer required because it is incorporated into the SBA Form 1920.

## [SBA Form G-845-Document Verification Request](#)

The document has been updated to match the model form (04/08/21).

## [SBA Form G-845-Supplement](#)

The document has been updated to match the model form (04/08/21).

## [Weighted Average Term](#)

The Use of Proceeds on the Weighted Ave Term page have been updated to match the list of proceeds on the Loan Info page.

## [Paycheck Protection Program Module](#)

The SBA has added two new optional fields to the 3508, 3508EZ and 3508S:

- Loan Increase Date
- Loan Increase Amount

These fields have been added to the online forgiveness questionnaire for borrowers to complete. These fields will also be sent to the SBA when submitting for Forgiveness.

In addition, two more validations have been added to the SBA Forgiveness Submission page:

- Revenue Reduction Documentation - This indicates whether Revenue Reduction documentation is required for Second Draw loans.
- Hold Codes - This is a list of hold codes from the SBA.

# TSP Build number: 1.0.0.4001 — July 15, 2021

## [Form1919-BorrowerInformationForm](#)

We have updated how the Applicant Business Legal Name and Operating Business Legal Name fields are filled in when the borrower is either an EPC or OC based on additional guidance.

# TSP Build number: 1.0.0.4000 — June 8, 2021

## [CDCChecklistForSubmitting504LoanApplication](#)

We are discontinuing the CDC Checklist For Submitting 504 Loan Application as it is an unofficial form from the SBA.

## [EligibilityInformationRequiredFor504Submission](#)

The Eligibility Information Required For 504 Submission is being discontinued based on the Information Notice 5000-20056 that it was retired.

## [E-Tran - Credit Score Financials](#)

A new section, Credit Score Financials, has been added to the E-Tran Additional Required Data document. These optional questions for each borrower were added to support the new FICO scoring model in E-Tran. According to FICO, the new elements improve the business credit score.

## [Home Page](#)

We have restored our traditional Home page, including the "Loans by Status" counter.

## Paycheck Protection Program Module

The **Disbursement Amount** and **Disbursement Date** fields on Loan Information page are no longer required in order to Request Forgiveness on the Summary page. In addition, these two fields will now be editable in the Forgiveness Questionnaire, so your borrower will be able to update them when filling out the form.

## TSP Build number: 1.0.0.3974 — May 20, 2021

### Discontinuing Support for Internet Explorer 11 (IE11)

Internet Explorer 11 will no longer be a supported browser. Our recommended browsers for accessing the application will be Google Chrome and Microsoft Edge (Chromium based, version 79.0.309 or newer).

Wolters Kluwer does not anticipate prevalent issues for users accessing the application(s) via IE11, however, after the April Production release, we will no longer remediate reported bugs that are specific to the IE11 browser.

### E-Tran – Principals

All Principals, even those with less than 1% Ownership Interest, will now be included in the E-Tran submission.

### Microsoft Edge

TSoftPlus has been certified to support Microsoft Edge.

### Transaction Name

When a copy is made of an existing loan, "\_Copy" will now be appended to the Transaction Name to easily distinguish it from the original loan.

## Paycheck Protection Program Module

### Borrower Initiated PPF Request – Existing Lender Initiated or Borrower Initiated PPQ Transaction

An issue has been corrected that was preventing borrowers from initiating forgiveness on existing transactions in TSoftPlus that had a prior PPP request attached to it.

## TSP Build number: 1.0.0.3890 — March 25, 2021

## Paycheck Protection Program Module

### Other 501(c) Organization

TSoftPlus has been updated to support the new borrower type: Other 501(c) Organization. The borrower questionnaire has been updated with this new option, and the checkbox on the form in TSoftPlus is now enabled.

### Schedule C Filers

An issue has been corrected with loans to Joint Ventures and Single Member LLCs using their EIN and Schedule C Filing calculations that was resulting in an error when submitting to the SBA.

## Content Update — March 24, 2021

### Paycheck Protection Program Module

#### Updated Application Forms

On March 18, the SBA published updated application forms. The revised forms are consistent with the guidance provided in EA IFR #5, Paycheck Protection Program as amended by American Rescue Plan Act of 2021 which was announced on March 18. These forms have been updated in TSoftPlus.

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#### Note

The forms include a new borrower type: **Other 501(c) Organization**. The borrower questionnaire has not yet been updated with this new option, so the checkbox on the form in TSoftPlus is disabled. We will be updating the questionnaire and enabling this option in an upcoming release. In the meantime, you can use the form for other borrower types so your borrower will be able to sign the most current version with updated attestations.

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## TSP Build number: 1.0.0.3875 — March 22, 2021

### Paycheck Protection Program Module

#### New Borrower Types

The SBA has added 2 new borrower types to their API – Single Member LLC and Qualified Joint Venture (Spouses). TSoftPlus has been updated and now supports these.

- If the borrower intends to use their SSN, the borrower should be entered as a Sole Proprietor party type and their SSN filled in.
- If the borrower intends to use their EIN, the borrower should be entered as an Entity, with the Entity Type set to Other, and their EIN filled in.

When filling out the document in the Options Data Fill-In, you can set either **Single Member LLC** or **Qualified Joint Venture** to True. Please note, these questions may sometimes appear on the Doc Options page, rather than in the documents themselves.

The **Schedule C Filer** option, for calculating the maximum loan amount, is available for both of these new borrower types.

## TSP Build number: 1.0.0.3832 — March 8, 2021

### Paycheck Protection Program Module

#### IRS Issued iTIN

The SBA is now supporting IRS issued iTINs at the Borrower level for PPP loan applications. TSoftPlus has been updated to detect when an iTIN has been entered into the **SSN** field for a Borrower and will set the tin\_type = iTIN in the submission to the SBA.

## Schedule C Filers

On March 3, 2021, the SBA published updates to forms 2483, 2483-SD, 2484, 2484-SD, and published new forms 2483-C and 2483-SD-C for Schedule C filers. TSoftPlus has been updated to support these new forms. When the borrower is an Individual or Sole Proprietor, the Maximum Loan Amount section of the Loan Information page has been updated to ask whether the borrower is a Schedule C Filer. If checked, additional data is collected regarding employees and payroll costs.

MAXIMUM LOAN AMOUNT	
<input checked="" type="radio"/> FIRST DRAW	<input type="radio"/> SECOND DRAW
<input checked="" type="checkbox"/> SCHEDULE C FILER	
<input checked="" type="checkbox"/> BORROWER HAS EMPLOYEES OTHER THAN OWNER	
SCHEDULE C LINE 7	
SCHEDULE C LINE 7 ADJUSTED	
DIVIDE BY 12	
AVERAGE MONTHLY PAYROLL	
TOTAL PAYROLL COST	0
PAYROLL COSTS X2.5	0
REFINANCE OF EIDL, NET OF ADVANCE	
MAXIMUM LOAN AMOUNT:	\$0.00

## TSP Build number: 1.0.0.3791— March 4, 2021

### Import Loans

The Import Loan feature, found under the main menu bar, now supports the same set of Use of Proceeds types as the Form 1920.

### LIBOR

The SBA recently removed LIBOR base rate from the Form 1920, Lender's Application for Guaranty, as LIBOR is being phased out of use. As a result, TSoftPlus has been updated to remove LIBOR as an option for the Index Rate on the Loan Information page.

### ETran Additional Required Data

The following questions have been removed under the Guarantor as they are asked on the Form 1920 (Lender's Application for Guaranty) when necessary:

- Employees Prior to This Loan
- Jobs Created
- Jobs Retained

### IRSForm4506-RequestForCopyOfTaxReturn

The IRS Form 4506-Request for Copy of Tax Return was revised to follow the IRS model form.

Changes to page one includes:

- Changes were made to the Caution language.
- Text changes were made to section 7.
- In section 8, the fee for **each return requested** changed to \$43.
- The signature section was updated.

Also, numerous changes were made to the Instructions and the chart for individual returns on page two.

### Microsoft Edge

TSoftPlus has been certified to support Microsoft Edge.

## Paycheck Protection Program Module

### Authorized Signers

If an Authorized Signer is added in TSoftPlus on the Signers pop-up on the Parties page, the borrower will now be able to add full signer details, such as name and email address, when filling out their borrower questionnaire. This data will then import into TSoftPlus as a new signer Related Party record on the borrower. To avoid extraneous signer blocks from appearing on the documents, you should remove the Authorized Signer that was added after the form has been received from your borrower.

### Business/Owners/Race Error

TSoftPlus has been updated and an issue corrected that was causing an error message to be displayed for the Business/Owner/Race.

### Date of Birth

The borrower questionnaire will now collect the Date of Birth for Individual or Sole Proprietor borrowers and owners, and this data will import into the **Parties** page in TSoftPlus. Although this data does not print on the Form 2483, it does need to be collected per SBA instructions in the following FAQ document:

[https://www.sba.gov/sites/default/files/2020-04/Paycheck-Protection-Program-Frequently-Asked-Questions\\_04%2029%2020.pdf](https://www.sba.gov/sites/default/files/2020-04/Paycheck-Protection-Program-Frequently-Asked-Questions_04%2029%2020.pdf)

### IRS Issued iTIN

The SBA is now supporting IRS issued iTINs at the principal level for PPP loan applications. The iTINs cannot be leveraged for the primary borrower identification. TSoftPlus has been updated to detect when an iTIN has been entered into the SSN field for an Owner and will set the tin\_type = iTIN in the submission to the SBA.

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#### Note

When submitting an iTIN to the SBA, the Lender is certifying that they have properly obtained (and will retain) documentation supporting the proper identification and iTIN used by the Borrower.

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### SBA Form 2483 (Paycheck Protection Borrower Application Form)

#### SBA Form 2483-SD (Paycheck Protection Program Second Draw Borrower Application Form)

The SBA published new versions of the SBA Form 2483 (Paycheck Protection Borrower Application Form) and SBA Form 2483-SD (Paycheck Protection Program Second Draw Borrower Application Form). The optional Borrower Demographic Information questions have been re-formatted and moved to more prominent locations rather than being contained on separate pages.

## Paycheck Protection Forgiveness Module

### Forgiveness Questionnaire

On January 19, 2021, the SBA published updates to Forms 3508, 3508EZ and 3508S and will begin accepting the new forms on March 5, 2021. The following changes have been made to allow submissions from TSoftPlus with the updated forms:

- The Forgiveness Questionnaire for the borrower has been updated to collect the same set of data as the SBA forms.
- The **EIDL Advance Amount** and **EIDL Number** have been removed from the Loan Information page.
- The **Eligibility** page has been added to Paycheck Protection Forgiveness policy loans so the NAICS code can be entered.

- The **Loan Information** page on Paycheck Protection Forgiveness policy loans has been updated to collect whether the loan is a First Draw or Second Draw loan.
- The **Approved Amounts** page has been updated with the new line items for covered expenses.

## TSP Build number: 1.0.0.3734 — February 11, 2021

### Paycheck Protection Program Module

#### Additional Request — Duplicate Parties

TSoftPlus has been updated and an issue corrected that was causing duplicate owners and signers to be added when the updated questionnaire was submitted by the borrower.

#### Further Research Required

The SBA will automatically move Second Draw submissions into a Further Research Required status within few minutes of submission if the First Draw loan has a hold on it. When a loan is in this status, the hold codes can now be viewed on the Summary page.

## TSP Build number: 1.0.0.3721 — February 9, 2021

### 7a Guaranty Percentages and Fee Reductions

The SBA published Policy Notice 5000-20084, Implementation of Modifications to the 7(a) Loan Program in the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act, effective January 27, 2021, which announced (1) modifications to 7(a) loan program guaranty percentages, and (2) temporary fee reductions for the 7(a) loan program. In accordance with this notice, we have updated both the Maximum Guaranty Percent and Guaranty Fee calculations in TSoftPlus.

### Paycheck Protection Program Module

#### ETran Submission Permission

Users will now need the ETran Submission permission to Submit PPP loans to the SBA for approvals.

#### First Draw Look — up

The **Validate Loan** button is now available on a Second Draw loan to look up the borrower's First Draw loan details. This button can be found under the Prior PPP Loan Information section on the Loan Info page.

#### Individual and Sole Proprietorship Borrowers

Demographics data for individual and sole proprietor borrowers will now import into TSoftPlus from the PPP questionnaire.

#### Second Draw — Reference Quarter

TSoftPlus has been updated and an issue corrected that was causing some submissions to the SBA to fail for Second Draw loans with a related to the reference quarter.

## Paycheck Protection Forgiveness Module

### Forgiveness Questionnaire

On January 19, 2021, the SBA published updates to Forms 3508, 3508EZ and 3508S. These changes included new non-payroll costs that can be included in the forgiveness calculation. However, the SBA will not be able to accept these new forms and non-payroll costs until March 5, 2021.

TSoftPlus has updated the borrower questionnaire to inform borrowers of these differences and allow them to either:

- a) Continue to apply for forgiveness now with the prior form (without the new non-payroll costs); or
- b) Wait until the SBA starts accepting these updated forms on March 5. If they choose to wait, we will e-mail them a reminder once the SBA is ready to accept the new forms.

## TSP Build number: 1.0.0.3658 — January 28, 2021

## Paycheck Protection Program Module

### Auto Check Certifications – Second Draw loans

The “Auto check” feature has been updated to work for Second Draw loans.

Auto check certifications on Borrower and Lender Application Forms.  
Checking this box will:  
Select “Yes” to question 6 and select “No” to questions 1, 2, 4 and 5 on Form 2483 SD (Borrower Application).  
Select “True” to the question in section F and select “Yes” to the questions in sections E, H, I and J on Form 2484 SD (Lender Application).

### Copy Loan Updates

The ability to start a Second Draw loan from an existing First Draw loan has been added. Simply select the **Copy Loan** icon on **Manage Transactions** and select **Second PPP Loan**. This will start a new PPP loan for you, with the Borrower already added. In addition, the SBA Loan Number from the original loan will copy over to the **Prior PPP Loan Information** section on your new Second Draw Loan.

Selecting **Copy Loan** will make a copy of the loan, just as it did before.

You can also choose to copy documents to your new Second Draw loan (or copied loan). This will copy any documents submitted by the borrower, as well as any documents uploaded on the Summary page. Documents generated by TSoftPlus will not be copied.

**Previous PPP Loan**

Would you like to create a second Paycheck Protection Program loan for this borrower?  
(Only Borrower and Prior PPP Loan information required for the Form 2483X will copy to the new loan.)

OR

Would you like to do a complete copy of the loan?

Copy uploaded/imported documents to the new transaction (this will exclude documents generated by the system)

**CANCEL**      **SECOND PPP LOAN**      **COPY LOAN**

### Failed Validation

When a loan is in the Failed Validation Etran Status, the error messages from the SBA will now display on the Summary page for you to review.

### Manage Transactions – Report

A new column, PPP Draw, has been added to the report to help sort between First Draw and Second Draw PPP loans.

### New ETran Status – Further Research Required

The SBA is now processing new Second Draw PPP Loan guarantee applications for Unresolved Borrowers (i.e. where First Draw have a Hold). These loans will automatically be put into a new **Further Research Required** status by the SBA. Additional information from the SBA regarding these loans:

- The First Draw Loan, which has a hold on it, will be made available in Platform under Proactive Loan & Hold Reviews.
- The Platform will provide the Lender an opportunity to submit documentation through UI into the platform to support the resolution of the outstanding First Draw issue(s).
- Once resolved by SBA, these Second Draw Loan guarantee applications will be automatically submitted into the next stage of processing and will not require re-entry by the Lender.

### Withdraw Loans

You can now withdraw loans that were already submitted to the SBA for approval by selecting the **Withdraw** button on the **Summary** page.

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#### NOTE

You cannot withdraw a loan that has been Approved by SBA.

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## TSP Build number: 1.0.0.3627 — January 21, 2021

### Paycheck Protection Program Module

#### Borrower's PPP Questionnaire

Added the ability for the borrower to enter demographics information and have that import into TSoftPlus.

#### ETran Status

The Etran status will be updated for all your loans once each day.

#### Forgiveness Submissions to the SBA

You can now submit your Forgiveness decision to the SBA if you are not licensed for the Forgiveness Online Application.

#### Imported Documents

Documents submitted by the Borrower will now import into the correct section, either **PPP Imported Documents** or **Forgiveness Imported Documents**, on the **Summary** page. PPP Imported Documents will also now appear on both the **Summary** page and the **SBA Forgiveness Submission** page.

#### Nonprofit Borrowers

An issue was corrected that was causing submissions to the SBA to fail for nonprofit borrower types. You no longer need to add an Owner for these borrower types.

#### PPP Submissions from Borrower

Several updates have been made to improve the import of owners and signers from the Borrower's PPP questionnaire.

#### SBA Form 2484 (PPP First Draw Borrower Application)

#### SBA Form 2484-SD (PPP Second Draw Lender Application)

The size of the field for the **Responsible Officer's Title** has been increased to fit longer titles. Also, an issue was corrected where an Individual Borrower's SSN was not printing on page 1.

In addition, all **Owners** will now print in the **Ownership** table as well as the **Demographics** section.

#### Second Draw Revenue Amounts

An issue was corrected that was causing submissions to the SBA to fail for second draw loans related to decimals for the revenue amounts.

## TSP Build number: 1.0.0.3599 — January 15, 2021

### Paycheck Protection Program Module

#### Borrower Initiated Questionnaires

Questionnaires initiated by your borrowers via a URL will now import into TSoftPlus with a status of **Received By Borrower** rather than **PPP Questionnaire**. To easily find these loans in TSoftPlus, search on:

- PPP Status: Received by Borrower
- Created by: System

## Paycheck Protection Program Supplemental Borrower Certification

The **Use Of Proceeds** on this document has been updated to match the **Loan Information** screen.

### PPP Questionnaire

Several updates have been made to ensure a more seamless import of data from the questionnaire into TSoftPlus.

## TSP Build number: 1.0.0.3592 — January 14, 2021

### Paycheck Protection Program Module

#### Import Loans

The **Import Loan** feature, found on our Main menu, has been updated to include all data fields needed for the Forms 2483-SD (Paycheck Protection Program Second Draw Borrower Application Form) and 2484 (Paycheck Protection Program Second Draw Lender Application Form).

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#### Note

Loans files must adhere to our import schema format, which can be found on our Support Site: <https://wkfs.force.com/ComplianceSolutionsSupport/s/TSoftPlus>

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#### Paycheck Protection Program - Second Draw Loans

TSoftPlus has been updated to allow Second Draw PPP applications to be submitted to the SBA for approval. You can create these loans directly in TSoftPlus and send a request to your borrower to complete the online questionnaire, or have them start the questionnaire via a URL that you provide to them. Alternatively, you can import these loans into TSoftPlus from the Import Loans option on the main menu.

To support this, we have updated the **Maximum Loan Amount** section on the **Loan Information** page to allow you to select **Second Draw**. When selected, the Maximum Loan Amount will multiply the Average Monthly Payroll by either 2.5 or 3.5, depending on the NAICS code selected, and the REFINANCE OF EIDL, NET OF ADVANCE will not appear. In addition, a new expander will appear for PRIOR PPP LOAN INFORMATION.

#### Questionnaire Documents

Borrowers can now submit documents with their PPP Questionnaire.

#### SBA Form 3508 (PPP Loan Forgiveness Application) and Instructions

#### SBA Form 3508EZ (PPP EZ Loan Forgiveness Application) and Instructions

#### SBA Form 3508S (PPP Loan Forgiveness Application) and Instructions

On December 31, 2020, the SBA announced updates to the above forms for the sole purpose of extending their expiration dates. The date at the top of these forms have been updated to December 31, 2023.

#### Updated ETran Status

The **ETran Status** will now update when you open a loan and go to the **Summary** page.

## TSP Build number: 1.0.0.3576 — January 12, 2021

#### IRS W9 Request for Taxpayer ID

In Section 4 (top of page 1), the **Exemptions from FATCA reporting code (if any)** data field has been updated to now support the printing of transaction data values, if applicable.

## Manage Transactions – Export

We have added the ability to Export your search results from the Manage Transaction page. The Export button will be visible if the user has the “Download Manage Transactions Report” permission. Clicking on this button will download the results of the search as a CSV file. NOTE: Only the first 1000 results will be included. Results will include the following fields:

- Transaction ID
- Org Short Name
- Org Legal Name
- Program
- First Entity Borrower Name
- First Individual Borrower Name
- First Owner Email
- First Signer Email
- SBA Loan Number
- Transaction Name
- Transaction Status
- ETran Status
- ETran Submission Date
- PPP Status (PPP Only)
- Form ID (PPP only)
- Forgiveness Submission Date (PPP Only)
- Loan Amount
- Date Created
- Created By
- Date Modified
- Modified By

## Request for Transcript of Tax Return

On October 5, 2020, the IRS posted the new IVES Request for Transcript of Tax Return, Form 4506-C. This form was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer. No usage dates have been announced but form should be used as soon as available. We have replaced the Request For Transcript Of Tax Return IRS 4506T\_IVES-SBA with the new the Request For Transcript Of Tax Return IRS 4506C\_IVES-SBA.

## Security Administration – New Permission Added

A new permission, Download Manage Transactions Report, has been added. This permission can be added to a role, if desired, to allow users to download a report from the Manage Transactions page.

## Paycheck Protection Program Module

### Documents

The Form 2483 (Paycheck Protection Program Borrower Application Form) and Form 2484 (Paycheck Protection Program Lender Application Form) have been updated to match the latest version from the SBA. Revision date 01/08/21.

### Document Requests

You can now send a request to your borrower for PPP documentation from the **Summary** page, just like you can for Forgiveness.

### Emails Addresses

TSoftPlus has been updated to correct a bug that prevented emails from being sent when the email address contained special characters such as an ampersand (&).

## Import Loans

The Import Loan feature, found on our Main menu, has been updated to include all data fields needed for the Forms 2483 (Paycheck Protection Program Borrower Application Form) and 2484 (Paycheck Protection Program Lender Application Form).

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### Note

Loans files must adhere to our import schema format, which can be found on our Support Site: <https://wkfs.force.com/ComplianceSolutionsSupport/s/TSoftPlus>

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## Lender Initiated Requests

We have added functionality to send a request directly to your borrower to complete the **PPP Application Questionnaire** from the **Summary** page in TSoftPlus. After creating your loan, you can add your borrower and any other data you may already know, then select the **Request PPP** button on the **Summary** page to send an email to your borrower. Once the borrower completes the questionnaire and it is submitted, it will be imported into TSoftPlus for you to review and complete.

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### NOTE

The borrower's email and EIN/SSN will need to be entered on the parties page before you can send the request.

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## Maximum Loan Amount

The Maximum Loan Amount section has been updated with an indicator to specify if this is a First Draw or Second Draw loan. As the SBA is only opening for First Draw loans on Monday, this will be set to First Draw and you will not be able to change it. Once Second Draw loans are opened, we will enable the selection for you to select.

SBA Form 2483 (Paycheck Protection Program Borrower Application Form)

SBA Form 2484 (Lender Application Form) SBA Form 3508 (PPP Loan Forgiveness Application) and Instructions

SBA Form 3508EZ (PPP EZ Loan Forgiveness Application) and Instructions

SBA Form 3508S (PPP Loan Forgiveness Application) and Instructions

On December 4, 2020, the SBA announced updates to the above forms for the sole purpose of extending their expiration dates. The date at the top of these forms have been updated to December 31, 2020.

## Submission to SBA for Approval

First Draw loans can be submitted to the SBA for Approval using the existing **ETran Submit** button on the **Summary** page. Please note that the SBA has modified their integration process for these new PPP loans. Instead of using your ETran credentials (user name, password and location ID), like it works for non-PPP loans, the integration will now use the Bank API key from your Org in Admin. This is the same Bank API key that is used for your Forgiveness submissions.

- If you have used TSoftPlus in the past for Forgiveness submissions, your Bank API key in TSoftPlus should already be set up. However, your Admin will need to do some setup in the SBA's Forgiveness Portal:
  - Confirm that your Lender Location ID has been enabled for Origination.

- Add the **User can access Origination** permission to your users so they can view and edit these new loans in the portal.

- If you are new to TSoftPlus, or haven't used TSoftPlus in the past for the Forgiveness submissions, you will need to add your Bank API key that you used for Forgiveness previously to your Org(s) in Admin.

Your institution's Authorized Officer should receive a Welcome email from the SBA (PPPForgivenessRequests@SBA.gov). If your Authorized Officer does not receive a welcome email, they should contact SBA's PPP Lender Hotline at 833-572-0502 for instructions.

**NOTE**

- If a borrower already submitted a PPP Questionnaire into TSoftPlus, you will need to contact your borrower to collect the new data that has been added to the form prior to submitting to the SBA.
- Unlike before, the SBA will not be providing an immediate Approval upon a successful submission. Instead, the loan will go into an **Pending Validation** status

and your loan will be added to a queue for the SBA to review and approve, similar to how Forgiveness works. You can login to the SBAs Portal to get updated status for your loans.

- To promote access to capital, initially only community financial institutions will be able to make First Draw PPP Loans on Monday, January 11, and Second Draw PPP Loans on Wednesday, January 13. The PPP will open to all participating lenders shortly thereafter.

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## Training Videos

Training Videos can now be accessed while working in TSoftPlus. A **PPP Training** section has been added to the main menu with links to several videos listed underneath.



## Use of Proceeds

Several new Use of Proceeds options have been added to match the new Form 2483 (Paycheck Protection Program Borrower Application Form) published by the SBA:

- Covered Operation Expenditures
- Covered Property Damage
- Covered Supplier Costs
- Covered Worker Protection Expenditures
- Other