



## **Resolving SBA PPP Error Messages: Possible Solutions**

A Small Business Administration regional office released the following instructions for resolving error messages when submitting Paycheck Protection Program loans to the agency. ICBA has not yet been able to verify these instructions with the SBA Washington office. Also below are instructions for increasing a loan amount in E-Tran.

### **Message: Only one PPS Loan can exist with DUNS value #####**

- First look up the Borrower's DUNS number ([dnb.com/duns-number/lookup.html](https://dnb.com/duns-number/lookup.html)). To look it up, select the Other Company search from the drop down. Enter the Borrower's Legal name and the Borrower's State or as much information as needed to limit the results list. Confirm a match from the list shown and then choose "E-mail DUNS Number". DUNS # will be provided to you within an email.
- If DUNS Number is different or business does not have a DUNS #, sign in to Etran and correct the DUNS there on the last PPP loan. DUNS #'s can be edited and removed.
- After giving Etran 24-48 hours to update, withdraw and re-submit the loan request.
- If is the same as in the denial message, send SBA a message through the portal confirming verification of DUNS # and asking them to approve the request loan.

### **Message: Dormant Business Identified**

- Check Borrower's Legal Name and EIN # is correct
- If request was submitted with wrong information then Withdraw request re-submit
- If submitted information is correct, check COGS again to confirm good standing
- If in good standing, send SBA a message via the portal noting verification of good standing and ask for approval of the loan request or a further information about the denial.
- If not in good standing notify RM to have Borrower return to good standing and then withdraw the request and re-submit.

### **Message: Potential Match to Sanctions List Identified**

- Check Borrower and Principal against OFAC List via FISE access, LexusNexus and/or treasury web page ([sanctionssearch.ofac.treas.gov/](https://sanctionssearch.ofac.treas.gov/))
- If there is a hit, review and discuss with Team Lead and RM about final denial.
- If the Borrower and Principals are clear then send email to SBA via SBA platform with that information and ask them to approve the loan request or provide additional information.

### **Message: Applicant Potentially Deceased**

- Check Principals' names and SSN
- If entered wrong, withdraw and re-submit with correct information

- If correct, send message to SBA via portal confirming verification and asking for them to approve loan request or provide additional information.

**Message: The Borrower has potentially issued more than one PPP loan**

- Check Borrower name and EIN number
- If entered wrong, withdraw and re-submit with correct information
- If correct, contact RM to confirm with Borrower that they have not submitted elsewhere.
- If correct and not a duplicate, send a message to the SBA via the portal confirming our findings and ask them to approve the loan request or provide additional information.

**Message: Disqualifying Bankruptcy Identified**

- Check Experian for borrower and all principals.
- If report is clean send, RM should check with the Borrower. If Borrower is unaware of any bankruptcy, send an email to SBA via portal with comments asking for them to approve the loan or provide additional information.
- If bankruptcy is noted on report notify borrower/owners that the application is to be withdrawn and denied.

**Message: Affiliate prior government loss**

- Run CAIVRS on borrower and all principals.
- If report is clean, RM should check with the Borrower. If borrower is unaware of any prior government loss, send email to SBA via portal with comments asking for them to approve the loan or provide additional information.
- If bankruptcy is noted on report notify borrower/owners that the application is to be withdrawn and denied.

**Message: The Aggregated PPS Loan Requested Amount ##### exceeds maximum 5000000**

- Guidance from NAGGL and SBA is pending
- Send an email through the portal asking for clarification

**Message: Applicant Potentially Deceased**

- Check Principals' names and SSN
- If entered wrong, withdraw and re-submit with correct information
- If correct, send message to SBA via portal confirming verification and asking for them to approve loan request or provide additional information.

**Question: How do I increase a loan amount in E-Tran?**

Answer: A Lender may increase a loan amount in E-Tran Servicing either before or after disbursement.

Increasing a PPP loan in E-TRAN (Active Undisbursed or Disbursed loan statuses):

1. Log into the Capital Access Financial System (CAFS) at <https://caweb.sba.gov> .
2. Request "Send PIN" (This grants full access to be able to edit existing loans).
3. Select "Electronic Lending - Servicing (ETRAN)" from the "Loans" drop down menu on the CAFS home page.
4. Select "Search" (upper left)

5. Enter the loan number in the “SBA Loan Number” field and select “Submit”.
6. On the Loan Information page (Loan Info) – a) scroll down to the “Approval Amount” and increase the loan amount, then b) scroll down to “Use of Proceeds” and change the dollar value to match the increased loan amount. Lastly, c) scroll to the bottom of the page and select “Save or Save/Next”.
7. Review the Loan Information page for any additional error prompts. All errors must be resolved before the loan increase can be saved successfully.