PPP Platform User Guide

Getting Started

The following information outlines the process of using the Alpine Bank PPP workflow.
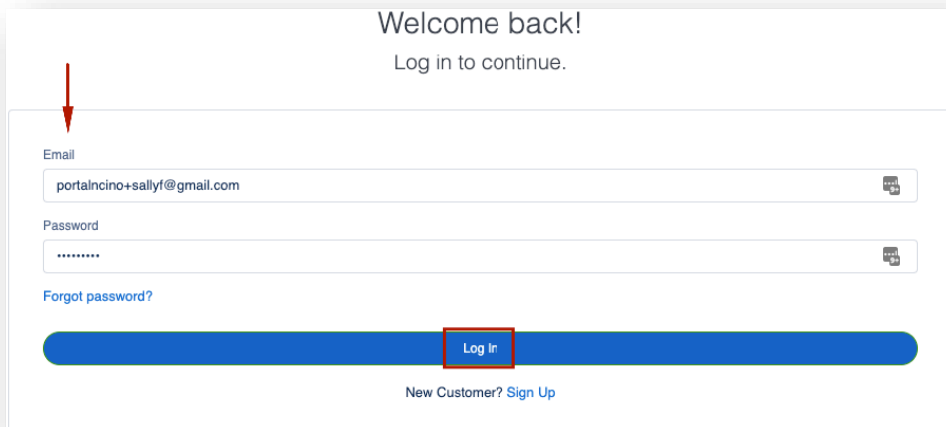*Below are some tips to help set you up for success when you are getting started with this platform.*
Always log in using Google Chrome browser

Online Application – Applying for 2nd Draw

Draw 2 is only if the user is applying for a second PPP loan.

1. User logs into the online application.
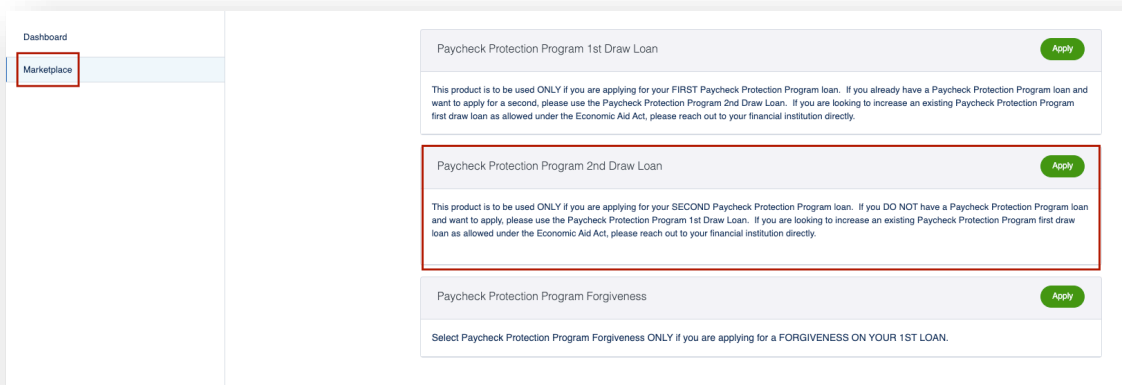
2. To apply for Draw 2, the user clicks **Marketplace**. The user clicks **Apply** to apply for Paycheck Protection Program Draw 2 Loan.

3. The first thing the user must do is confirm the business for which they are applying for Draw 2. They click **Apply With This Business**. The user may Edit information if necessary.

4. In the **Personal Information** route, the user will quickly confirm their personal details. If any information has been updated from the time the original PPP loan was created, the end user has the ability to update that information here. Then, the user clicks **Next**.

5. The user is directed to complete the **PPP Round 1 Attestation**. If user chooses **No** the loan will not progress. Then the user clicks **Next**.

6. In the **Payroll Calculation** route, the user will answer the questions. In **Section A**, the user will complete only one field. Then the user clicks **Next**. If user answers Yes to first question, they must adjust the **Number of months payroll costs to report**.

1. Next, the user completes the **Eligibility** route. If the user answers **Yes** to question 1, 2, 4 or 5, they will not qualify for the loan. If the user answers Yes to question 7, they should answer Yes to question 8 and enter their **Franchise Code**. As always, the tile on the right provides guidance on how to answer the questions. Then the user clicks **Next**.

If questions (1), (2), (4) or (5) are answered "Yes", the loan will not be approved.

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?

Please Select Yes or No

No	⇕

2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is (a) currently delinquent, or (b) has defaulted in the last 7 years and caused a loss to the government?

Please Select Yes or No

No	⇕

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management (including a management agreement) with any other business? If yes, list all such businesses (including their TINs if available) and describe the relationship on a separate sheet identified as addendumA.

Please Select Yes or No

No	⇕

4. Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant presently incarcerated or, for any felony, presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

Please Select Yes or No

No	⇕

5. Within the last 5 years, for any felony involving fraud, bribery, embezzlement, or a false statement in a loan application or an application for federal financial assistance, or within the last year, for any other felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; or 4) commenced any form of parole or probation (including probation before judgment)?

Please Select Yes or No

No	⇕

6. Is the United States the principal place of residence for all employees included in the Applicant's payroll calculation above?

Please Select Yes or No

No	⇕

7. Is the Applicant a franchise?

Please Select Yes or No

No	⇕

8. If yes to question 7, is the franchise listed in SBA's Franchise Directory? If yes, enter SBA Franchise Identifier Code Below:

Please Select Yes or No

No	⇕

2. The user completes the additional information. User has the ability to **choose multiple purposes** on the purpose of this loan.

We'll need to gather some more information from you before we can submit your loan.

Number of Employees

11

PPP First Draw SBA Loan Number

12345

SBA Size Standard (For help regarding SBA Size Standard, please see the help text located at the upper right side of the page.)

No more than 500 employees (or 300 employees, if applicable)	⇕

Please select the purpose of this loan. If other, please describe below. (select all that apply)

Payroll Costs, Rent / Mortgage Interest, Utilities	▼

Other (explain):

Date of Establishment

1/1/1999	🗓
M/D/YYYY

3. The user enters their **Reduction in Gross Receipts**. The Reference Quarter must match the Quarter 2020. As always, the tile on the right provides guidance on how to answer the headcount questions. Then the user clicks **Next**.

Reduction in Gross Receipts of at Least 25%
Please select the corresponding quarter of each year.

Reference Quarter

Q1 2019

Gross Receipts 2019

USD 125,000.00

Quarter 2020

Q1 2020

Gross Receipts 2020

USD 80,000.00

Next

Save and come back later

Reduction in Gross Receipts Help

In determining whether the Applicant experienced **at least a 25% reduction in gross receipts, for loans above $150,000**, the Applicant must **identify the 2020 quarter meeting this requirement, identify the reference quarter, and state the gross receipts amounts for both quarters, as well as provide supporting documentation.** For loans of **$150,000 and below, these fields are not required and the Applicant only must certify that the Applicant has met the 25% gross receipts reduction at the time of application.**

However, upon or before seeking loan forgiveness (or upon SBA request) the Applicant must provide documentation that identifies the 2020 quarter meeting this requirement, identifies the reference quarter, states the gross receipts amounts for both quarters, and supports the amounts provided. For all loans, the appropriate reference quarter depends on how long the Applicant has been in operation:

• **For all entities other than those satisfying the conditions set forth below**, Applicants must demonstrate that gross receipts in any quarter of 2020 were at least 25% lower than the same quarter of 2019. Alternatively, Applicants may compare annual gross receipts in 2020 with annual gross receipts in 2019; Applicants choosing to use annual gross receipts must enter "Annual" in the 2020 Quarter and Reference Quarter fields and, as required documentation, must submit copies of annual tax forms substantiating the annual gross receipts reduction.
• **For entities not in business during the first and second quarters of 2019 but in operation during the third and fourth quarters of 2019**, Applicants must demonstrate that gross receipts in any quarter of 2020 were at least 25% lower than either the third or fourth quarters of 2019.
• **For entities not in business during the first, second, and third quarters of 2019 but in operation during the fourth quarter of 2019**, Applicants must demonstrate that gross receipts in any quarter of 2020 were at least 25% lower than the fourth quarter of 2019.
• **For entities not in business during 2019 but in operation on February 15, 2020**, Applicants must demonstrate that gross receipts in the second, third, or fourth quarter of 2020 were at least 25% lower than the first quarter of 2020.

Gross receipts includes all revenue in whatever form received or accrued (in accordance with the entity's accounting method) from whatever source, including from the sales of products or services, interest, dividends, rents, royalties, fees, or commissions, reduced by returns and allowances. Generally, receipts are considered "total income" (or in the case of a sole proprietorship "gross income") plus "cost of goods sold" and excludes net capital gains or losses as these terms are defined and reported on IRS tax return forms. Gross receipts do not include the following: taxes collected for and remitted to a taxing authority if included in gross or total income, such as sales or other taxes collected from customers and excluding taxes levied on the concern or its employees; proceeds from transactions between a concern and its domestic or foreign affiliates; and amounts collected for another by a travel agent, real estate agent, advertising agent, conference management service provider, freight forwarder or customs broker. All other items, such as subcontractor costs, reimbursements for purchases a contractor makes at a customer's request, investment income, and employee-based costs such as payroll taxes, may not be excluded from gross receipts. Gross receipts of a borrower must be aggregated with gross receipts of its affiliates. For a nonprofit organization, veterans organization, nonprofit news organization, 501(c)(6) organization, and destination marketing organization, gross receipts has the meaning in section 6033 of the Internal Revenue Code of 1986.

4. In the **Beneficial Ownership** route if there are multiple owners, any over 20% will need to complete their portion of the application once the fields are completed by the initial submitter. For any Non-Profit or Church, will need to input at least 1% to qualify for the loan. The user will receive an email to complete their portion of the application (the application will not be completed until all Beneficial Owners complete their portion). If none, they can **Skip**.

5. User must **check** every Certification in order to move forward then click **Next**.

6. User will **E-Consent** to the application by completing fields and then click **Next**.

Electronic Signature

The SBA does allow all PPP lenders to accept scanned copies of signed loan applications and documents containing the information and certifications. Additionally, lenders may also accept any form of E-consent or E-signature that complies with the requirements of the Electronic Signatures in Global and National Commerce Act (P.L. 106-229).

By typing my name below, I recognize that this may be treated as an electronic signature and certify to submitting accurate information.

Roger Rabbit

By typing my initials below, I recognize that this may be treated as an electronic signature and used to initial certifications on the Paycheck Protection Program Loan Application.

RR

Next

Save and come back later

7. User will review the information on the **Review & Submit** route. They can **Edit** if necessary. Once reviewed the user can Submit Application.

Does everything look right?

Let's double check what you've entered. Once you submit this, we'll process your application and get you a credit decision in 1-2 days

Business Info   Edit

Relationship Name   Tax Identification Number
Fields Flower Shop   •••••9999

Employees   Relationship Type
3   Corporation

NAICS Lookup   Doing Business As
424930 - Flower, Nursery Stock, and Florists' Supplies Merchant Wholesalers

Billing Address
1900 Elm St
Dallas, Tx 75201

Personal Info   Edit

Role   Ownership Percent
Owner   100.00 %

Official Title   SS#
CEO   •••••••0000

Mobile Phone   Residential Address
8089899999   2000 Main St
                                                          Dallas, TX 75201

PPP Round 1 Attestation   Edit

PPP Round 1 Certification
Yes

Payroll Calculation   Edit

In Business Less than 12 Months   Months in Business Less than 12
No   12

12 Months Payroll   1099 Payroll 12 Months
USD 230,000.00   USD 0.00

Sole Prop 12 Month Net Income   Fed Income Taxes Withheld 4 QTRs
USD 0.00   USD 0.00

Employee Comp Over 100k   Total # Employees Over 100k
No   0.00

Total Comp of <100k Over 4 QTR   Employees Principal Residence Outside US
USD 0.00   No

Total Comp Residence Outside US   Form 941 Sick/Fam Leave 7001
USD 0.00   No

Total Sick/Fam Leave Wages 7001
USD 0.00

Eligibility   Edit

Applicant presently suspended debarred   Applicant delinquent loan
No   No

Applicant owner of other business   Applicant criminal charges
No   No

Applicant felony   All employees residency
No   No

Is Franchise   Franchise Listed SBA
No   No

Number of Employees   PPP First Draw SBA Loan Number
11   12345

SBA Size Standard   Purpose of Loan
No more than 500 employees (or 300 employees, if applicable)

Purpose of Loan Other   Date of Establishment
                                                          1/1/1999

Reference Quarter   Gross Receipts 2019
Q1 2019   USD 125,000.00

Quarter 2020   Gross Receipts 2020
Q1 2020   USD 80,000.00

Certifications   Edit

Submit Application

8. The application has been submitted and the user will land on the **Next Steps** page. The user will click **Go to Dashboard** to upload documents.
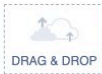
9. The user will be on their **TO-DO LIST** where they will upload documents**.** The user will click the caret next to the Upload Documents number to display the placeholders.