



U.S. Small Business
Administration



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Capital Access Financial System (CAFS) SBA Borrower Instructions

October 2022

CAFS Overview

The Capital Access Financial System (CAFS) allows borrowers to check loan balances and view upcoming payment information for the following loan types:

- All SBA disaster loans including COVID-19 EIDL and physical loss loans
- Paycheck Protection Program Loans (PPP)
- 7(a) loans
- 504 notes
- Microloans

Borrowers may register for a CAFS account at <https://caweb.sba.gov/>. A CAFS account and a CLS account are the same; the terms can be used interchangeably.

Note: COVID-19 EIDL borrowers cannot make a loan payment on CAFS. To learn more about how to make a loan payment, visit Sba.gov/pay.

Device: We recommend accessing CAFS using a computer.

Browser: CAFS must be accessed using a compatible browser:

- Windows: Google Chrome Version 90+ or Microsoft Edge Version 90+
- macOS: Firefox Version 88+

Enrollment: If your business is a **nonprofit** or if your loan was **not registered with a Social Security Number (SSN)**, you will need to take an additional step of associating an SSN with your loan before you can create an account. To do so, please follow the [Instructions for COVID-19 EIDL EIN Borrowers \(slide 23\)](#).

Activity: Accounts are deactivated after 90 days of inactivity.

Note: Mandatory fields are indicated by a * red asterisk.



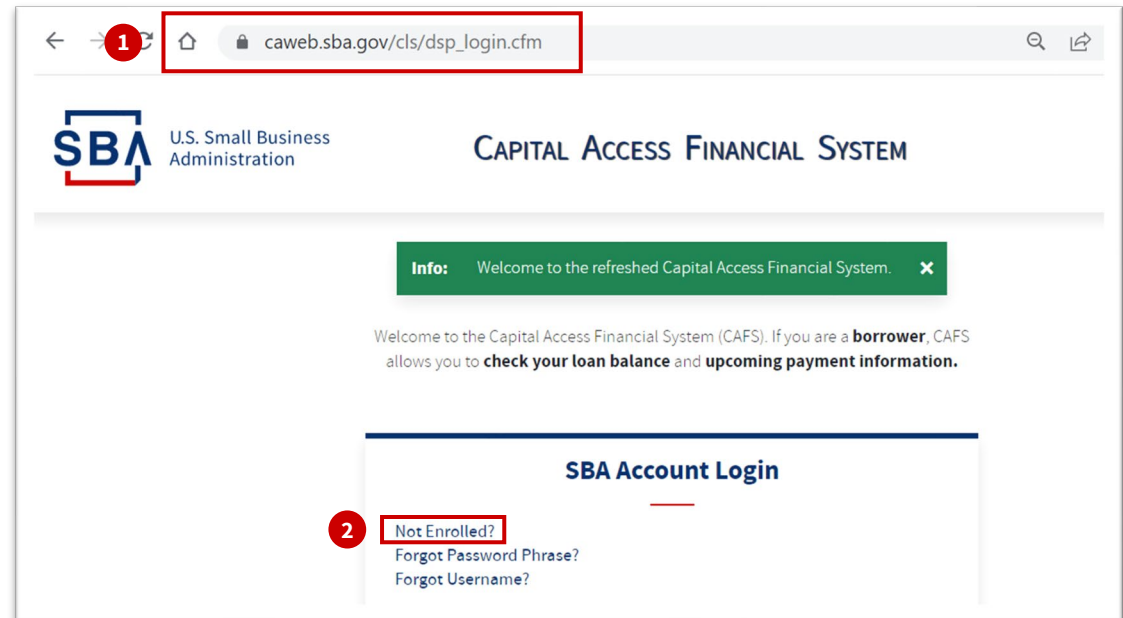
Step 1: Create a CAFS Account

Navigate to the Enrollment Page

Instructions

1. Go to the Capital Access Financial System (CAFS) home page:
[Capital Access Financial System](#)
2. Click the **Not Enrolled?** link to access the enrollment page

Note for COVID-19 EIDL Borrowers:
If your business is a **nonprofit** or if your loan was **not registered with a Social Security Number (SSN)**, you will need to take an additional step of associating an SSN with your loan before you can create an account. To do so, please follow the [Instructions for COVID-19 EIDL EIN Borrowers \(slide 23\)](#).



● The red dots correspond to the numbered instructional step on the left side of the screen

Enter Login Information

Instructions

3. Create a **User ID** which you will use to log in to the system. Your User ID must be 8 to 15 characters long, and cannot include, ' , " , & , or accented characters.
4. Create a **Password Phrase** which you will use to log in to the system. Your password must be a minimum of **16 characters** and must contain at least three of the following properties:
 1. Uppercase letters
 2. Lowercase letters
 3. Numbers
 4. Special characters

The password must be entered twice, and the two entries must match.

Note: Accounts are deactivated after 90 days of inactivity.

The screenshot shows the SBA Capital Access Financial System interface. The header includes the SBA logo and the text "Capital Access Financial System". Below the header, there is a navigation menu with "Expand" and "Collapse" options, and a list of links: "CLS", "Return", and "CLS Login". The main content area is titled "Login Information" and contains three input fields: "* UserID", "* Password Phrase", and "* Re-enter Password Phrase". Each field has a corresponding link: "SBA UserID Rules", "SBA Password Phrase Rules", and "SBA Password Phrase Rules". Red circles with numbers 3 and 4 are placed next to the "UserID" and "Password Phrase" fields, respectively, indicating the steps described in the instructions. The form is titled "Welcome to CLS: Creating a New SBA CLS Account" and has a "Identity Information" section below it.

● The red dots correspond to the numbered instructional step on the left side of the screen

Select User Type

Instructions

5. Select the **Borrower** user type from the **User Type** drop-down menu.

The screenshot displays a form titled "Identity Information" with a "User Type" dropdown menu open. The dropdown menu lists several options: "Not Yet Selected", "Borrower", "CDC Closing Counselor", "Partner", "SBA Agent", "SBA Contractor", and "SBA Employee". The "Borrower" option is highlighted in blue and has a red box around it. A red circle with the number "5" is positioned to the left of the dropdown menu. Below the dropdown menu, there are four input fields for "Middle", "Last", and "Suffix" (with "Last" marked as required). The "Contact Information" section is partially visible below the "Identity Information" section.

● The red dots correspond to the numbered instructional step on the left side of the screen

Enter Identity Information

Instructions

6. Enter your **First Name** and **Last Name**

Note: First and last names are required, middle name and suffix are optional

7. Enter your **Date of Birth**

Note: Your Date of Birth format must be mm/dd/yyyy (e.g., March 1, 1980 = 03/01/1980)

The screenshot shows a web form titled "Identity Information". At the top, there is a "User Type" dropdown menu set to "Borrower". Below this, the "Name" field is split into four input boxes: "First", "Middle", "Last", and "Suffix". A red box highlights these four fields, with a red circle containing the number "6" next to it. Below the name fields is the "Date of Birth" field, which is a date picker set to "mm/dd/yyyy". A red box highlights this field, with a red circle containing the number "7" next to it. Below the identity information section is a "Contact Information" section, which is partially visible.

● The red dots correspond to the numbered instructional step on the left side of the screen

Enter Address

Instructions

8. Enter your **5-digit Zip Code**. Then click the **Lookup City/State by Zip** button, which automatically populates the City/State field. This information should not be altered.
9. Enter your **Street Address**

The screenshot shows a 'Contact Information' form with the following fields and values:

- Country:** UNITED STATES (dropdown menu)
- Zip+4:** 20416 (input field) and a **Lookup City/State by Zip** button.
- Street Address Line 1:** 409 3rd St SW (input field) with a note: "(Please add street number.)"
- Street Address Line 2:** (empty input field)
- City/State:** WASHINGTON (input field) with a DC dropdown menu.
- Landline Phone Number:** (empty input field)

Red boxes and numbered dots (8 and 9) highlight the 'Zip+4' field and the 'Lookup City/State by Zip' button, and the 'Street Address Line 1' field, respectively.

● The red dots correspond to the numbered instructional step on the left side of the screen

Enter Contact Information

Instructions

10. Enter your **Landline Phone Number** and **Mobile Phone Number**. “1” is pre-populated as the Country code for U.S. phone numbers. For other countries, select the appropriate country from the Country drop-down menu.

Note: The Landline field and the Mobile field must both be completed (you may use the same phone number for both fields).

11. Enter your **E-Mail Address**, and re-enter it to verify.

Note: Contact Information will be used for two-factor authentication upon log in.

The screenshot shows a 'Contact Information' form with the following fields and values:

- Country:** UNITED STATES (dropdown menu)
- Zip+4:** 20416 (input field) and a 'Lookup Street/City/State by Zip+4' button
- Street Address Line 1:** 409 3rd St. SW (input field)
- Street Address Line 2:** (empty input field)
- City/State:** WASHINGTON (input field) and DC (dropdown menu)
- Landline Phone Number:** 1 (Country), 833 (Area Code), 572-0502 (Landline Number), (Extension) (input field)
- Mobile Phone Number:** 1 (Country), 833 (Area Code), 572-0502 (Mobile Phone Number)
- Fax Number:** 1 (Fax Country), (Area Code), (Fax Number)
- E-Mail Address:** (input field)
- Re-enter E-Mail Address:** (input field)

Red boxes and numbered callouts (10 and 11) highlight the phone and email fields respectively.

● The red dots correspond to the numbered instructional step on the left side of the screen

Enter Borrower Information

Instructions

12. Enter your **Social Security Number (SSN)**, then re-enter it to verify. If your business is a non-profit organization, the account is missing a social security number, or the COVID-19 EIDL loan is associated with the corporation's EIN, please refer to the [Instructions for COVID-19 EIDL EIN Borrowers \(slide 23\)](#) to establish a CAFS account.
13. Enter your **SBA Loan Number/SBG Number**

Note: Your loan number might be on a statement or letter from the SBA. **It is NOT the same as your application number.** If you do not have a letter or statement, please contact your SBA loan servicing center. For COVID-19 EIDL Borrowers, please call 833-853-5638 or email disastercustomerservice@sba.gov.

The screenshot shows a web form titled "Borrower Information" with a "Security Questions" section below it. Red boxes and callouts highlight specific fields:

- Callout 12 points to the SSN field, which consists of three input boxes followed by "(999-99-9999)".
- Callout 12 also points to the "Re-enter SSN" field, which also consists of three input boxes followed by "(999-99-9999)".
- Callout 13 points to the "SBA Loan Number/SBG Number" field, which is a single wide input box.

● The red dots correspond to the numbered instructional step on the left side of the screen

Choose Security Questions

Instructions

14. Choose three security questions from the drop-down menus and enter your answers in the appropriate boxes.

Note: The answers are NOT case-sensitive.

Security Questions

* First Question: 1-What is the First Name of your childhood best friend? ▾

* Answer:

* Second Question: 2-What is the name of your childhood hero/Idol? ▾

* Answer:

* Third Question: 4-As a child, what did you want to be when grew-up? ▾

* Answer:

● The red dots correspond to the numbered instructional step on the left side of the screen

Verify and Submit

Instructions

- Verify the Captcha image by entering the text in the **Enter Here** field.

Note: This answer is case-sensitive. Do not include spaces in your answer. If the Captcha image is difficult to read, you can select 'Refresh' to generate a new image.

- Click **Submit**.

Note: If there are any errors in the previous fields, a red box will appear at the top of the page with the relevant error messages. You must correct the errors and re-enter the following: (1) your password, (2) security questions and answers, and (3) the Captcha text. Refer to [Tips and Tricks \(slide 14\)](#) for more.

The screenshot shows a web form titled "Verify with CAPTCHA Image". A red box labeled "15" highlights the instruction: "* Please enter text shown in the image (case sensitive)" and the CAPTCHA image itself, which displays the characters "Hj". A "Refresh" button is located to the right of the image. Below the image is an input field labeled "Enter here:". A second red box labeled "16" highlights the "Submit", "Reset", and "Cancel" buttons. At the bottom left of the form, it says "Last modified: 09/11/2015 12:00:00 AM". At the bottom right, there are links for "FirstGov", "E-Gov", "Regulations.gov", "White House", "Privacy & Security", "Information Quality", "FOIA", "No Fear Act", and "ADA".

● The red dots correspond to the numbered instructional step on the left side of the screen

Tips and Tricks

If you encounter any error messages upon submission, refer to the detailed information below.

1. “This is not a valid SSN, SBA Loan Number/SBG Number combination in our system”

1. Ensure the SSN and SBA Loan Number/SBG Number are correct and associated with the same loan.
2. Ensure the entered SSN is not already linked to a CAFS Borrower account.
3. If the loan is associated with an EIN, refer to the [Instructions for COVID-19 EIDL EIN Borrowers \(slide 23\)](#).

Error(s) occurred that prevented saving the page's data:
• This is not a valid SSN, SBA Loan Number/SBG Number combination in our system

2. “Unable to process your request. (error code 101)”

1. If a Borrower/Principal is listed on a Loan with an SSN, then an Associate cannot create a CAFS Account.
2. Confirm that the SSN is entered correctly.

Error(s) occurred that prevented saving the page's data:
• Unable to process your request. (error code 101)

3. “Unable to process your request. (error code 102)”

1. If an associate is not a qualified Associate type, then an account cannot be created.
2. Only certain type of associates are qualified for creating a Borrower account.

Error(s) occurred that prevented saving the page's data:
• Unable to process your request. (error code 102)



For assistance with any of these errors, contact [CAFS Support \(slide 22\)](#).

Step 2: Log In and Authenticate

Log In

Instructions

1. When your CAFS account has been successfully created, you will be redirected to the CAFS home page to log in.
2. Enter the **User ID** and **Password Phrase** created in [Create a CAFS Account \(slide 4\)](#).
3. Agree to the **terms and conditions**, then select **Login**.

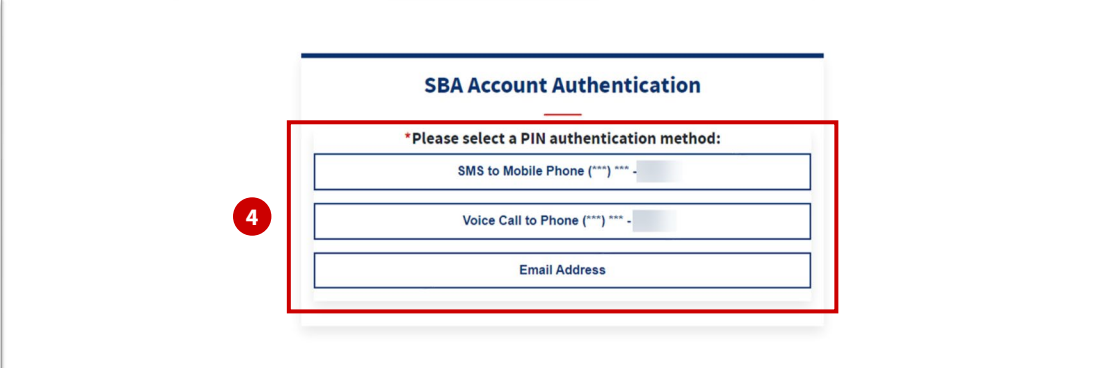
The screenshot shows the SBA Account Login page. At the top, it says "SBA Account Login". Below that are links for "Not Enrolled?", "Forgot Password Phrase?", and "Forgot Username?". A red box labeled "2" highlights the "User ID" and "Password Phrase" input fields. Below the password field is a link for "Show/Hide Terms and Conditions". A "Disclaimer" section follows, containing text about the system's official use and monitoring. A red box labeled "3" highlights a checked checkbox with the text "I have read and agreed to the terms above." and a red "Login" button below it.

● The red dots correspond to the numbered instructional step on the left side of the screen

Verify with Two-Factor Authentication

Instructions

4. Select your preferred PIN authentication method: (1) text message, (2) phone call, or (3) email.
5. Enter the PIN sent via the preferred method selected in the step above. Then, select **Verify PIN**.

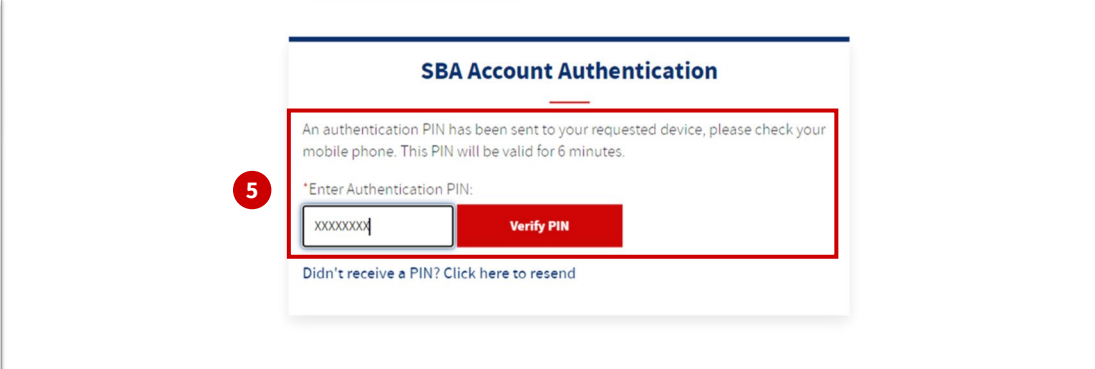


SBA Account Authentication

*Please select a PIN authentication method:

- SMS to Mobile Phone (***) *** - [Redacted]
- Voice Call to Phone (***) *** - [Redacted]
- Email Address

4



SBA Account Authentication

An authentication PIN has been sent to your requested device, please check your mobile phone. This PIN will be valid for 6 minutes.

*Enter Authentication PIN:

xxxxxxx [Verify PIN]

Didn't receive a PIN? [Click here to resend](#)

5

● The red dots correspond to the numbered instructional step on the left side of the screen

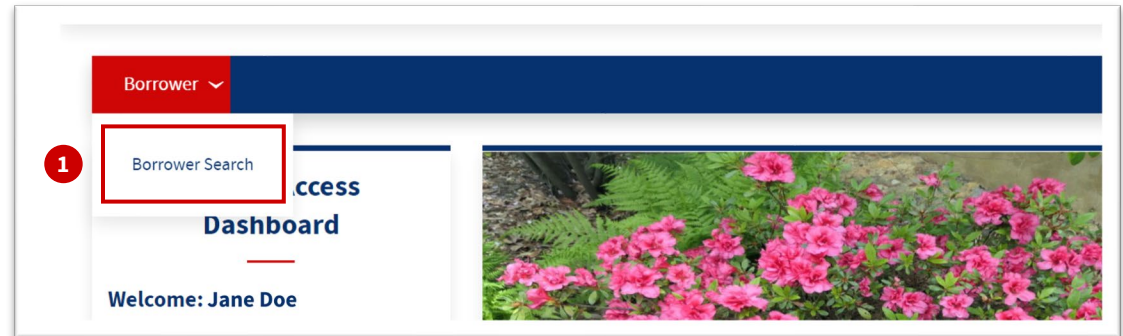


Step 3: View Loan Information

View Loan List

Instructions

1. Once you are logged in, hover over **Borrower**. Then, select **Borrower Search** to view your loan list.



● The red dots correspond to the numbered instructional step on the left side of the screen

View Loan Information

For Borrowers with a Single Loan

You are automatically routed to the Loan Info for your loan. You will see information for Balance, Payment, and Paperless Statement Selection.

Loan Info

Loan Number	1005377004
Loan Status	Active Un-Disbursed
Originated	07/06/2021
Maturity Date	07/06/2023
Co-obligors	CATWEB DCI Test, oneuber

For Borrowers with Multiple Loans

To see your loan balance and other loan information, select the **Loan Number** (or select **Make a payment** to be directed to Pay.gov to make a payment).

Welcome: Jane Doe

Tuesday, September 27, 2022

Account at a Glance

User Type: Principal

Email: example@email.com

Loan List

Please Click the loan number to see current balance information for the selected loan.
Please Click the "Make Payment" button (if applicable) to be directed to the payment website.

Loan Number	Name on Loan	Loan Type	Loan Amount	Loan Status	Payment Option
1005387007	Jane Doe	Disaster COVID-19 Economic Injury	\$28,000.00	Active	Make a payment

View Messages and Statements

View Messages

Click on the **New Messages** button to access recent Messages or Letters.

1005387007 Jane Doe Disaster COVID-19 Economic Injury \$28,000.00 Active [Make a payment](#)

New Messages **New Statements**

Description	Loan Number	Name on Loan	Description	Loan Number	Date Sent
Confirmation of Telephone Conversation	33445555	Jane Doe	July Statement	45678923	07/01/2022

View Statements

Click on the **New Statement** button to access recent statements. You may download or print statements from this screen.

1005387007 Jane Doe Disaster COVID-19 Economic Injury \$28,000.00 Active [Make a payment](#)

New Messages **New Statements**

Description	Loan Number	Name on Loan	Description	Loan Number	Date Sent
Confirmation of Telephone Conversation	33445555	Jane Doe	July Statement	45678923	07/01/2022

CAFS Support



Additional resources available on Sba.gov:

- [Contact SBA](#)
- [Make a payment to SBA](#)

CAFS Support Contact Center:

- **Phone:** 1.833.572.0502
(Monday through Friday, 8:00am to 8:00pm ET)
- **Email:** cls@sba.gov

Instructions for COVID-19 EIDL EIN Borrowers

Please email the Disaster Customer Service team at disastercustomerservice@sba.gov **on company letterhead** if any of the below is applicable to you:

1. your business is a non-profit organization,
2. the loan is associated with the corporation's EIN, or
3. there is no social security number associated with the loan.

and include the following:

1. SBA Loan Number
2. Associate's First and Last Name
3. Social Security Number of the person who should have access

Once complete, a confirmation email will be sent, and that person will be able to establish a CAFS account using the [Create a CAFS Account instructions \(slide 4\)](#).