

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Before you get started with your application, here are a few reminders:

- Have your Commerce Bank loan **Promissory Note** available to reference your loan number and account number.
- Gather **all documentation to support how your loan proceeds were spent** on payroll, utilities, mortgage interest and/or rent payments, or other eligible expenses, as applicable.
- For more information about the forgiveness process and documentation requirements, please watch the [Commerce Bank SBA PPP Forgiveness: What to Expect and Best Practices Webinar](#).
- SBA guidelines require
  - Form 3508S applicants to keep your employment/payroll documentation for four years and all other documentation for three years after your forgiveness application is submitted to the Commerce Bank
  - Form 3508 or 3508EZ applicants to retain documentation relating to your PPP loan application and PPP forgiveness application for six years after the date the loan is forgiven or repaid in full
  - **Commerce's Portal will not be available after the SBA approves your forgiveness application, so make sure you keep your own records of all your documentation.**
- You can use any computer or mobile device to complete your application. If you use a mobile device, we recommend viewing the application in landscape mode.
- To have the best experience with the portal, use the [Google Chrome](#) browser. Other browsers such as Apple Safari 10 or later on macOS and the latest version of Microsoft Edge when using Microsoft Windows 10 are also supported. The portal is **not** compatible with Internet Explorer.

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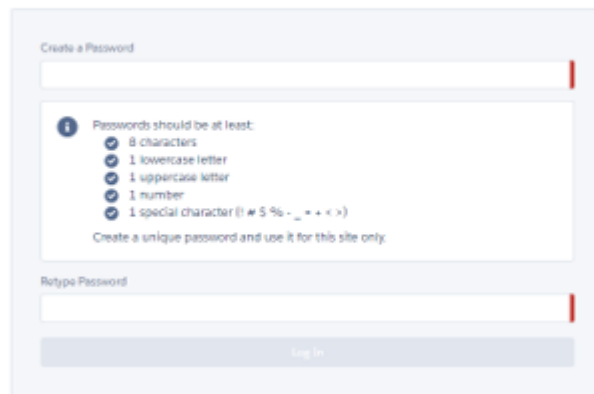
## SBA PPP Loan Forgiveness: Quick Reference Guide

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### Logging in to the Portal

- You will receive an email invitation to apply for PPP forgiveness from [Commercial.Business@commercebank.com](mailto:Commercial.Business@commercebank.com).
- Click the link in the email to begin your application. You do not have to complete the application in one attempt – you will have the option to save and return later at any time.

#### Create a Password



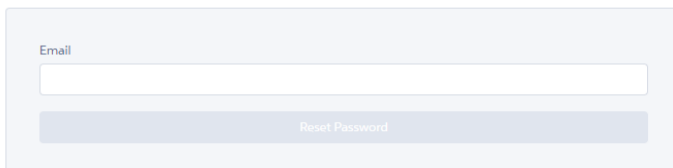
- When you log in to the system for the first time, you will be prompted to **create your password**. You will use these credentials every time you log in.

**NOTE:** Please use the same log in credentials used for your loan origination to apply for forgiveness of the corresponding loan.

- If you forget your password, click the **Forgot Password** link, enter your email address, and we will send you an email with a link to create a new password.

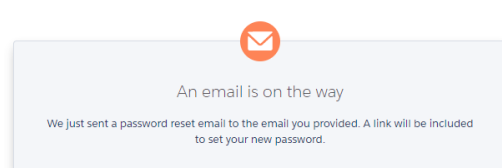
#### Forgot your password?

We'll send you an email with a link to reset it.



#### Forgot your password?

We'll send you an email with a link to reset it.



- Follow the link in your email to create a new password.

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## Updating Your Profile

- From your dashboard view, you can also make changes to your profile by clicking on your name in the upper right-hand corner of the screen.

Welcome to your dashboard

Thanks for visiting. Upload documents, check the status of your application, and keep in touch!

### ✓ TO-DO LIST



Upload Documents

31 >



Incomplete Applications

3 >

### YOUR PRODUCTS



SBA 7(a) - Paycheck ... >

For...

Un...

Pe...

SB...

Un...

For...



SBA 7(a) - Paycheck ... >



Applicant Name

- Use the dropdown menu and select **Profile** if you need to make changes.



Applicant Name

Profile

Log Out

- Your name and email address will be pre-loaded. Make the changes and click **update** to save.

### Update Profile Info

#### Your Info:

First Name:

Last Name:

#### Change Your Email:

New Email Address:

Confirm Email Address:

#### Regional Settings:

Select Date, Time, and Number Format:

English (United States) ▼

#### Regional Settings:

Select Date, Time, and Number Format:

English (United States) ▼

#### Enter Current Password:

Please confirm your password to save your changes.

Update

Change Password



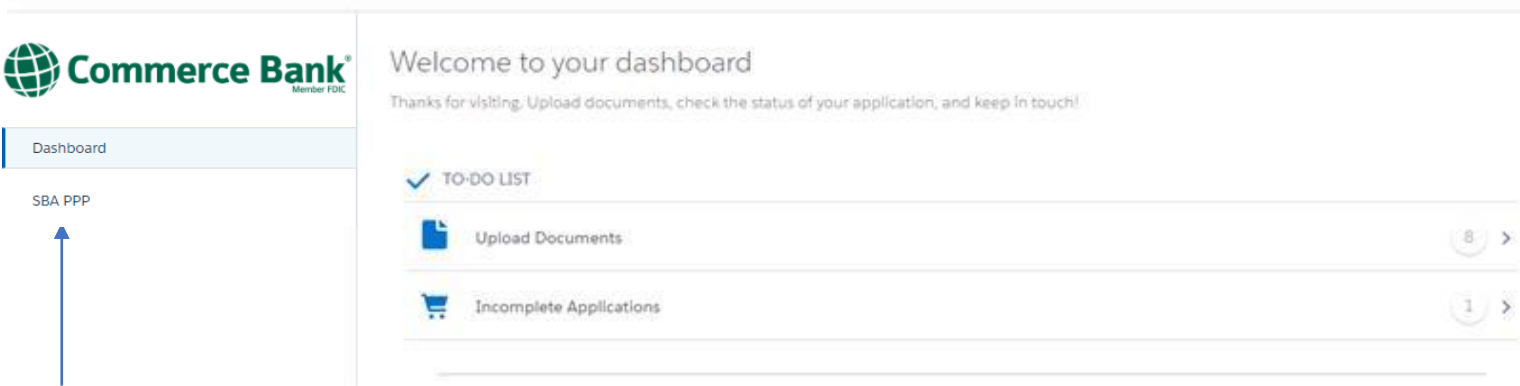
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## Dashboard View

- This is what you will see when you first log in. From this screen, you'll have the ability to begin your forgiveness application, see a list of documents to submit, correspond with your application processor, and view the status of your forgiveness application.

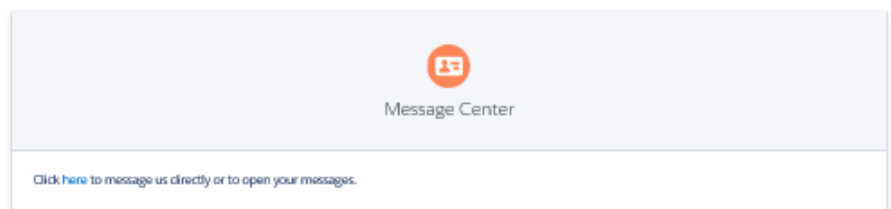
- After you submit your application, you'll be able to check the status of your Forgiveness Application here.



- When you're ready, you'll **select SBA PPP to get started**. You'll come back to the Dashboard later to upload your documentation.



- Check out the **Forgiveness Resources** to find answers to most of your questions about PPP Forgiveness.

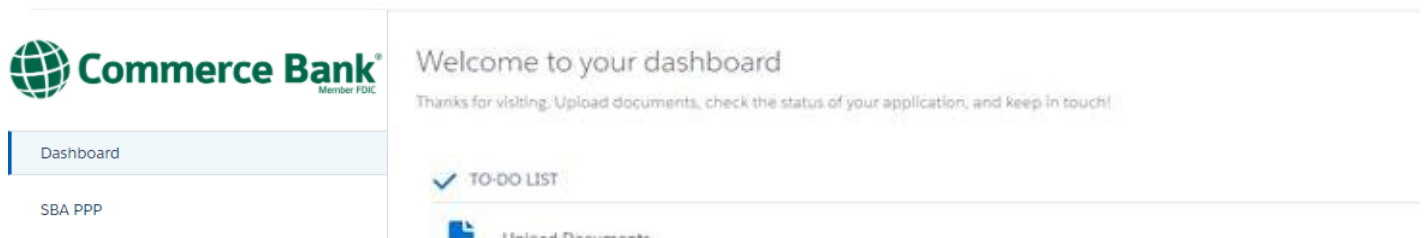


- After you submit your application, you'll be able to use the Message Center to correspond with your application processor. You'll get an email notification to let you know when you have a new message.

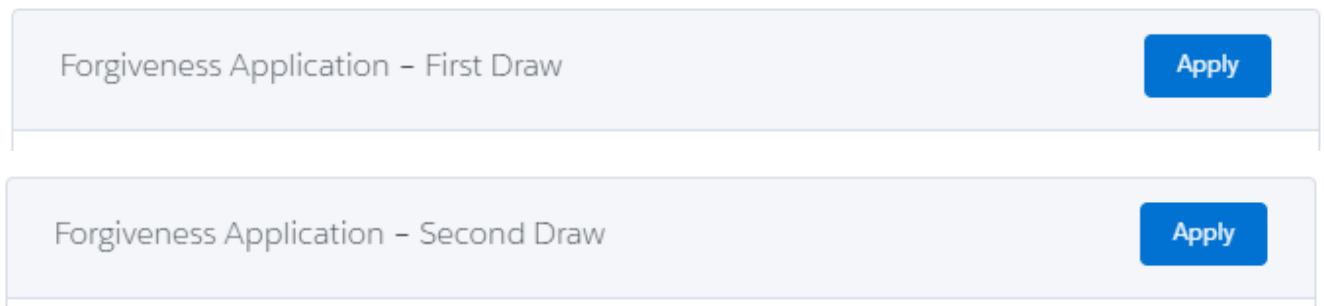
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## Starting your Forgiveness Application



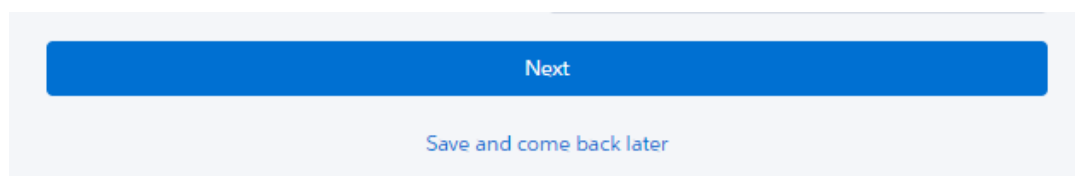
- Select **SBA PPP** to get started. You'll come back to the Dashboard later to upload your documentation.



### THE PROCESS



- Find the First or Second Draw Forgiveness Application and click the **Apply** button to begin your application.
- You will be able to **Save and come back later** without losing your progress at any point.



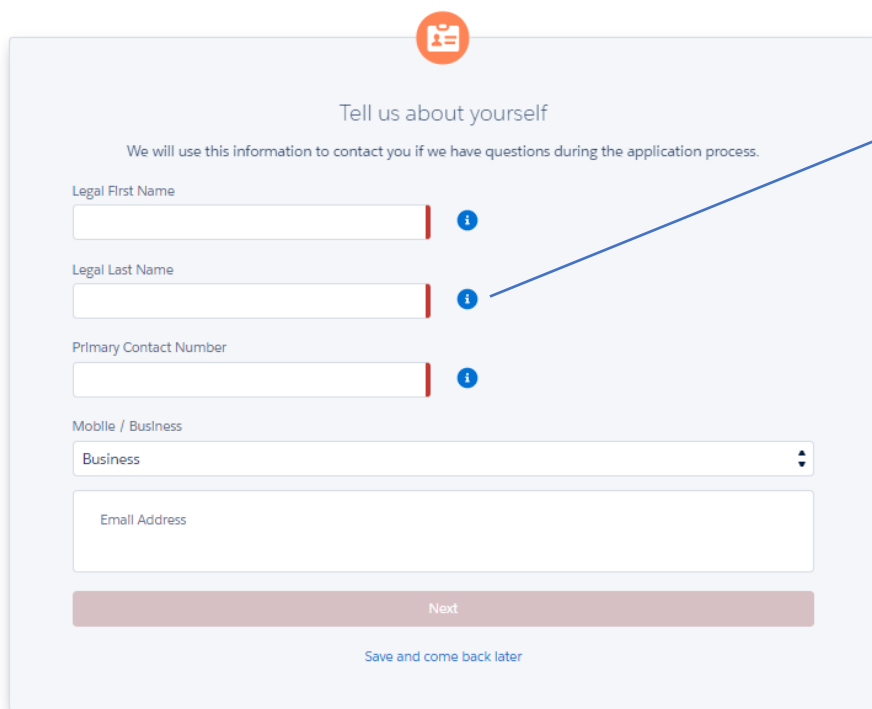
- As you proceed through the application, you'll always see the Navigation Panel on the left-hand side of your screen. This shows which sections of the application are complete and which sections are remaining.
- At any time, you can click the corresponding link in the Navigation Panel to return to a section you have already completed.

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### Primary Contact Information

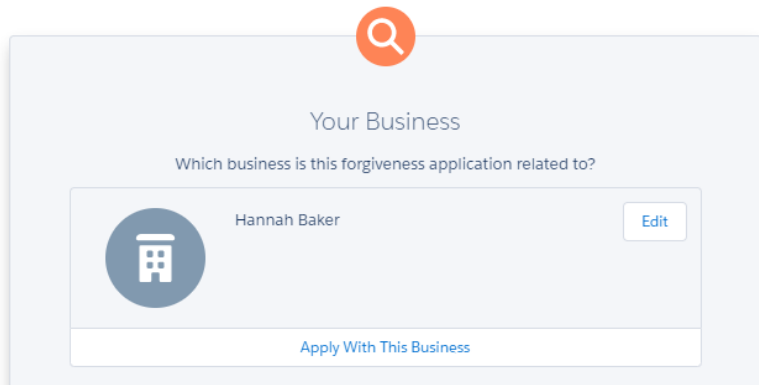
- Your name and contact details will already be loaded. You will need to enter a Primary Contact Phone Number and select Mobile or Business as the type.



The screenshot shows a form titled "Tell us about yourself" with a sub-header "We will use this information to contact you if we have questions during the application process." The form includes fields for "Legal First Name", "Legal Last Name", and "Primary Contact Number", each with a red vertical bar and a blue information bubble icon. Below these is a dropdown menu for "Mobile / Business" with "Business" selected. There is also an "Email Address" field. At the bottom, there is a "Next" button and a link "Save and come back later". A blue arrow points from the information bubbles to the explanatory text on the right.

- Click these bubbles at any time for more information
- If any of the pre-loaded information is incorrect, exit the Portal and contact your Commerce Bank representative.

### Your Business



The screenshot shows a form titled "Your Business" with a sub-header "Which business is this forgiveness application related to?". It features a card for "Hannah Baker" with a building icon and an "Edit" button. Below the card is a link "Apply With This Business". A red magnifying glass icon is in the top right corner of the form area.

- Select the business for which you wish to submit a loan forgiveness application by clicking **Apply With This Business**.
- If you received a PPP loan for more than one business, you would complete a forgiveness application for each business.



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### Borrower Validation

- Enter the loan and account number from your Promissory Note. You would have received your Promissory Note via email or at loan closing during the loan origination process.


#### THE PROCESS

- APPLICATION
- PERSONAL INFO
- YOUR BUSINESS
- BORROWER VALIDATION
- BUSINESS CONNECTION
- COVERED PERIOD
- FORM 3508S ELIGIBILITY
- FORM 3508S DETAILS
- CERTIFICATIONS 3508S
- OPTIONAL DEMOGRAPHIC INFORMATION
- E-CONSENT
- REVIEW & SUBMIT
- NEXT STEPS

#### PROMISSORY NOTE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
	04-20-2020	04-20-2022	9001	9B2 / 0004	1234567	30781	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

- Double check the business legal name to make sure you are completing the correct application.
- Click the box to verify that you are an authorized representative of the borrowing business. If you are not an authorized representative, please exit the portal and contact your Commerce Bank representative.
- Select Yes or No from the dropdown regarding viewing of the Commerce's SBA PPP Forgiveness webinar.



### Verify the Borrower Information

Please provide the information requested in the editable fields below in order to advance to loan forgiveness application. Do not include dashes or spaces when entering.

Business Legal Name ("Borrower")

Promissory Note Loan Number  
XXXX

Promissory Note Account Number  
XXXXXXXX

I've viewed Commerce's SBA PPP Forgiveness: What to Expect & Best Practices webinar. If not, please access the link in the help tile on the right. This is optional when using the 3508S application, but strongly encouraged for the full 3508.

I attest that I am the Authorized Representative for this borrowing business.

☐

Next

Save and come back later

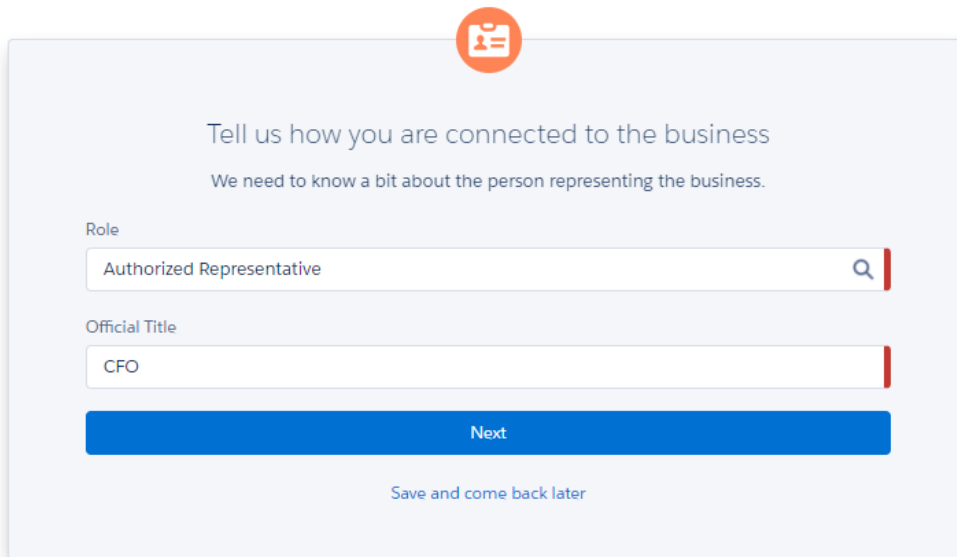


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### Business Connection

- On this screen, tell us how you, the person completing the application, are connected to the business. Enter **Owner** or **Authorized Representative** in the Role field and provide your Official Title.



The form is titled "Tell us how you are connected to the business" with a subtext "We need to know a bit about the person representing the business." It features two input fields: "Role" with the value "Authorized Representative" and a search icon, and "Official Title" with the value "CFO". Below the fields is a blue "Next" button and a link "Save and come back later". An orange icon with a person and a checkmark is at the top center.

Tell us how you are connected to the business

We need to know a bit about the person representing the business.

Role

Authorized Representative

Official Title

CFO

Next

[Save and come back later](#)

Notice Regarding Authorized Representatives

This application for an SBA Paycheck Protection Program loan must be completed, certified and signed by an Authorized Representative of the Applicant.

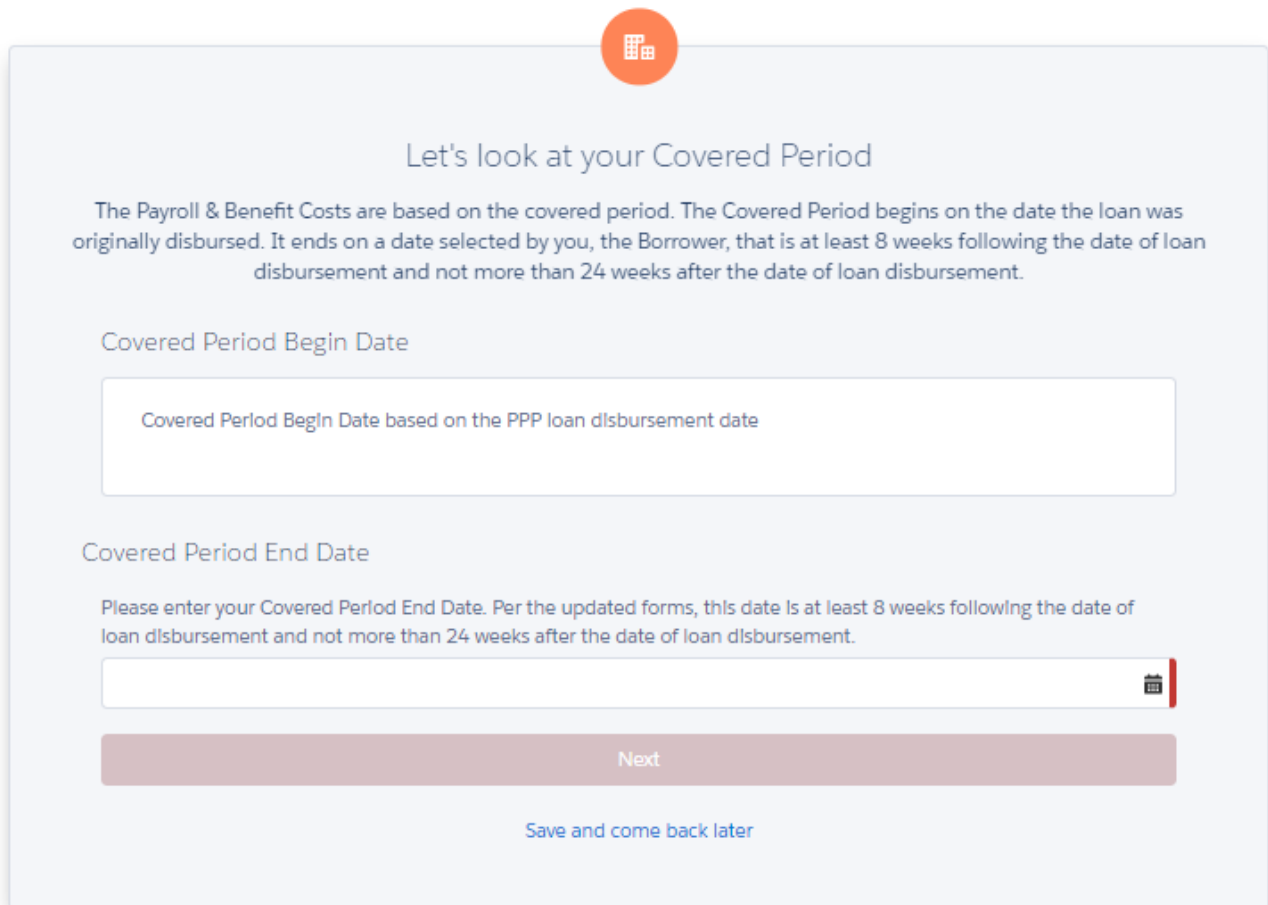
An Authorized Representative is a person who has the power and authority to apply for and sign the PPP loan application and other document(s) required for PPP loan on behalf of the borrower; and who is authorized to sign and to make certifications for and on behalf of the borrower and on behalf of each owner of 20% or more of the borrower's equity.

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### Covered Period

- Prior to selecting your application type, you will enter your preferred covered period. The period must be a minimum of 8 weeks (56 days) and a maximum of 24 weeks (168 days).
- Your Covered Period Begin Date will be pre-populated in the system. Enter your **Covered Period End Date** and click **Next**.



The screenshot shows a web interface for the SBA PPP Loan Forgiveness Application. At the top, there is an orange circle with a white building icon. Below it, the heading "Let's look at your Covered Period" is centered. A paragraph explains that Payroll & Benefit Costs are based on the covered period, which begins on the loan disbursement date and ends on a date selected by the borrower, at least 8 weeks and no more than 24 weeks after disbursement. The "Covered Period Begin Date" is pre-populated with the text "Covered Period Begin Date based on the PPP loan disbursement date". The "Covered Period End Date" section has a text box and a calendar icon. A "Next" button is at the bottom, along with a "Save and come back later" link.

Let's look at your Covered Period

The Payroll & Benefit Costs are based on the covered period. The Covered Period begins on the date the loan was originally disbursed. It ends on a date selected by you, the Borrower, that is at least 8 weeks following the date of loan disbursement and not more than 24 weeks after the date of loan disbursement.

Covered Period Begin Date

Covered Period Begin Date based on the PPP loan disbursement date

Covered Period End Date

Please enter your Covered Period End Date. Per the updated forms, this date is at least 8 weeks following the date of loan disbursement and not more than 24 weeks after the date of loan disbursement.

Next

[Save and come back later](#)

- Advance to the next slide for **3508S** instructions.
- If your loan amount is greater than \$150,000 or you do not qualify to use the 3508S, navigate to the [Application Type](#) instructions to determine whether you will use the 3508EZ or the 3508 Long Form.

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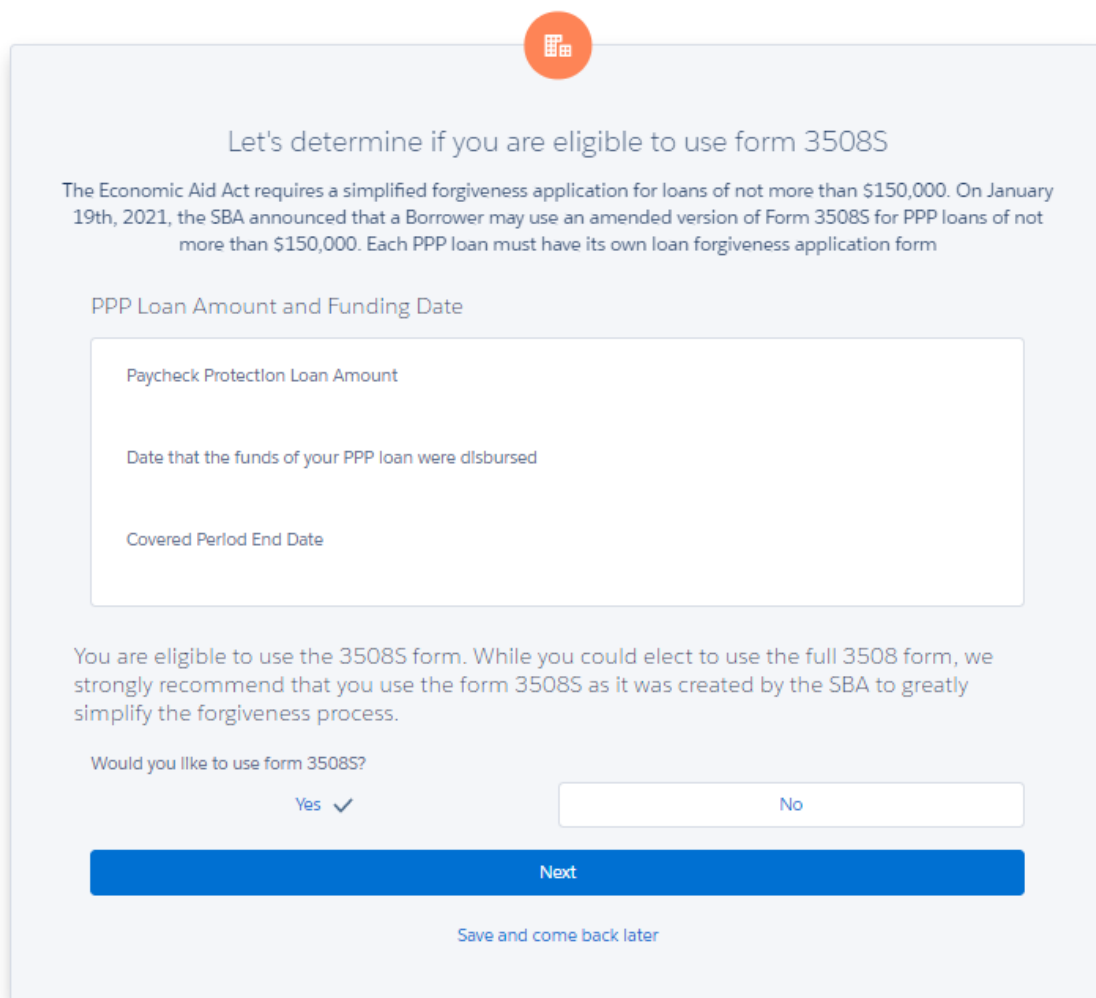
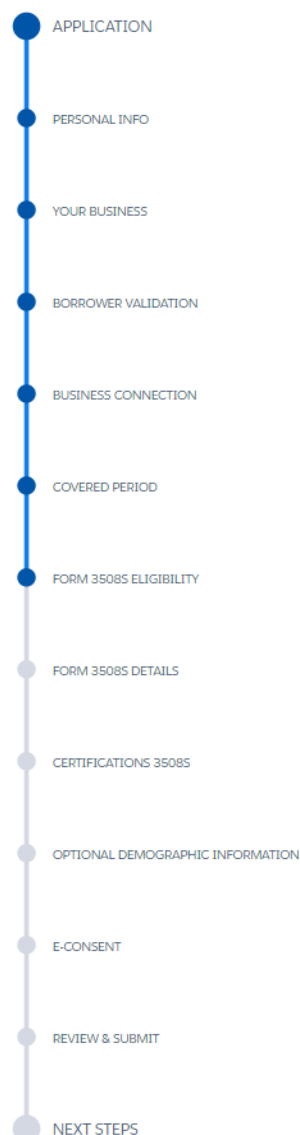
### 3508S Form

- If your loan amount was \$150,000 or less and you meet the [eligibility requirements](#), you can select that you would like to use the simplified **SBA Form 3508S**. This form requires fewer calculations and less documentation.

### Form 3508S Eligibility

- Eligible borrowers with loan amounts \$150,000 or less can elect to use the 3508S Form. To proceed with the 3508S form, select Yes and click Next.

#### THE PROCESS



Let's determine if you are eligible to use form 3508S

The Economic Aid Act requires a simplified forgiveness application for loans of not more than \$150,000. On January 19th, 2021, the SBA announced that a Borrower may use an amended version of Form 3508S for PPP loans of not more than \$150,000. Each PPP loan must have its own loan forgiveness application form

PPP Loan Amount and Funding Date

Paycheck Protection Loan Amount

Date that the funds of your PPP loan were disbursed

Covered Period End Date

You are eligible to use the 3508S form. While you could elect to use the full 3508 form, we strongly recommend that you use the form 3508S as it was created by the SBA to greatly simplify the forgiveness process.

Would you like to use form 3508S?

Yes ✓

No

Next

[Save and come back later](#)

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User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508S Form

#### 3508S Details

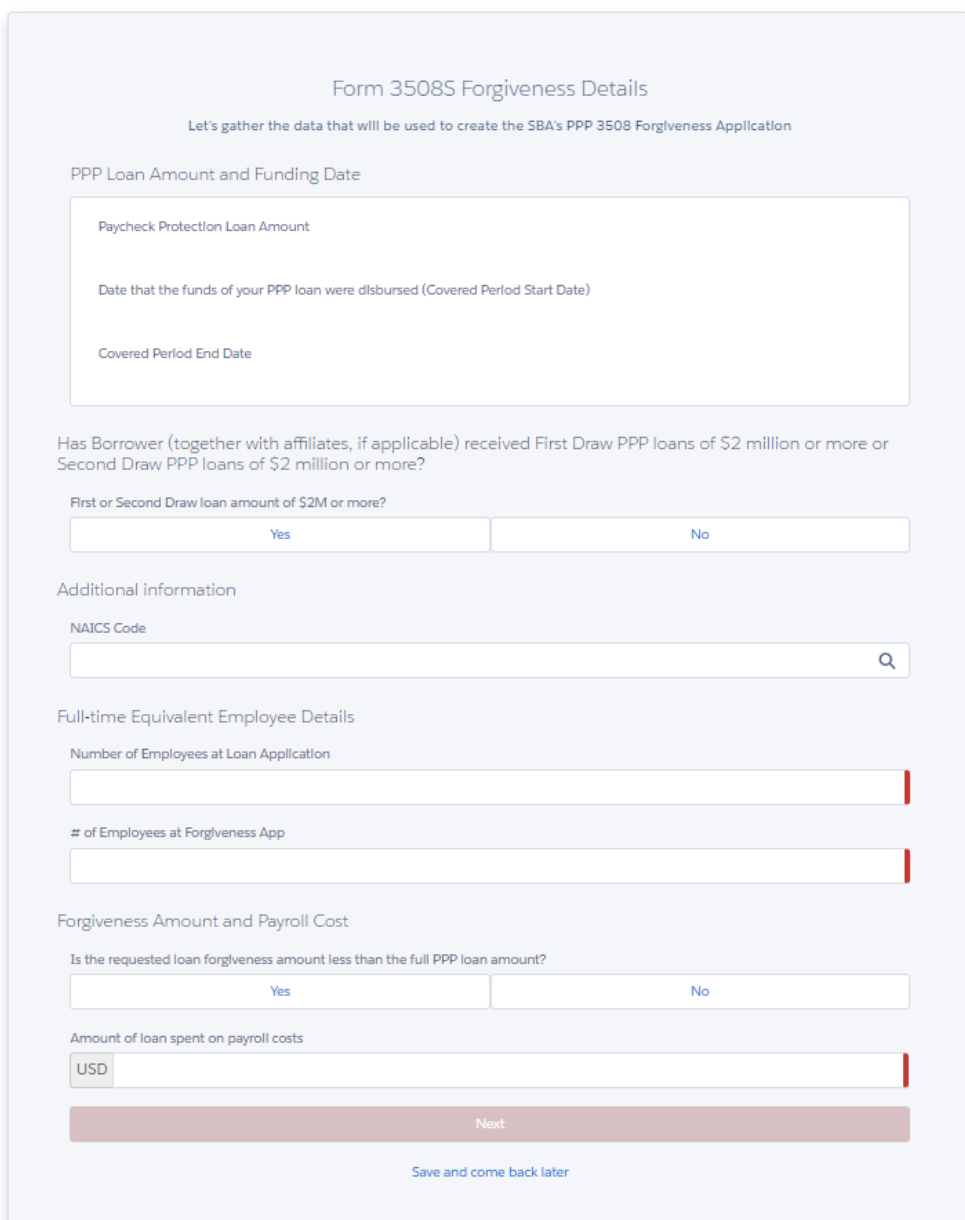
- On the 3508S Details screen, the PPP Loan Amount and Funding Date section and the NAICS code field will be pre-populated.

If any of the pre-populated information is incorrect, contact your Commerce Bank representative.

Select **Yes** or **No** for question, "Has Borrower (together with affiliates, if applicable) received First Draw PPP loans of \$2 million or more or Second Draw PPP loans of \$2 million or more?"

**Full-time Equivalent Employee Details** – Enter your Number of Employees at Loan Application and at Forgiveness Application.

**Forgiveness Amount and Payroll Cost** – If you would like your full loan amount forgiven, Select **No** and enter the amount of loan spent on payroll costs. To qualify for full forgiveness, 60% or more of your loan should have been spent on payroll.



The screenshot shows the 'Form 3508S Forgiveness Details' application screen. At the top, it says 'Let's gather the data that will be used to create the SBA's PPP 3508 Forgiveness Application'. The main section is titled 'PPP Loan Amount and Funding Date' and contains three input fields: 'Paycheck Protection Loan Amount', 'Date that the funds of your PPP loan were disbursed (Covered Period Start Date)', and 'Covered Period End Date'. Below this is a question: 'Has Borrower (together with affiliates, if applicable) received First Draw PPP loans of \$2 million or more or Second Draw PPP loans of \$2 million or more?'. There are two radio buttons for 'First or Second Draw loan amount of \$2M or more?': 'Yes' and 'No'. The next section is 'Additional information' and contains a search bar for 'NAICS Code'. Below that is 'Full-time Equivalent Employee Details' with two input fields: 'Number of Employees at Loan Application' and '# of Employees at Forgiveness App'. The final section is 'Forgiveness Amount and Payroll Cost' with a question: 'Is the requested loan forgiveness amount less than the full PPP loan amount?'. There are two radio buttons for this question: 'Yes' and 'No'. Below this is an input field for 'Amount of loan spent on payroll costs' with a dropdown menu set to 'USD'. At the bottom, there is a 'Next' button and a 'Save and come back later' link.

## SBA PPP Loan Forgiveness: Quick Reference Guide

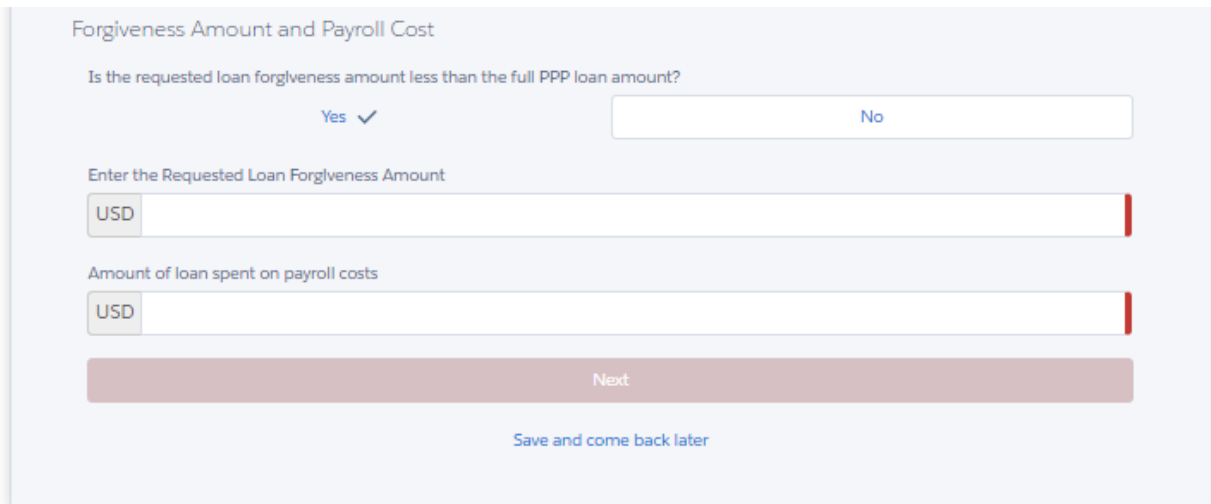
User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508S Form

#### 3508S Details

**Forgiveness Amount and Payroll Cost** – If you would like to apply to have less than your full loan amount forgiven, Select **Yes**.

- Enter your Requested Loan Forgiveness Amount and your Amount of loan spent on payroll costs. To qualify for full forgiveness of your requested amount, 60% or more of your Requested Loan Forgiveness Amount should have been spent on payroll.



The screenshot shows a web form titled "Forgiveness Amount and Payroll Cost". It contains the following elements:

- A question: "Is the requested loan forgiveness amount less than the full PPP loan amount?" with two radio button options: "Yes ✓" (selected) and "No".
- A text input field for "Enter the Requested Loan Forgiveness Amount" with a "USD" currency selector on the left and a red vertical bar on the right.
- A text input field for "Amount of loan spent on payroll costs" with a "USD" currency selector on the left and a red vertical bar on the right.
- A large, light blue "Next" button.
- A link labeled "Save and come back later" below the "Next" button.

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### 3508S Form

#### SECOND DRAW ONLY – 3508S Reduction in Gross Receipts

- A program requirement for borrowers using the 3508S Forgiveness Application form is providing a proof of reduction in gross receipts of 25% or more.
- If you entered the reduction in gross receipts information at origination you will see a summary of your entries with a calculated percent change in gross receipts. (See example below)
- If you did NOT supply this information at loan origination and the answer to question one is No, you will need to supply the information and documentation to qualify for forgiveness.

Reduction in Gross Receipts details for your Draw 2 Paycheck Protection Program Loan

PPP 2.0 Rev Reduction Provided In Orig

Reduction in Gross Receipts

Please enter the Reduction In Gross Receipts details related to your PPP Draw 2 loan below. If you have not done so already as part of the loan origination request, you will be required to submit supporting documentation as part of this forgiveness application.

Reference Quarter

Gross Receipts Reference Quarter

Quarter 2020

Gross Receipts 2020

Change In Gross Receipts

Reduction of Gross Receipts Documentation

Please select "Yes" to confirm that you have submitted or will submit, as part of the forgiveness application process, the documentation supporting the 25% reduction in gross receipts.

Yes

No

Next

Save and come back later

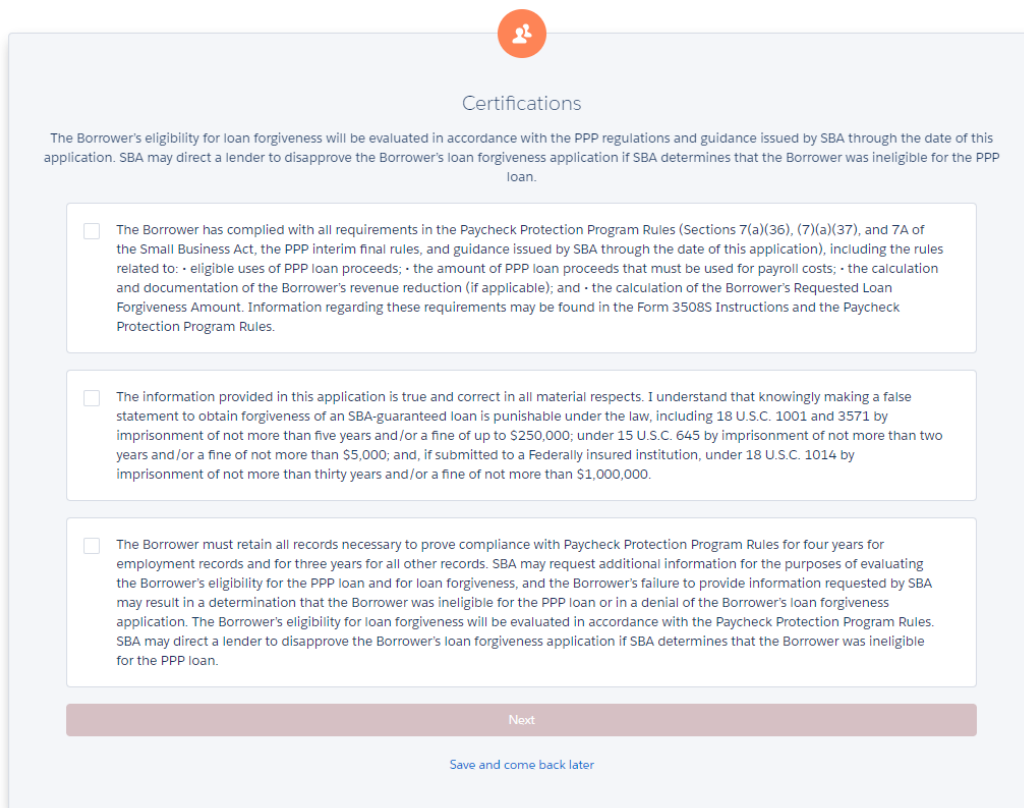
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### 3508S Form

#### Certifications for 3508S

- These are the certifications required by the SBA in order to receive loan forgiveness.
- Before your application is submitted to the SBA, it will go through Commerce Bank's review process. You must upload the required supporting documentation to the portal after you finish the application.
- Make sure to review the certifications carefully, as there could be legal penalties for false statements.
- If you aren't able to check all of the boxes, contact your Commerce Bank representative to discuss next steps.
- Upon review, if you are able to make the representations and certifications, check all the boxes and click Next.





Certifications

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the PPP regulations and guidance issued by SBA through the date of this application. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

☐ The Borrower has complied with all requirements in the Paycheck Protection Program Rules (Sections 7(a)(36), (7)(a)(37), and 7A of the Small Business Act, the PPP interim final rules, and guidance issued by SBA through the date of this application), including the rules related to: • eligible uses of PPP loan proceeds; • the amount of PPP loan proceeds that must be used for payroll costs; • the calculation and documentation of the Borrower's revenue reduction (if applicable); and • the calculation of the Borrower's Requested Loan Forgiveness Amount. Information regarding these requirements may be found in the Form 3508S Instructions and the Paycheck Protection Program Rules.

☐ The information provided in this application is true and correct in all material respects. I understand that knowingly making a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 U.S.C. 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, under 18 U.S.C. 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

☐ The Borrower must retain all records necessary to prove compliance with Paycheck Protection Program Rules for four years for employment records and for three years for all other records. SBA may request additional information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness, and the Borrower's failure to provide information requested by SBA may result in a determination that the Borrower was ineligible for the PPP loan or in a denial of the Borrower's loan forgiveness application. The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the Paycheck Protection Program Rules. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

Next

[Save and come back later](#)

- Click [here](#) to advance to the Optional Demographic Information section of this reference guide.




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### Application Type – 3508EZ Eligibility

- You can apply for forgiveness using the 3508EZ if you are not eligible to use the 3508S and you can answer **Yes** to at least one of the two questions below.



#### Determining Your Application Type

You can apply for forgiveness using the SBA Form 3508EZ if your PPP loan amount is more than \$150,000 and you can answer yes to at least one of the two questions below. Please review the guidance provided on this page and answer each question to determine if you are eligible to use this form.

**Qualification Option 1**  
The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period compared to the most recent full quarter before the Covered Period. (For purposes of this statement, "employees" means only those employees that did not receive, during any single period during 2019, wages or salary at an annualized rate of pay in an amount more than \$100,000.) AND The Borrower did not reduce the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period. Ignore reductions that arose from an inability to rehire individuals who were employees on February 15, 2020 if the Borrower was unable to hire similarly qualified employees for unfilled positions on or before December 31, 2020 (or, for a PPP loan made after December 27, 2020, the last day of the Covered Period). Also ignore reductions in an employee's hours that the Borrower offered to restore and the employee refused. See 85 FR 33004, 33007 (June 1, 2020) for more details.

Do you meet the criteria for Qualification Option 1 above?

**Yes** ✓

**Qualification Option 2**  
The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent during the Covered Period compared to the most recent full quarter before the Covered Period. (For purposes of this statement, "employees" means only those employees that did not receive, during any single period during 2019, wages or salary at an annualized rate of pay in an amount more than \$100,000.); AND The Borrower was unable to operate during the Covered Period at the same level of business activity as before February 15, 2020, due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020 (or, for a PPP loan made after December 27, 2020, requirements established or guidance issued between March 1, 2020 and the last day of the Covered Period) by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration, related to the maintenance of standards of sanitation, social distancing, or any other work or customer safety requirement related to COVID-19.

Do you meet the criteria for Qualification Option 2 above?

**No** ✓

- If you can answer **Yes** to at least one of these two questions, a question will appear asking if you would like to use the 3508EZ to apply for forgiveness. To proceed with the 3508EZ, select **Yes** and click **Next**.
- If your answer to both questions is No, click here to proceed to the [3508 Long Form](#) instructions.

Based on your response above, you are eligible to use the 3508EZ form.

Would you like to use Form 3508EZ to submit your PPP Loan Forgiveness Application?

**Yes** ✓

**Next**

# SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

## 3508EZ Form

- Reference [SBA Form 3508EZ and Instructions](#) to assist you in completing the following sections.
- Payroll, Headcount, and Compensation to Owners** – Complete all sections. You won't be able to leave any fields blank, so enter zeros if needed. Please refer to SBA guidance in the boxes to the right of the data entry fields.

Let's gather information about your payroll costs

Payroll costs should apply to your selected covered period.

PPP Loan Amount

Covered Period Summary

Covered Period Begin Date based on the PPP loan disbursement date

Covered Period End Date



This section will be pre-populated from your entries on previous screens.

Compensation to Owners

Enter any amounts paid to owners (owner-employees (with an ownership stake of 5% or more), a self-employed individual, or general partners). For each individual owner in total across all businesses, this amount is capped at (a) \$20,833 (the 2.5-month equivalent of \$100,000 per year), or (b) the 2.5-month equivalent of the individual's applicable compensation in the year that was used to calculate the loan amount (2019 or 2020), whichever is lower.

Compensation to Owners

USD

Enter the total number of individuals who received all or a portion of the owner compensation amount above



Next

Eligible payroll costs

The total amount of cash compensation eligible for forgiveness may not exceed an annual salary of \$100,000, as prorated for the Covered Period.

Enter total eligible cash compensation paid to employees during the Covered Period:

USD



Enter the total amount paid for employer contributions for employee insurance:

USD

Enter the total amount paid by Borrower for employer contributions to employee retirement plans:

USD

Enter the total amount paid by Borrower for employer state and local taxes assessed on employee compensation:

USD

Full-Time Equivalent Employees (FTE) Details

Employees at time of loan application



Enter the employees at time of forgiveness application:



This number is not included as part of the loan forgiveness and FTE reduction calculations in the PPP loan forgiveness application, but it is a required field to complete to submit your application.

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508EZ Form

- **Eligible Mortgage & Rent/Lease Expenses** – If you used PPP funds for eligible mortgage and rent/leases expenses and answer **Yes**, additional questions will appear to gather supporting details. Please refer to SBA guidance in the boxes to the right of the data entry fields.

Let's gather information about your loan forgiveness application

You may provide as many eligible mortgage & rent / lease costs as you would like to include in your forgiveness request. You are not required to report payments that you do not want to include in the forgiveness amount.

#### Eligible Mortgage & Rent / Lease Costs

Were PPP funds utilized for payments of mortgage interest (not including any prepayment or payment of principal) on any business mortgage obligation on real or personal property incurred before February 15, 2020 ("business mortgage interest payments")

Yes

No

Were PPP funds utilized for business rent or lease payments for real or personal property during the Covered Period, pursuant to lease agreements in force before February 15, 2020?

Yes

No

Next

Save and come back later

#### Eligible Mortgage & Rent / Lease Costs

Were PPP funds utilized for payments of mortgage interest (not including any prepayment or payment of principal) on any business mortgage obligation on real or personal property incurred before February 15, 2020 ("business mortgage interest payments")

Yes ✓

No

How many different mortgage interest payments were covered with PPP funds?

Please provide the account number(s) associated with your mortgage payment(s); please separate multiple account numbers by a semicolon (;)

Please provide the total Business Mortgage Interest Payments

USD

Were PPP funds utilized for business rent or lease payments for real or personal property during the Covered Period, pursuant to lease agreements in force before February 15, 2020?

Yes ✓

No

How many different rent or lease payments were covered with PPP funds?

Please provide the account number(s) associated with your rent or lease payment(s); please separate multiple account numbers by a semicolon (;)

Please provide the total Business Rent or Lease Payments

USD

Next



# SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

## 3508EZ Form

**Eligible Utility Costs** – If you used PPP funds for eligible utility expenses and answer **Yes**, additional questions will appear to gather supporting details. Please refer to SBA guidance in the boxes to the right of the data entry fields.

Let's gather information about your loan forgiveness application

You may provide as many eligible utility costs as you would like to include in your forgiveness request. You are not required to report payments that you do not want to include in the forgiveness amount.

Eligible Utility Costs

Were PPP funds utilized for utility costs for which service began before February 15, 2020?

[Next](#)

Eligible Utility Costs

Were PPP funds utilized for utility costs for which service began before February 15, 2020?

An eligible nonpayroll cost must be paid during the Covered Period or Incurred during the Covered Period and paid on or before the next regular billing date, even if the billing date is after the Covered Period.

Total Payments for Electricity

Please provide your Electricity service account number(s); please separate multiple account numbers by a semicolon (,)

Total Payments for Gas

Please provide your Gas service account number(s); please separate multiple account numbers by a semicolon (,)

Total Payments for Water

Please provide your Water service account number(s); please separate multiple account numbers by a semicolon (,)

Total Payments for Transportation

Please provide your Transportation service account number(s); please separate multiple account numbers by a semicolon (,)

Total Payments for Telephone

Please provide your Telephone service account number(s); please separate multiple account numbers by a semicolon (,)

Total Payments for Internet

Please provide your Internet service account number(s); please separate multiple account numbers by a semicolon (,)

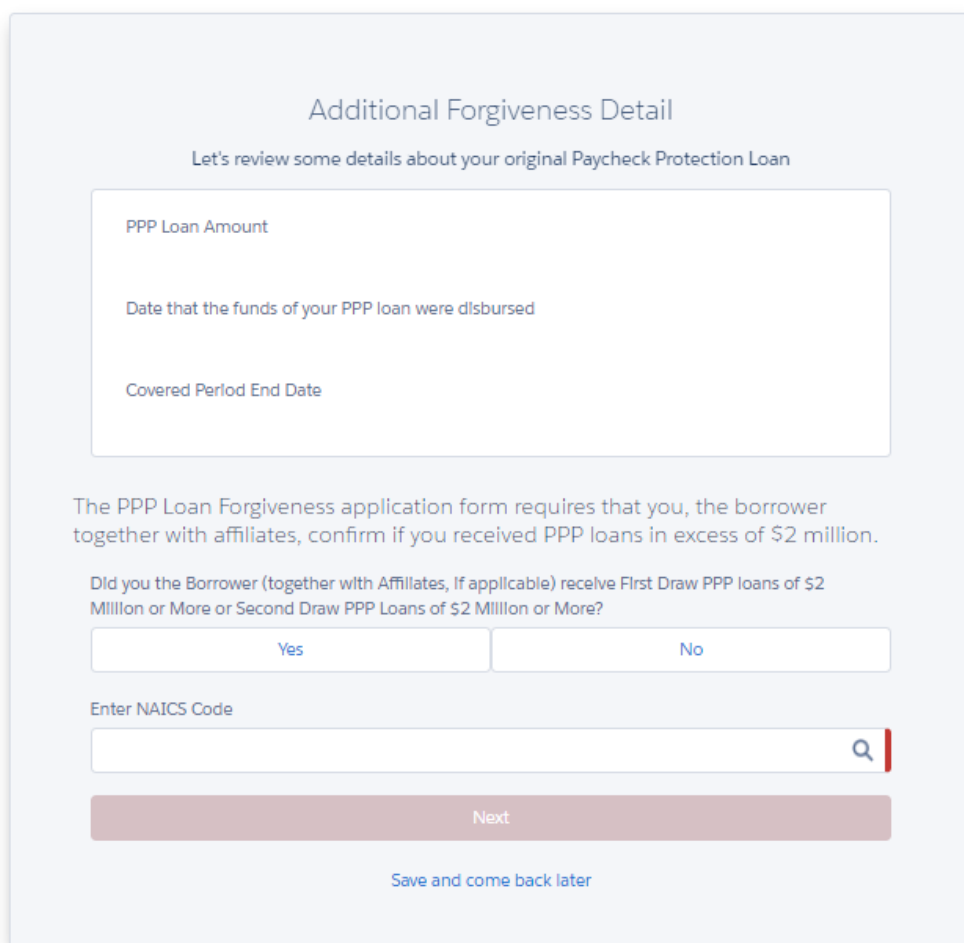
[Next](#)

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508EZ: Additional Forgiveness Detail

- All forgiveness application forms require that you, the borrower together with affiliates, confirm if you received PPP loans of \$2 million or more. Select Yes or No.
- All other fields, including NAICS code, should be pre-populated. If there is a discrepancy in one of these fields, contact your Commerce Bank representative.



**Additional Forgiveness Detail**

Let's review some details about your original Paycheck Protection Loan

PPP Loan Amount

Date that the funds of your PPP loan were disbursed

Covered Period End Date

The PPP Loan Forgiveness application form requires that you, the borrower together with affiliates, confirm if you received PPP loans in excess of \$2 million.

Did you the Borrower (together with Affiliates, If applicable) receive First Draw PPP loans of \$2 Million or More or Second Draw PPP Loans of \$2 Million or More?

Enter NAICS Code

[Save and come back later](#)




## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508EZ Form

**Eligible Non-Payroll Costs** – If you used PPP funds for eligible non-payroll expenses, enter those expenses here. Complete all sections. You won't be able to leave any fields blank, so enter zeros if needed. Please refer to SBA guidance in the boxes to the right of the data entry fields.



Provide your Eligible expenses for Covered Operations Expenditures, Property Damage Costs, Supplier Costs and Worker Protection Expenditures

You may provide as many eligible expenses as you would like to include in your forgiveness request. You are not required to report payments that you do not want to include in the forgiveness amount

Covered Operations Expenditures

Amount of covered operations expenditures paid or Incurred during the Covered Period

USD

Covered Property Damage Costs

Amount of covered property damage costs paid or Incurred during the Covered Period

USD

Covered Supplier Costs

Amount of covered supplier costs paid or Incurred during the Covered Period

USD

Does your supplier cost Include non-perishable supplier costs?

Yes  No

Does your supplier cost Include perishable supplier costs?

Yes  No

Covered Worker Protection Expenditures

Amount of covered worker protection expenditures paid or Incurred during the Covered Period

USD

[Save and come back later](#)

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508EZ – Estimated Forgiveness Amount

- This is a summary of the information you provided about how you used your loan proceeds, including your **estimated loan forgiveness amount**.
- We recommend you print this screen for your records.

#### Estimated Forgiveness Calculation

Let's review the data that will be used to create the SBA's PPA Forgiveness Application

##### Payroll and Nonpayroll Costs

Line 1. Payroll Costs:

USD

Line 2. Business Mortgage Interest Payments:

USD

Line 3. Business Rent or Lease Payments:

USD

Line 4. Business Utility Payments:

USD

Line 5. Covered Operations Expenditures:

USD

Line 6. Covered Property Damage Costs:

USD

Line 7. Covered Supplier Costs:

USD

Line 8. Covered Worker Protection Expenditures:

USD

##### Potential Forgiveness Amounts

Line 9. Add the amounts on lines 1 through 8:

USD 450,000.00

Line 10. PPP Loan Amount:

USD 684,600.00

Line 11. Payroll Cost 60% Requirement (divide line 1 by 0.60):

USD 750,000.00

##### Forgiveness Amount

Line 12. Forgiveness Amount (enter the smallest of Lines 9,10 and 11):

USD 450,000.00

Next

- If you need to make any changes to the information you entered, you can return to the previous sections by clicking through the Navigation Panel on the left-hand side of your screen.
- Make sure to verify that everything is correct before clicking **Next** to advance.
- Click [here](#) to advance to the Optional Demographic Information section of this reference guide.



## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508 Long Form

- If you don't qualify for the 3058S or 3508EZ Forms or elected not to use them, you should complete the 3508 Long Form. Reference [SBA Form 3508 and Instructions](#) to assist you in completing the following sections. Use the 3508 Schedule A Worksheet and Schedule A to assist you in completing the following sections.
- Payroll and Compensation to Owners** – Complete all sections. You won't be able to leave any fields blank, so enter zeros if needed.

Let's gather information about your payroll costs

Payroll costs should apply to your selected covered period.

PPP Loan Amount

Covered Period Summary

Covered Period Begin Date based on the PPP loan disbursement date

Covered Period End Date

Eligible payroll costs

For each Individual employee, the total amount of cash compensation eligible for forgiveness may not exceed an annual salary of \$100,000, as prorated for the Covered Period.

Enter the total cash compensation for employees making less than or equal to \$100k. This will be (Box 1) from PPP Schedule A Worksheet, Table 1:

USD

Enter the total cash compensation for employees paid an annualized rate of greater than \$100k. This will be (Box 4) from PPP Schedule A Worksheet, Table 2:

USD

Enter the total amount paid by Borrower for employer contributions for employee insurance:

USD

Enter the total amount paid by Borrower for employer contributions to employee retirement plans:

USD

Enter the total amount paid by Borrower for employer state and local taxes assessed on employee compensation:

USD

Compensation to Owners

Enter any amounts paid to owners (owner-employees (with an ownership stake of 5% or more), a self-employed Individual, or general partners). For each Individual owner in total across all businesses, this amount is capped at (a) \$20,833 (the 2.5-month equivalent of \$100,000 per year), or (b) the 2.5-month equivalent of the Individual's applicable compensation in the year that was used to calculate the loan amount (2019 or 2020), whichever is lower.

Compensation to Owners

USD

Enter the total number of Individuals who received all or a portion of the owner compensation amount above

Next

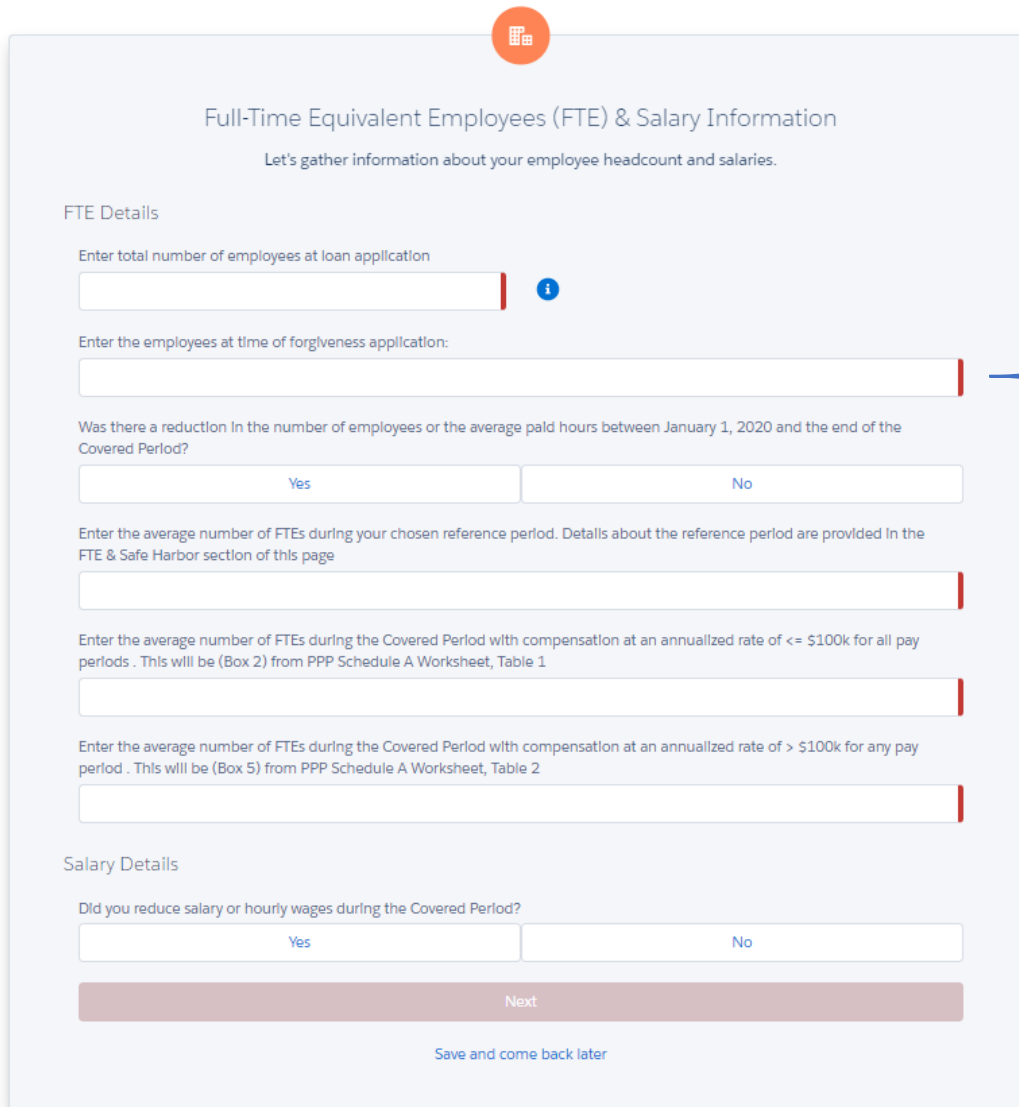
↑ This section will be pre-populated from your entries on previous screens.

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508 Long Form

- **Headcount Details** – If you answered yes to the questions about reducing headcount, you must answer additional questions regarding qualifications for Safe Harbor. Refer to SBA guidance on Safe Harbor in the boxes to the right of the data entry fields.
- **Salary Details** – If you answered Yes to the question about reducing salaries, you must answer additional questions regarding qualifications for Safe Harbor. Refer to SBA guidance on Safe Harbor in the boxes to the right of the data entry fields.



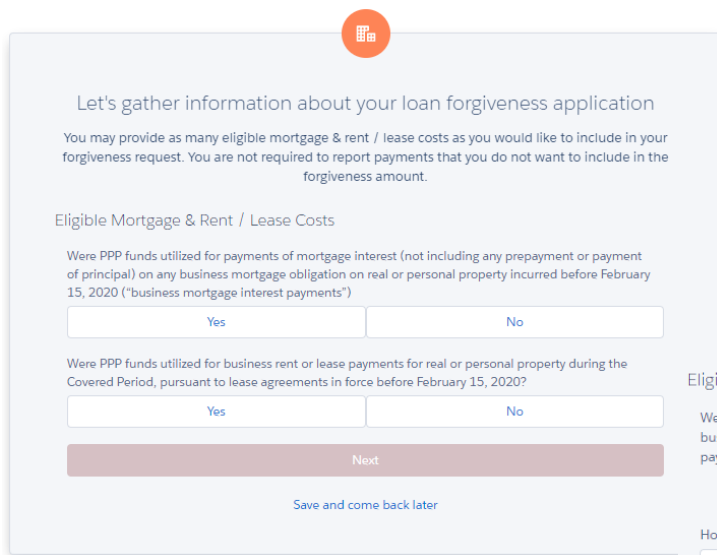
This number is not included as part of the loan forgiveness and FTE reduction calculations in the PPP loan forgiveness application, but it is a required field to complete to submit your application.

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508 Long Form

- **Eligible Mortgage & Rent/Lease Expenses** – If you used PPP funds for eligible mortgage & rent/leases expenses and answer **Yes**, additional questions will appear to gather supporting details. Please refer to SBA guidance in the boxes to the right of the data entry fields.



Let's gather information about your loan forgiveness application

You may provide as many eligible mortgage & rent / lease costs as you would like to include in your forgiveness request. You are not required to report payments that you do not want to include in the forgiveness amount.

Eligible Mortgage & Rent / Lease Costs

Were PPP funds utilized for payments of mortgage interest (not including any prepayment or payment of principal) on any business mortgage obligation on real or personal property incurred before February 15, 2020 ("business mortgage interest payments")

Were PPP funds utilized for business rent or lease payments for real or personal property during the Covered Period, pursuant to lease agreements in force before February 15, 2020?

[Save and come back later](#)

Eligible Mortgage & Rent / Lease Costs

Were PPP funds utilized for payments of mortgage interest (not including any prepayment or payment of principal) on any business mortgage obligation on real or personal property incurred before February 15, 2020 ("business mortgage interest payments")

How many different mortgage interest payments were covered with PPP funds?

Please provide the account number(s) associated with your mortgage payment(s); please separate multiple account numbers by a semicolon (;)

Please provide the total Business Mortgage Interest Payments

USD

Were PPP funds utilized for business rent or lease payments for real or personal property during the Covered Period, pursuant to lease agreements in force before February 15, 2020?

How many different rent or lease payments were covered with PPP funds?

Please provide the account number(s) associated with your rent or lease payment(s); please separate multiple account numbers by a semicolon (;)

Please provide the total Business Rent or Lease Payments

USD



## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508 Long Form

- **Eligible Utility Costs** – If you used PPP funds for eligible utility expenses and answer **Yes**, additional questions will appear to gather supporting details. Please refer to SBA guidance in the boxes to the right of the data entry fields.

Let's gather information about your loan forgiveness application

You may provide as many eligible utility costs as you would like to include in your forgiveness request. You are not required to report payments that you do not want to include in the forgiveness amount.

Eligible Utility Costs

Were PPP funds utilized for utility costs for which service began before February 15, 2020?

Yes  No ✓

[Next](#)

Eligible Utility Costs

Were PPP funds utilized for utility costs for which service began before February 15, 2020?

Yes ✓  No

An eligible nonpayroll cost must be paid during the Covered Period or Incurred during the Covered Period and paid on or before the next regular billing date, even if the billing date is after the Covered Period.

Total Payments for Electricity

USD

Please provide your Electricity service account number(s); please separate multiple account numbers by a semicolon (;)

Total Payments for Gas

USD

Please provide your Gas service account number(s); please separate multiple account numbers by a semicolon (;)

Total Payments for Water

USD

Please provide your Water service account number(s); please separate multiple account numbers by a semicolon (;)

Total Payments for Transportation

USD

Please provide your Transportation service account number(s); please separate multiple account numbers by a semicolon (;)

Total Payments for Telephone

USD

Please provide your Telephone service account number(s); please separate multiple account numbers by a semicolon (;)

Total Payments for Internet

USD

Please provide your Internet service account number(s); please separate multiple account numbers by a semicolon (;)

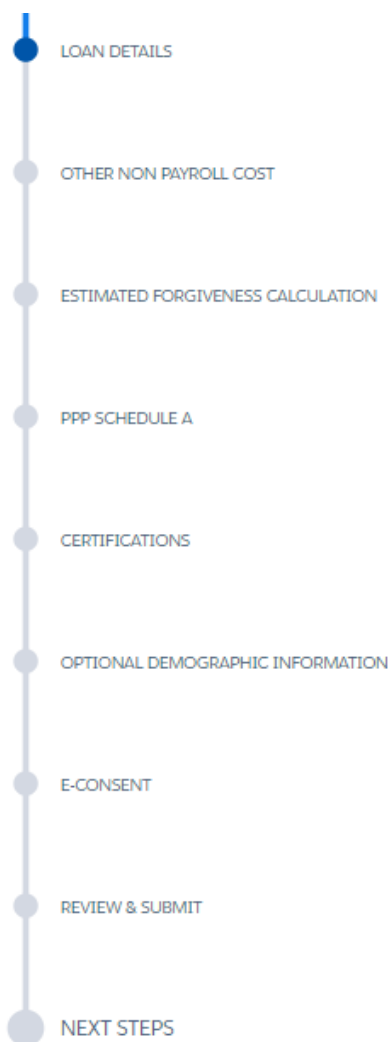
[Next](#)

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508 Long Form: Additional Forgiveness Detail

- All forgiveness application forms require that you, the borrower together with affiliates, confirm if you received PPP loans of \$2 million or more. Select Yes or No.
- All other fields, including NAICS code, should be pre-populated. If there is a discrepancy in one of these fields, contact your Commerce Bank representative.



### Additional Forgiveness Detail

Let's review some details about your original Paycheck Protection Loan

PPP Loan Amount

Date that the funds of your PPP loan were disbursed

Covered Period End Date

The PPP Loan Forgiveness application form requires that you, the borrower together with affiliates, confirm if you received PPP loans in excess of \$2 million.

Did you the Borrower (together with Affiliates, If applicable) receive First Draw PPP loans of \$2 Million or More or Second Draw PPP Loans of \$2 Million or More?

Yes

No

Enter NAICS Code

Next


Save and come back later

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508 Long Form

**Eligible Non-Payroll Costs** – If you used PPP funds for eligible non-payroll expenses, enter those expenses here. Complete all sections. You won't be able to leave any fields blank, so enter zeros if needed. Please refer to SBA guidance in the boxes to the right of the data entry fields.



Provide your Eligible expenses for Covered Operations Expenditures, Property Damage Costs, Supplier Costs and Worker Protection Expenditures

You may provide as many eligible expenses as you would like to include in your forgiveness request. You are not required to report payments that you do not want to include in the forgiveness amount

Covered Operations Expenditures

Amount of covered operations expenditures paid or Incurred during the Covered Period

USD

Covered Property Damage Costs

Amount of covered property damage costs paid or Incurred during the Covered Period

USD

Covered Supplier Costs

Amount of covered supplier costs paid or Incurred during the Covered Period

USD

Does your supplier cost Include non-perishable supplier costs?

Yes  No

Does your supplier cost Include perishable supplier costs?

Yes  No

Covered Worker Protection Expenditures

Amount of covered worker protection expenditures paid or Incurred during the Covered Period

USD

[Save and come back later](#)

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### 3508 Long Form – Estimated Forgiveness Amount

- This is a summary of the information you provided about how you used your loan proceeds, including your **estimated loan forgiveness amount**.
- We recommend you print this screen for your records.

#### Estimated Forgiveness Calculation

Let's review the data that will be used to create the SBA's PPA Forgiveness Application

##### Payroll and Nonpayroll Costs

Line 1. Payroll Costs:

USD

Line 2. Business Mortgage Interest Payments:

USD

Line 3. Business Rent or Lease Payments:

USD

Line 4. Business Utility Payments:

USD

Line 5. Covered Operations Expenditures:

USD

Line 6. Covered Property Damage Costs:

USD

Line 7. Covered Supplier Costs:

USD

Line 8. Covered Worker Protection Expenditures:

USD

##### Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions

Line 9. Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 3): Note: if this number is 0, then you have indicated that no employees have had a salary reduction in excess of 25% or you meet the Safe Harbor requirements.

USD

Line 10. Sum the amounts on lines 1 through 8, then subtract the amount entered in line 9:

USD

Line 11. FTE Reduction Quotient (enter the number from PPP Schedule A, line 13):

##### Potential Forgiveness Amounts

Line 12. Modified Total (multiply line 10 by line 11):

USD

Line 13. PPP Loan Amount:

USD

Line 14. Payroll Cost 60% Requirement (divide line 1 by 0.60):

USD

##### Forgiveness Amount

Line 15. Forgiveness Amount (enter the smallest of lines 12, 13, and 14):

USD 600,000.00

Next

- If you need to make any changes to the information you entered, you can return to the previous sections by clicking through the Navigation Panel on the left-hand side of your screen.
- Make sure to verify that everything is correct before clicking **Next** to advance to review your Schedule A.



# SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

## 3508 Long Form – Schedule A Review

- This section is your full Schedule A. Review it carefully as this will be included as part of your official application to the SBA for loan forgiveness.
- If there are any errors, use the Navigation Panel to return to a previous section and correct your entries.
- We recommend you print this screen for your records.

### PPP Schedule A

Based on the information that you entered, here is a summary of your "Schedule A" of the PPP Loan Forgiveness Application.

#### PPP Schedule A Worksheet, Table 1 Totals

Line 1. Enter Cash Compensation (Box 1) from PPP Schedule A Worksheet, Table 1:

USD 350,000.00

Line 2. Enter Average FTE (Box 2) from PPP Schedule A Worksheet, Table 1:

20.0

Line 3. Enter Salary/Hourly Wage Reduction (Box 3) from PPP Schedule A Worksheet, Table 1:

USD 0.00

#### PPP Schedule A Worksheet, Table 2 Totals

Line 4. Enter Cash Compensation (Box 4) from PPP Schedule A Worksheet, Table 2:

USD 50,000.00

Line 5. Enter Average FTE (Box 5) from PPP Schedule A Worksheet, Table 2:

5.0

#### Non-Cash Compensation Payroll Costs During the Covered Period

Line 6. Total amount paid by Borrower for employer contributions for employee insurance:

USD 30,000.00

Line 7. Total amount paid by Borrower for employer contributions to employee retirement plans:

USD 20,000.00

Line 8. Total amount paid by Borrower for employer state and local taxes assessed on employee compensation:

USD 50,000.00

#### Compensation to Owners

Line 9. Total amount paid to owner-employees/self-employed individual/general partners:

USD 100,000.00

#### Total Payroll Costs

Line 10. Payroll Costs (add lines 1, 4, 6, 7, 8, and 9):

USD 600,000.00

#### Full-Time Equivalency (FTE) Reduction Calculation

Line 11. Average FTE during the Borrower's chosen reference period:

Line 12. Total Average FTE (add lines 2 and 5):

Line 13. FTE Reduction Quotient (divide line 12 by line 11) or enter 1.0 if FTE Safe Harbor is met:

1.00

[Next](#)

# SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

## Certifications – 3508EZ and 3508 Long Form

- These are the certifications required by the SBA in order to submit a loan forgiveness application.
- Before your application is submitted to the SBA, it will go through Commerce Bank's review process. You must upload the required supporting documentation to the portal after you finish the application.
- Make sure to review the certifications carefully, as there could be legal penalties for false statements. If you are not able to check all of the boxes, contact your Commerce Bank representative to discuss next steps.
- Upon review, if you can make the representations and certifications, check all the boxes and click Next.

### Certifications

- ☐ The dollar amount for which forgiveness is requested (which does not exceed the principal amount of the PPP loan): • was used to pay business costs that are eligible for forgiveness (payroll costs to retain employees; business mortgage interest payments; business rent or lease payments; business utility payments; covered operations expenditures; covered property damage costs; covered supplier costs; or covered worker protection expenditures); • includes payroll costs equal to at least 60% of the forgiveness amount; and • for any owner-employee (with an ownership stake of 5% or more) or self-employed individual/general partner, does not exceed 2.5 months' worth of compensation received during the year used to calculate the PPP loan amount, capped at \$20,833 per individual in total across all businesses.
- ☐ I understand that if the funds were knowingly used for unauthorized purposes, the federal government may pursue recovery of loan amounts and/or civil or criminal fraud charges.
- ☐ The Borrower did not reduce salaries or hourly wages of any employee by more than 25 percent for any employee during the Covered Period compared to the most recent quarter before the Covered Period. For purposes of this certification, the term "employee" includes only those employees that did not receive, during any single period during 2019, wages or salary at an annualized rate of pay in an amount more than \$100,000.
- ☐ The Borrower has accurately verified the payments for the eligible payroll and nonpayroll costs for which the Borrower is requesting forgiveness.
- ☐ I have submitted to the Lender the required documentation verifying payroll costs, the existence of obligations and service (as applicable) prior to February 15, 2020, and eligible business mortgage interest payments, business rent or lease payments, business utility payments, covered operations expenditures, covered property damage costs, covered supplier costs, and covered worker protection expenditures.
- ☐ The tax documents I have submitted to the Lender are consistent with those the Borrower has submitted/will submit to the IRS and/or state tax or workforce agency. I also understand, acknowledge, and agree that the Lender can share the tax information with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of ensuring compliance with PPP requirements and all SBA reviews.
- ☐ If this application is being submitted for a Second Draw PPP Loan, the Borrower used all First Draw PPP Loan amounts on eligible expenses prior to disbursement of the Second Draw PPP Loan.
- ☐ The information provided in this application and the information provided in all supporting documents and forms is true and correct in all material respects. I understand that knowingly making a false statement to obtain forgiveness of an SBA-guaranteed loan is punishable under the law, including 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.
- ☐ I understand, acknowledge, and agree that SBA may request additional information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness, and that the Borrower's failure to provide information requested by SBA may result in a determination that the Borrower was ineligible for the PPP loan or a denial of the Borrower's loan forgiveness application.

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### EZ Form Certifications – 3508EZ Form Only

- If you completed the 3508EZ form, you must answer **Yes** to at least ONE of the two items to certify to your eligibility to use the EZ form.
- If you are unable to answer **Yes** to ONE of these items, please go back and complete the 3508 Long Form application.

#### Additional Form 3508EZ Certifications

In addition, the Authorized Representative of the Borrower must certify by selecting "Yes" to at least ONE of the following two items:

##### Item 1

The Borrower did not reduce the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period (other than any reductions that arose from an inability to rehire individuals who were employees on February 15, 2020, if the Borrower was unable to hire similarly qualified employees for unfilled positions on or before December 31, 2020 (or, for a PPP loan made after December 27, 2020, before the last day of the Covered Period), and reductions in an employee's hours that a borrower offered to restore and were refused).

Do you certify that you meet the criteria for Option 1 above?

Yes

No

##### Item 2

The Borrower was unable to operate between February 15, 2020, and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020 (or, for a PPP loan made after December 27, 2020, requirements established or guidance issued before the last day of the Covered Period), by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration, related to the maintenance of standards of sanitation, social distancing, or any other work or customer safety requirement related to COVID-19.

Do you certify that you meet the criteria for Option 2 above?

Yes

No

Next

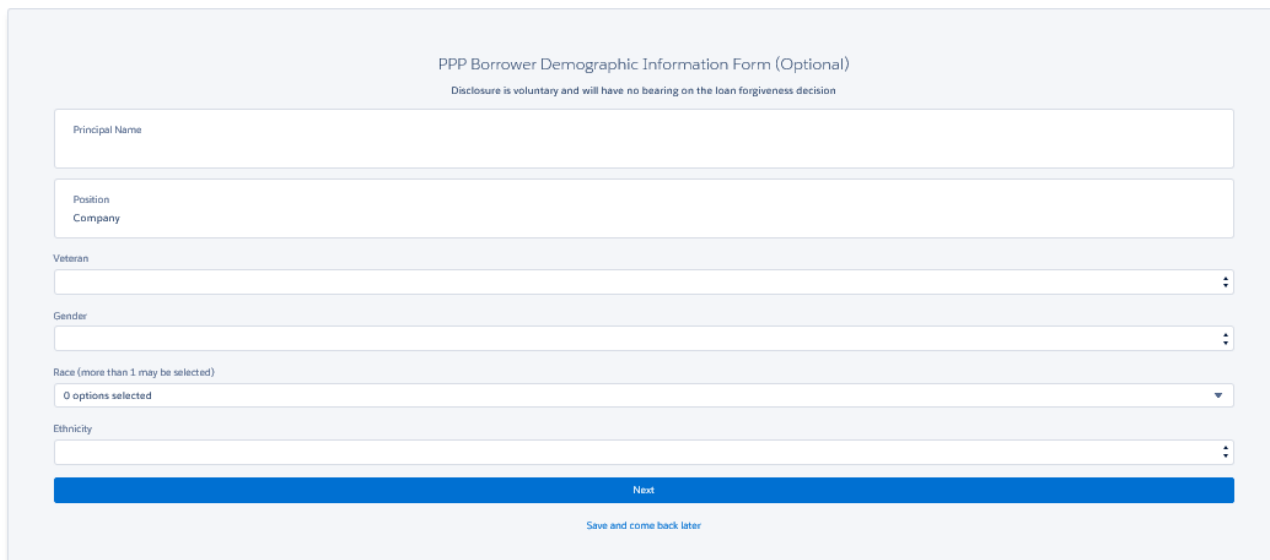
[Save and come back later](#)

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Optional Demographic Information

- This section is optional.
- Enter the demographic information of the PPP Borrower's Principal by selecting from the drop-down menus.
- If there are multiple Borrower's Principals for whom you'd like to submit optional demographic information, you can complete page 5 of [this form](#) and upload it through the Optional Placeholders Dashboard.



PPP Borrower Demographic Information Form (Optional)

Disclosure is voluntary and will have no bearing on the loan forgiveness decision

Principal Name

Position  
Company

Veteran

Gender

Race (more than 1 may be selected)

0 options selected

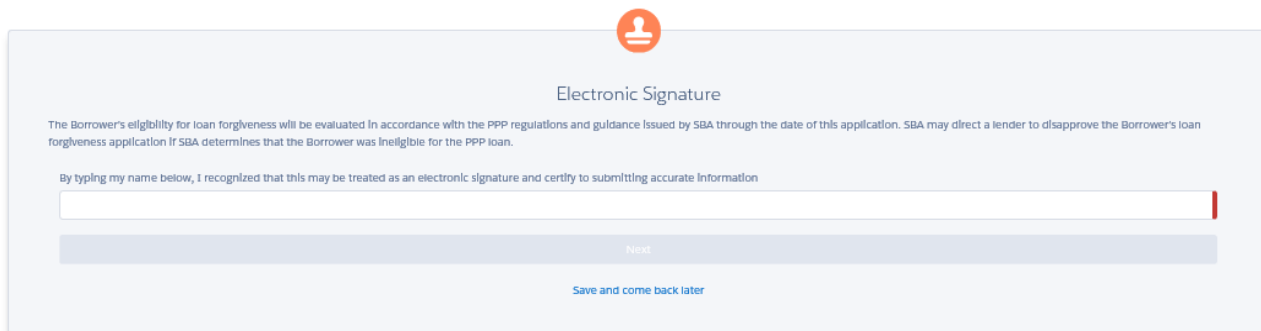
Ethnicity

Next

Save and come back later

### Electronic Signature

- This is the electronic signature page for your application submission through the portal. By entering your name, you are verifying the contents of your Loan Forgiveness application are accurate. Once your application has been reviewed by Commerce, you will receive additional instructions for e-signing the application form for submission to the SBA.



Electronic Signature

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the PPP regulations and guidance issued by SBA through the date of this application. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

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

Next

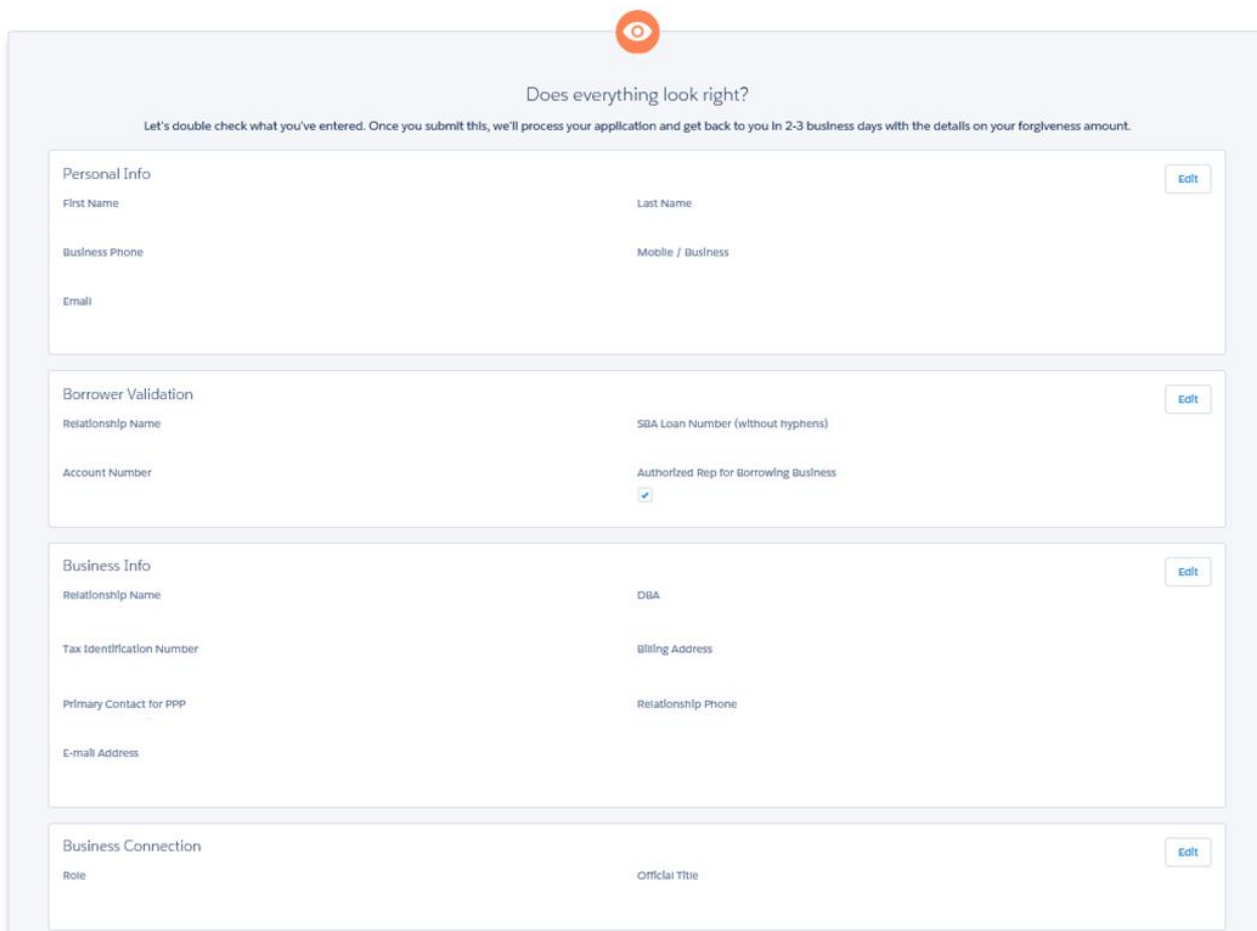
Save and come back later

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Final Review Prior to Submitting

- This is your last opportunity to review the information provided before submitting your application to Commerce to begin the review process and subsequent submission to the SBA.
- Check all of the information and verify accuracy. If an error is found after your submission, the bank may reopen the application for your review and correction, however when the application is reopened, some of the original data related to this application may not be retained and will need to be reentered.
- If you see an error, use the edit button to navigate to the original entry and make your correction.
- If all the information is correct, scroll down to the bottom and click **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 back to you in 2-3 business days with the details on your forgiveness amount.

**Personal Info** [Edit](#)

First Name Last Name

Business Phone Mobile / Business

Email

**Borrower Validation** [Edit](#)

Relationship Name SBA Loan Number (without hyphens)

Account Number Authorized Rep for Borrowing Business

☒

**Business Info** [Edit](#)

Relationship Name DBA

Tax Identification Number Billing Address

Primary Contact for PPP Relationship Phone

E-mail Address

**Business Connection** [Edit](#)

Role Official Title

- This edit button will take you back to correct any errors.

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Inputs Submitted – What Comes Next?

- Once you complete and submit your inputs, you will see the following confirmation.
- Borrowers using the 3508S Form are not required to upload supporting documentation, but optional placeholders are available should you choose to submit documentation such as additional Optional Demographic information or the 3508D. Your application is ready for review by the Commerce team.
- For Borrowers using the 3508EZ or Full Form, return to your Dashboard to upload your supporting documents to the document placeholders created based upon your application inputs. **Your application is not fully complete and available for review by the Commerce team until you upload your supporting documentation.**



Your inputs were submitted! What's next?

1. Select "Go to Dashboard" to view any immediate documents that are required to be uploaded to support your application.
2. We will contact you if there are any additional documents required to further review your application.
3. We will reach out to you once we are able to proceed with processing the application with the SBA.

[Go to Dashboard](#)



## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Supporting Documentation – Document Upload

- Borrowers using the 3508S Form are not required to upload supporting documentation, , but optional placeholders are available should you choose to submit documentation such as additional Optional Demographic information or the 3508D. You should retain all employment documentation for four years and all other documentation for three years after your loan forgiveness application is submitted to Commerce Bank.
- For Borrowers using the 3508EZ or Full Form, return to your Dashboard to upload your required supporting documents to the document placeholders created based upon your application inputs. You'll now see Upload Documents in your to-do list.
- The following types of documents can be uploaded: PDF, PNG, JPEG, DOCX, DOC, or XLSX. ZIP files cannot be uploaded.
- Note:** Once you upload documentation to all non-optional placeholders, your application is considered complete and will be queued up for Commerce to begin our review.

#### ✓ TO-DO LIST

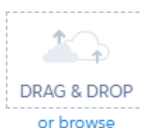

Upload Documents
28 >


Incomplete Applications
3 >

#### Optional - Loan Forgiveness Calculation

##### SBA 7(a) - Paycheck Protection Program (\$26100.00)

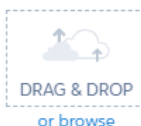
Provide any additional supporting documents for your loan forgiveness calculation.



#### Optional - Other Document Placeholder (if needed)

##### SBA 7(a) - Paycheck Protection Program (\$26100.00)

Provide any additional supporting documents for your PPP Forgiveness application.



- Click here to drag your file and drop into the Portal or select **Browse** to find your file in your library and upload.
- The required supporting documents will be listed for you.



## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Supporting Documentation – Documentation Request

- Once Commerce begins reviewing your application, we may reach out for additional information or clarification.
- If you receive an email requesting an additional or revised document, follow the link in the email to log back into the portal.
- Once in the portal choose Upload Documents.

✓ TO-DO LIST

	Upload Documents	28 >
	Incomplete Applications	3 >

- You'll see a notification and description for the document that needs to be replaced.
- Upload the replacement document.

#### SBA 7(a) - Paycheck Protection Program (\$8000.00)

Provide any additional supporting documents for your PPP Forgiveness Loan



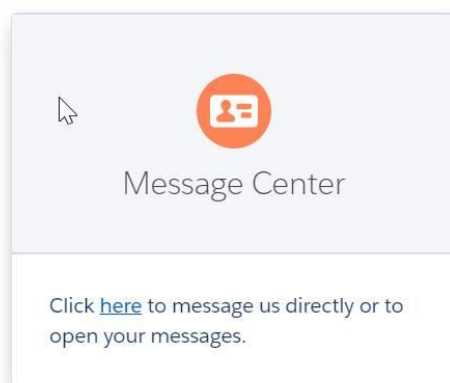
#### INCORRECT DOCUMENT

Returned:  Forgiveness-FAQs.pdf 

The file provided does not match what was requested.  
Please submit your payroll tax records.

 Returned 6/30/2020

- If you receive an email notifying you there are questions about your application, log into the portal and navigate to the Message Center on your dashboard.
- Review any messages from your application processor and submit your response.



Created Date : 7/1/2020, 10:22 PM

History:

Good afternoon Michael,









This is a test message.

Thanks.

Commerce Bank • July 01, 2020, 09:23 PM

Please type your message below and press Submit. A representative will respond as soon as possible.

This is a text response|

Salesforce Sans 12 B I U        

Submit

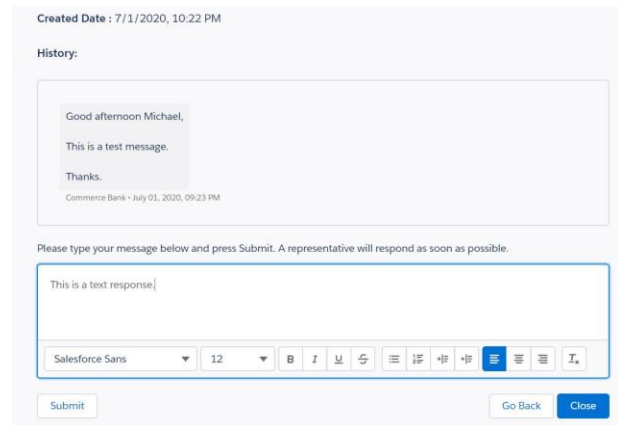
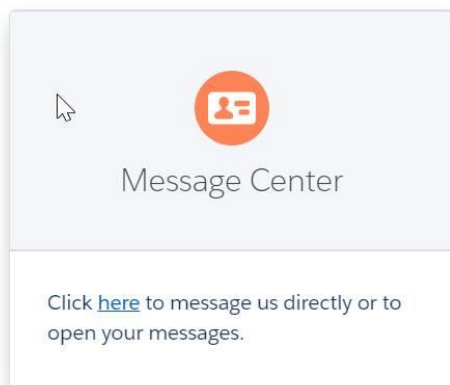
Go Back Close

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Reopening Your Application

- If you need to make a correction in your forgiveness calculation or data inputs after submitting your application, your application reviewer may contact you through the message center to reopen your application.



- Important:** If your loan is currently under review for **bank approval** or **pending SBA review**, messages may not be submitted. Contact your Commerce Bank representative if the message center is unavailable.
- Once the Reviewer has reopened your application, click on **SBA PPP** on the left side of the dashboard screen as if you are creating a new application request.



Dashboard

SBA PPP

Welcome to your dashboard

Thanks for visiting. Upload documents, check the status of your application, and keep in touch!

#### ✓ TO-DO LIST



Upload Documents



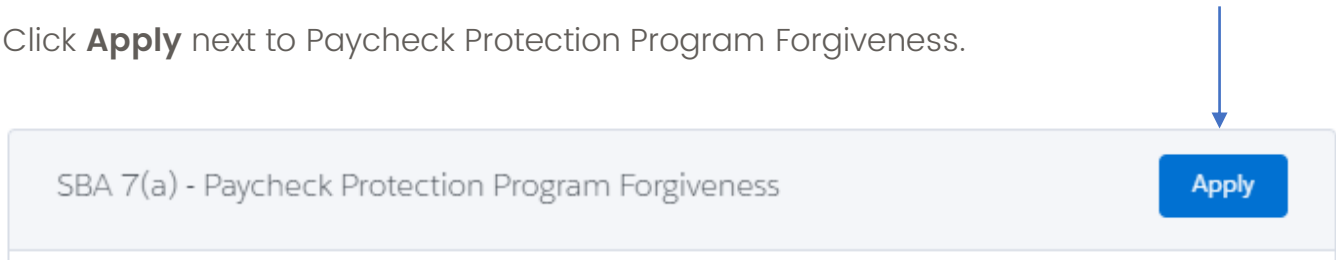
Incomplete Applications

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Reopening Your Application

- Click **Apply** next to Paycheck Protection Program Forgiveness.



- Proceed through the application by clicking **Next** through the various sections of the application. The personal identifiers/certifications and business loan information will not be pre-filled, but the other forgiveness application data you previously entered (payroll costs, covered period, etc.) will pre-fill.
- Make any necessary changes as you proceed through the application. Once you reach the final review screen, click **Submit** to re-submit your application.
- Once the application is resubmitted, the following will appear outlining next steps in your application process.



Your inputs were submitted! What's next?

1. Select "Go to Dashboard" to view any immediate documents that are required to be uploaded to complete your application.
2. We will email you if there are any additional documents required to further review your application.
3. We will reach out to you once we can proceed with processing the application with the SBA.

[Go to Dashboard](#)

## SBA PPP Loan Forgiveness: Quick Reference Guide

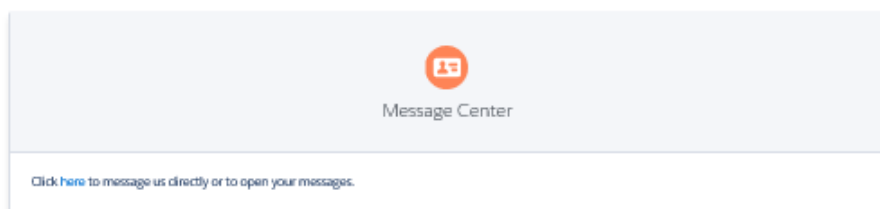
User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Next Steps

- Once you have uploaded your documents, you can login to view the status of your application, view messages from Commerce, and complete any next steps as needed. You will receive an email alerting you to any new messages or tasks.
- After your forgiveness application is reviewed by Commerce, you will receive a message with additional requests and instructions, including providing your electronic signature via OneSpan for submission to the SBA.
- If you have another business you need to submit a forgiveness application for, click on the SBA PPP tab on the left-hand side of your dashboard to start a new application.

### Need Help?

- For questions about Commerce Bank's SBA PPP Forgiveness Customer Portal, contact Customer Support at 833-304-0350. Representatives will be available Monday-Friday 8am-5pm CDT.
- For questions about information preloaded into the Portal, contact your Commerce Bank representative directly.
- For specific inquiries about your forgiveness application, use the Message Center in the Portal or contact your Commerce Bank representative.



Commerce Bank

Please complete the below form and select "Submit" to send your question directly to our team

Forgiveness Request:

Select a Subject

- None -

- None -

Forgiveness Request

Forgiveness Question

Upload a Supporting File

Upload Files Or drop files

No File Selected.

Submit Inquiry

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Electronically Signing Your Application

- All contacts in your application will receive an email from *OneSpan Sign* [signers@esignlive.com](mailto:signers@esignlive.com).
  - The primary contact will get an email notification that Commerce has added them as a Signer.

Commerce Bank has added you as a Signer to "New e-SignPackage"   

OneSpan Sign <signers@esignlive.com>

to me ▾

Hi Borrower Name,

Commerce Bank has added you as a Signer to "New e-SignPackage".

Please review and complete "New e-SignPackage".

**GO TO DOCUMENTS**

Thank you,  
The OneSpan Team

- All other application contacts will get an email notifying them that Commerce has added them as a Reviewer. Reviewers can click the **Go to Documents** button to view the documents but will not be responsible for signing.

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.




### Electronically Signing Your Application

- The link will open in your default web browser on your PC and take you to the Electronic Disclosure and Signature Consent.
- Please read the Electronic Disclosure and Signature Consent form.
- After reading carefully, please scroll to the bottom and click **Accept**



Welcome [redacted] Sign up | Guest login

For assistance, call 1-855-MYESIGN

 Opt Out  Decline  Language

### Electronic Disclosures and Signatures Consent

Must be accepted and agreed to before starting the signing process.

Not accepted

Consent

This is a consent Document. You must read it and click the **Accept** button at the end of the Document.

I agree that any documents signed in connection with this consent may be executed in one or more counterparts, all of which shall be considered one and the same document. The documents signed in connection with this consent shall become effective when one or more counterparts shall have been signed by each of the parties. Delivery of an executed counterpart of a signature page to the documents connected to this consent in electronic format shall be effective as delivery of a manually executed counterpart of the documents. Any signature executed and delivered as provided above shall have the same legal validity and enforceability as a manually executed signature or use of a paper-based recordkeeping system to the fullest extent permitted by applicable law, including the Federal Electronic Signatures in Global and National Commerce Act, or any similar state law based on the Uniform Electronic Transactions Act, and the parties hereby waive any objection to the contrary.

The application for PPP loan forgiveness must be signed by an Authorized Representative of the borrower.

IF YOU ARE NOT THE AUTHORIZED REPRESENTATIVE: please contact your Commerce Bank representative during business hours to correct your affiliation to the borrower.

An Authorized Representative is a person who:

- has the power and authority to apply for and sign the PPP loan forgiveness application and other document(s) required for PPP loan forgiveness on behalf of the borrower, and
- is authorized to sign and to make certifications for and on behalf of the borrower and on behalf of each owner of 20% or more of the borrower's equity.

Opt Out

Accept



# SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

## Electronically Signing Your Application

- After reviewing and accepting the Electronic Disclosure and Signature Consent form you will be taken your documents to complete the signature process.
- Review the application for accuracy and completion.

 Opt Out
  Download
  Download All Files
  Decline
  Confirm
  Language

## SBA Form 3508- Schedule A test

My signatures 0 / 1

Please review and sign this Document by scrolling and clicking on the "Click to Sign" or "Click to Initial" boxes.



### Paycheck Protection Program Loan Forgiveness Application Revised June 16, 2020

Expiration Date: 10/31/2020

#### PPP Loan Forgiveness Calculation Form

Business Legal Name ("Borrower")	DBA or Tradename, if applicable	
Business Address	Business TIN (EIN, SSN)	Business Phone
	Primary Contact	E-mail Address

SBA PPP Loan Number:

Lender PPP Loan Number:

PPP Loan Amount: \$

PPP Loan Disbursement Date:

Employees at Time of Loan Application:

Employees at Time of Forgiveness

EIDL Advance Amount:

Application:

EIDL Application Number:

Payroll Schedule: The frequency with which payroll is paid to employees is:

Weekly   Biweekly (every other week)   Twice a month   Monthly   Other

Covered Period:

Alternative Payroll Covered Period, if applicable:

If Borrower (together with affiliates, if applicable) received PPP loans in excess of \$2 million, check here:

Forgiveness Amount Calculation:

Small and Nonprofit Costs



## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Electronically Signing Your Application

- After verifying the information in the document please click the yellow Click to Sign box to electronically sign the document.
- Click OK to confirm your signature and complete the signature process.

Please review and sign this Document by scrolling and clicking on the "Click to Sign" or "Click to Initial" boxes.

The tax documents I have submitted to the Lender are consistent with those the Borrower has submitted/will submit to the IRS and/or state tax or workforce agency. I also understand, acknowledge, and agree that the Lender can share the tax information with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of ensuring compliance with PPP requirements and all SBA reviews.

I understand, acknowledge, and agree that SBA may request additional information for the purposes of evaluating the Borrower's eligibility for the PPP loan and for loan forgiveness, and that the Borrower's failure to provide information requested by SBA may result in a determination that the Borrower was ineligible for the PPP loan or a denial of the Borrower's loan forgiveness application.

If the Borrower has checked the box for FTE Reduction Safe Harbor 1 on PPP Schedule A, the Borrower was unable to operate between February 15, 2020 and the end of the Covered Period at the same level of business activity as before February 15, 2020 due to compliance with requirements established or guidance issued between March 1, 2020 and December 31, 2020, by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration, related to the maintenance of standards of sanitation, social distancing, or any other work or customer safety requirement related to COVID-19.

The Borrower's eligibility for loan forgiveness will be evaluated in accordance with the PPP regulations and guidance issued by SBA through the date of this application. SBA may direct a lender to disapprove the Borrower's loan forgiveness application if SBA determines that the Borrower was ineligible for the PPP loan.

☒ Click to Sign

Signature of Authorized Representative of Borrower

Signer's Name

Print Name

SBA Form 3508 (06/20)  
Page 2

Signing Date

Date

Signer's Title

Title

**Confirm**

Please click OK to confirm your signatures to this document or click Cancel to review it again before submission

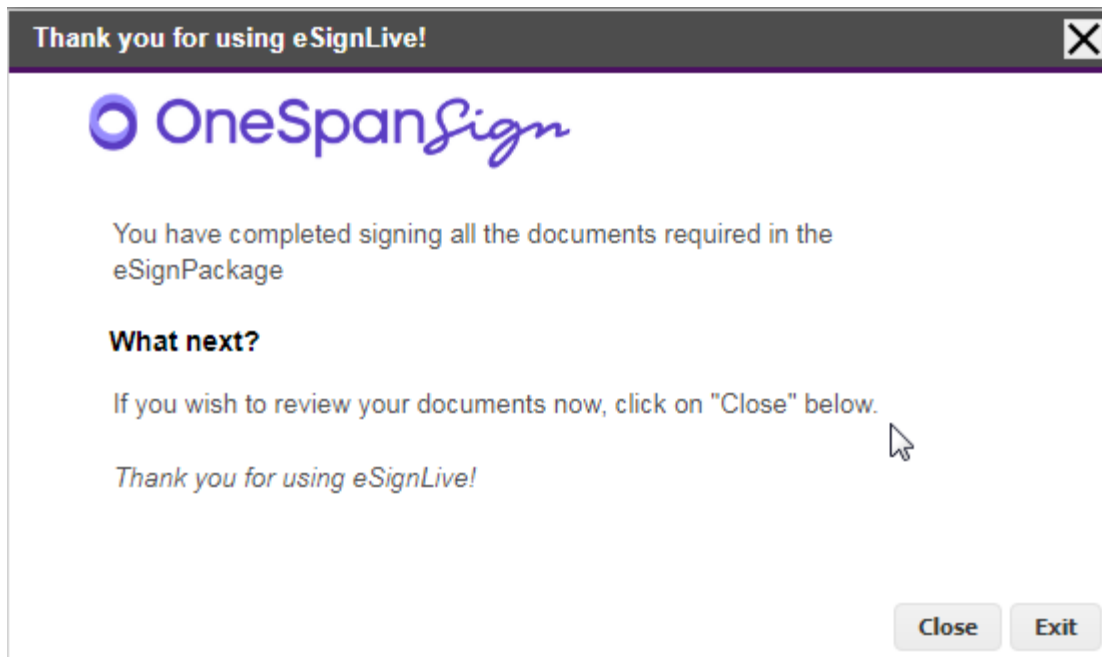
Cancel ☒ OK

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Electronically Signing Your Application

- After signing click **Exit** to log out of the signing portal.



## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Electronically Signing Your Application

- After Signing is complete you will receive an email with a purple button **Download Completed Documents**. You will have 15 days to download the documents.
- Once you get to the download page click **Download All Files** and the Electronic Disclosure and Signature Consent form and the Signed Application will be downloaded in a Zip file to your local PC.

Signing completed - the documents from "SBA PPP Forgiveness Application" are available for download.

Σ Inbox x

**OneSpan Sign** <signers@esignlive.com>  
to me, Louis ▾

2:14 PM (0 minutes ago)

Hi John Smith,

Everyone has signed "SBA PPP Forgiveness Application".

You can securely download the completed documents here:

**DOWNLOAD COMPLETED DOCUMENTS**

Please make sure you download and keep the documents for your records. These documents will no longer be accessible when Louis Musso archives "SBA PPP Forgiveness Application".

Thank you,  
The OneSpan Team

↩ Reply

↩ Reply all

➡ Forward



Welcome [redacted] Sign up | Guest login  
For assistance, call 1-855-MYESIGN

Download

Download All Files

### Electronic Disclosures and Signatures Consent

Must be accepted and agreed to before starting the signing process.

Consent

Accepted

## SBA PPP Loan Forgiveness: Quick Reference Guide

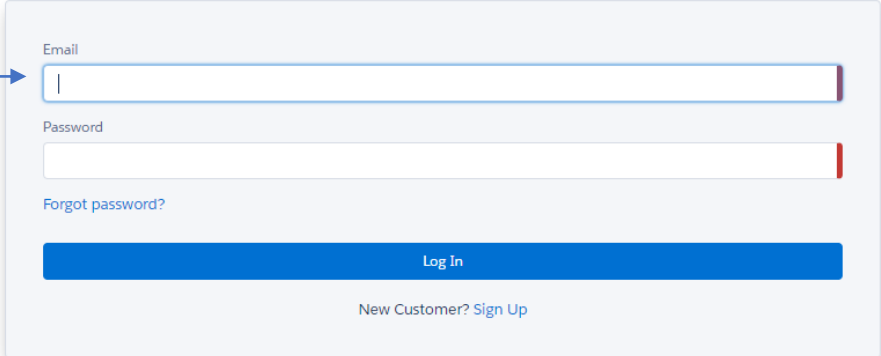
User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Resetting Your Password in the Customer Portal

1. Clear your browser cache and cookies. For instructions, advance to the next page.
2. Launch the PPP Forgiveness Portal in Chrome: <https://commercebanksba-community.force.com/>
3. Click **Forgot Password?**

Welcome to the Commerce Bank SBA PPP Forgiveness Portal  
Log in to continue.

3



Email

Password

[Forgot password?](#)

[Log In](#)

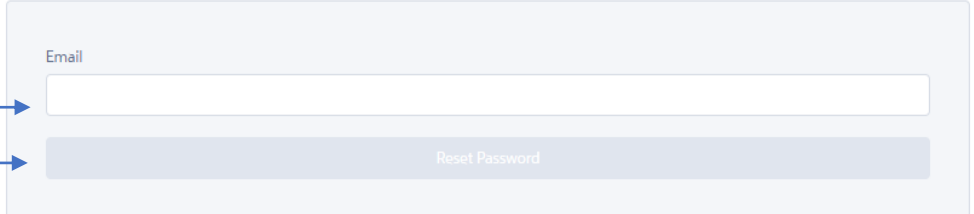
[New Customer? Sign Up](#)

4. Enter your Email address.
  5. Click **Reset Password**.
- (Continued on next slide)

Forgot your password?  
We'll send you an email with a link to reset it.

4

5



Email

[Reset Password](#)

6. Open the password reset email and click the **Reset your password** button or copy the link provided.

## SBA PPP Loan Forgiveness: Quick Reference Guide

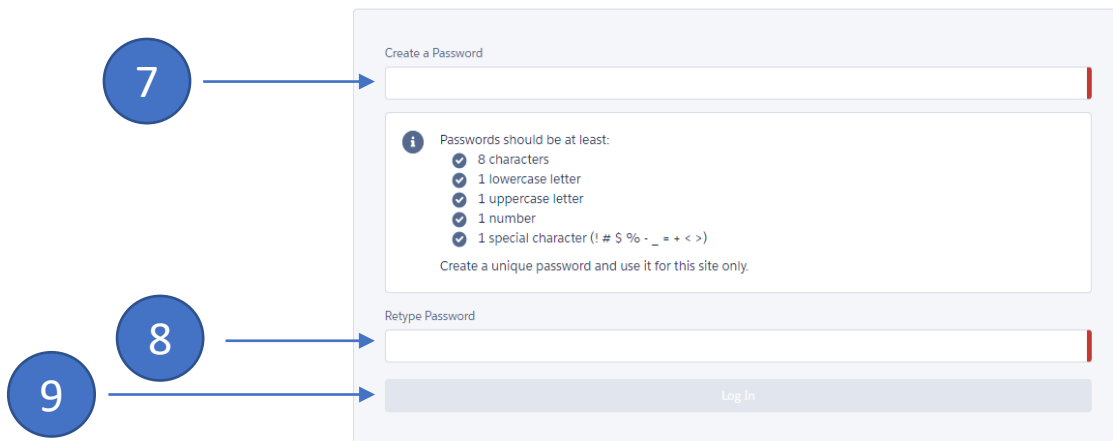
User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Resetting your Password in the Customer Portal

7. Type a new password that meets the guidelines listed on the screen.
8. Re-type the password.
9. Click **Login** and your Dashboard page will launch.



#### Create a Password



The screenshot shows a 'Create a Password' form. Callout 7 points to the 'Create a Password' input field. Callout 8 points to the 'Retype Password' input field. Callout 9 points to the 'Log In' button. The form includes a password strength indicator with the following requirements:

- 8 characters
- 1 lowercase letter
- 1 uppercase letter
- 1 number
- 1 special character (! # \$ % ' \_ = + < > )


Create a unique password and use it for this site only.

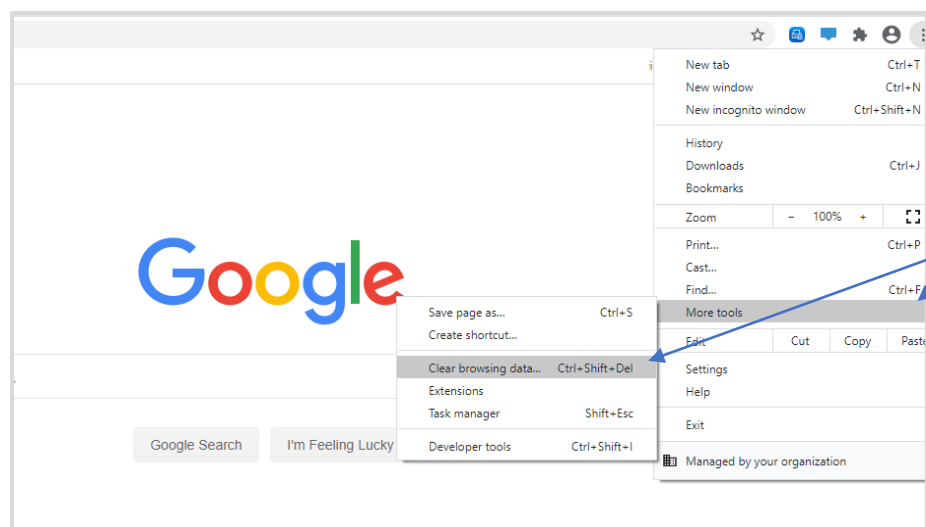
[Privacy Policy](#) |

## SBA PPP Loan Forgiveness: Quick Reference Guide

User guide for Commerce Bank's SBA PPP Loan Forgiveness Application Customer Portal.

### Clearing your Browser Cache and Cookies

1. On your computer, open **Chrome**.
2. At the top right, click 



3. Click **More tools** and then **Clear browsing data**.
4. Select a Time range. To delete everything, select **All time**.
5. Check the boxes next to **Cookies and other site data** and **Cached images and files**.
6. Click **Clear data**.

