



U.S. Small Business  
Administration

# User Guide and FAQ

## 1502 Reporting in the MySBA Loan Portal

Updated November 2024

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# WHAT'S NEW

## New Features



### FEWER FIELDS

Less data for you to enter

**100%**

### LESS MATH

You enter the 100% portion, and the system calculates the guaranty



### ERROR CHECKING

The system flags errors upfront — improving accuracy



### NEW ACH OPTION

Enter the banking info once. Avoid wire transfer fees

## New Process: Reporting in a Few Easy Steps

- 1 ADD LOAN ENTRIES TO 1502 QUEUE**  
Think of the 1502 Queue table as your staging area. When you add loans to the queue table, the system will validate the data and calculate any fees due to FTA.
- 2 REVIEW QUEUE AND RESOLVE ISSUES**  
Review the system's calculations in the 1502 Queue table. Resolve any "Errors," and review "Warnings."
- 3 CREATE BATCH**  
Create a batch of one or more loans to move forward. (If the batch does not have any fees due to FTA, this is the final step in reporting these loans.)
- 4 PAY ANY FEES**  
On "Make a Payment to FTA" page, select batches for payment and initiate payment.

## What's Staying the Same

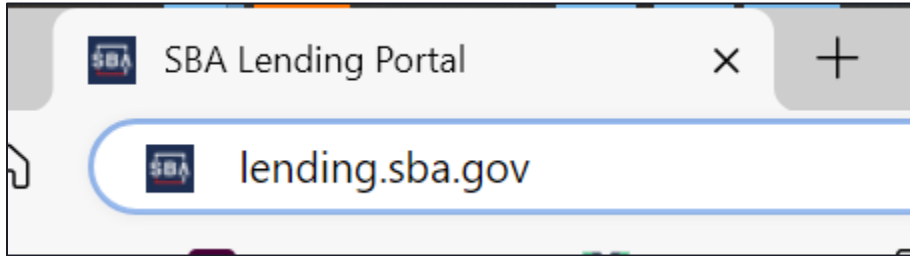
You will use your existing CAFS username and password to access the new MySBA Loan Portal. You will still use the legacy CAFS site to request and manage user roles for MySBA.

There are no changes to the 1502 reporting policies or schedule. Continue to reference the [FTA Wiki](#) for general information on 1502 reporting.

# INITIAL SETUP

## Log In to 1502 Reporting in the MySBA Loan Portal

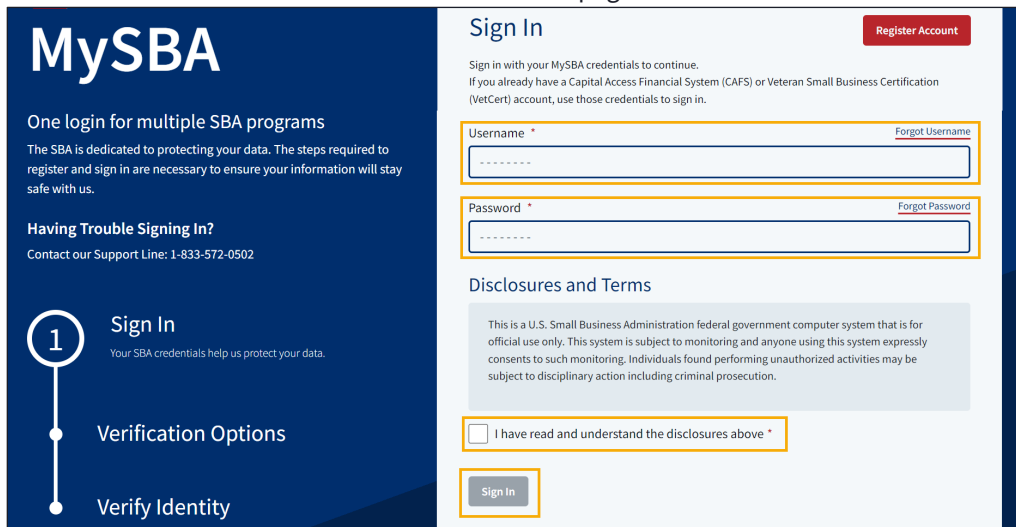
1. Go to the MySBA Loan Portal at [lending.sba.gov](https://lending.sba.gov)



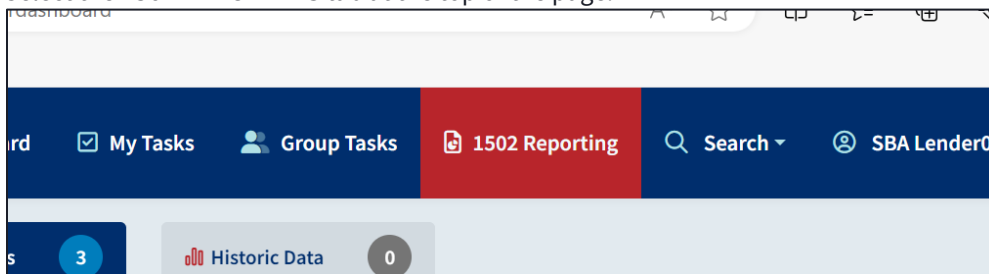
2. Click the **SIGN IN** button.



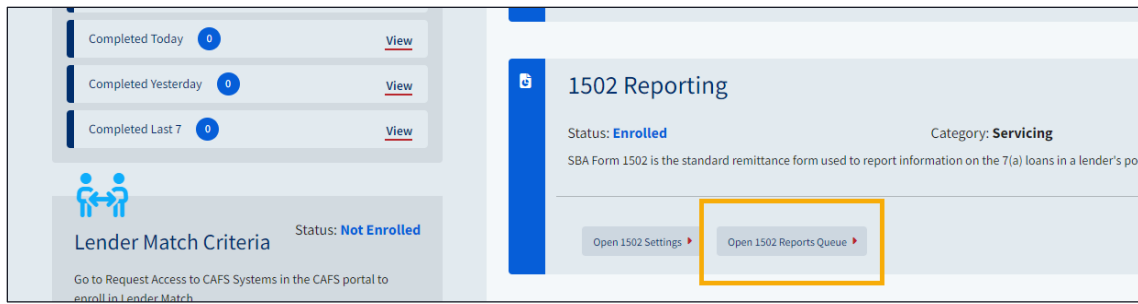
3. Enter your existing CAFS username/password. At the bottom of the page, check the box to agree to the terms, then select the **SIGN IN** button at the bottom of the page.



4. Select the **1502 REPORTING** tab at the top of the page.



Or, in the middle of the page, click the **OPEN 1502 REPORTS QUEUE** button.

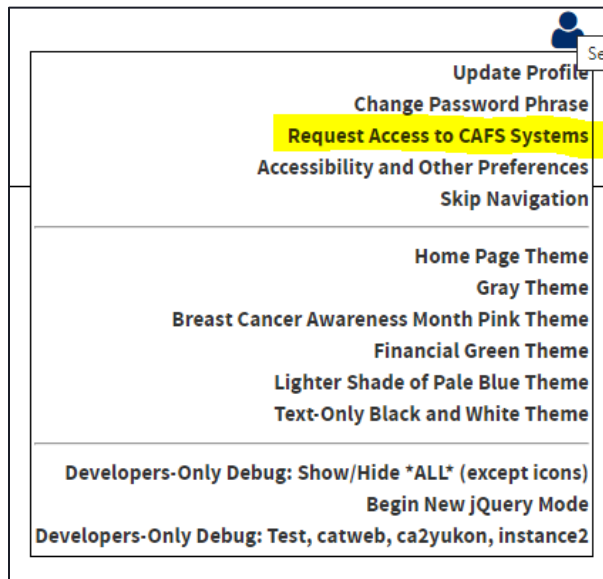


## Set Up “Pay by ACH”

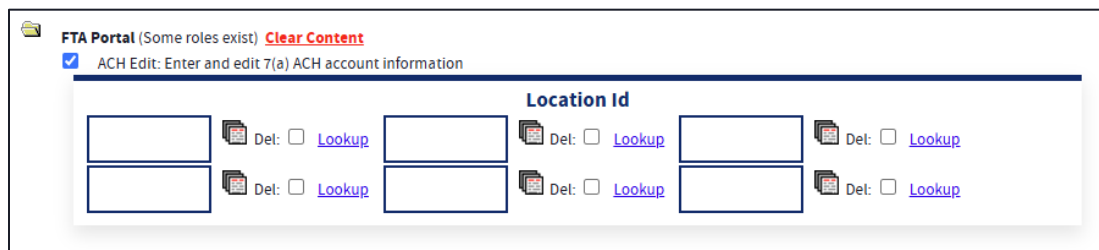
Paying by ACH electronic fund transfer is a new, convenient option for paying fees to FTA. There is a one-time setup process. Note that even if your institution will have multiple people using the app and approving ACH payments, only one person needs to do this ACH setup to enable “pay by ACH” for all your users.

If you are the designee for the setup part, your first step is to request the “ACH Edit” user role in CAFS. The step-by-step instructions follow below:

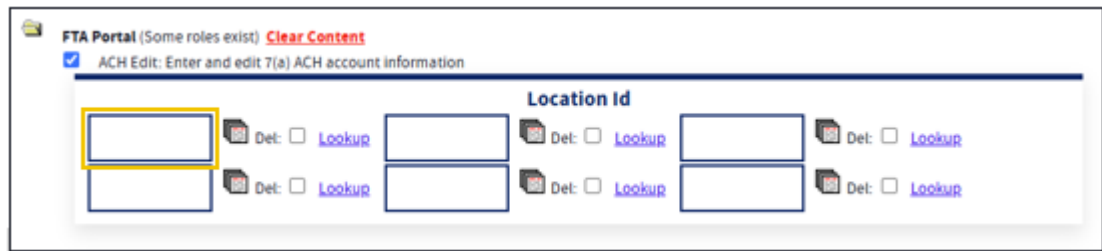
1. Request the “Edit ACH” user role and permissions via CAFS.
  - a. In CAFS, hover over the person icon and click to go to the “Request Access to CAFS Systems” page.



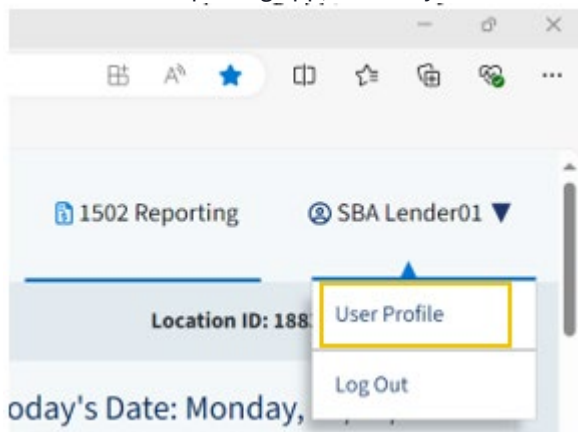
- b. On the page, find the “FTA Portal” folder, and click the folder icon to expand the list, then select the checkbox for the “ACH Edit...” option.



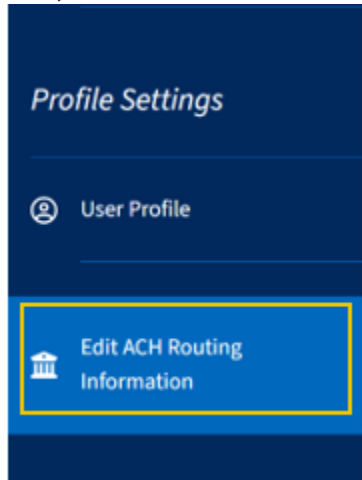
- c. Enter your Location ID in the first box.



- d. Scroll down and click the **SUBMIT** button. You will receive an email right away that only confirms the *request*. Then, after your organization’s Authorizing Official, the SBA Program Office, and the CLS Security Office all approve, you will receive a second email confirming your new access.
2. Once you have “ACH Edit” role, go to the MySBA Loan Portal and enter your institution’s ACH banking info.
    - a. From the 1502 Reporting app, click on your name at top right and select **USER PROFILE** in the menu.



- b. Now, on the left side of the screen, click **EDIT ACH ROUTING INFORMATION**.



- c. Add your banking info. Check the box to agree to the terms, then click **SAVE**.

### 1502 ACH Routing Information

<input type="text" value="Routing Number"/>	<input type="text" value="Account Number"/>
<input type="text" value="Financial Institution"/>	<input checked="" type="radio"/> Checking <input type="radio"/> Savings
<input type="checkbox"/> The Lender is certifying that the information is being submitted by an authorized employee or agent of Lender acting within the scope of Lender's authority. The Lender acknowledges responsibility for all entries made on its behalf.	
<input type="button" value="SAVE"/> <input type="button" value="CANCEL"/>	

**PRO TIP:** Whenever you add or edit your ACH routing information in the system, it triggers a “prenote” process. A prenote is a zero-dollar test transaction a bank uses to “ping” and validate your account before attempting a real transaction. It takes three full business days for the prenote to clear and for the hold to be lifted on the Pay by ACH feature. If you find yourself tight on time, you can always send payment by wire.

# STEP-BY-STEP REPORTING GUIDE

## Step 1: Add Loan Entries to Queue

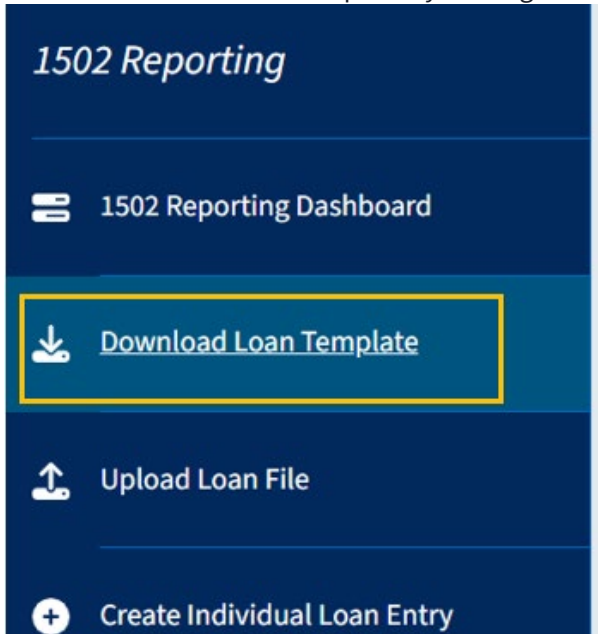
The 1502 Queue table is a staging area for your reporting. The table will start out empty each month. When you add loan entries to the queue, the system will validate the data you have entered and calculate the amount due to FTA.

There are two ways to add loans to your queue: in bulk by uploading an Excel file, or one at a time by keying-in the loan entry directly in the app.

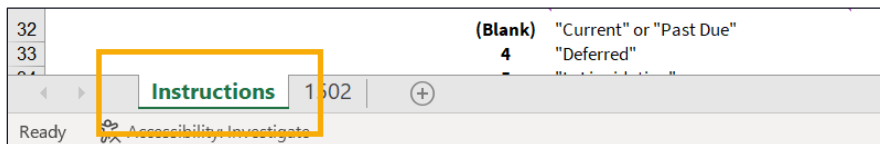
### Option to Add Loan Entries in Bulk

The easiest way to upload loan entries to your 1502 Queue is by uploading a loan template file. To do this:

1. Download the Excel loan template by clicking **DOWNLOAD LOAN TEMPLATE** in the left menu.



Locate the downloaded file (*lender\_reporting\_template.xlsx*) through your browser's downloads and open the file. When it opens, you might need to click **ENABLE EDITING**. Then, prepare your data at the **100% level** and refer to the instructions outlined on the "Instructions" tab.



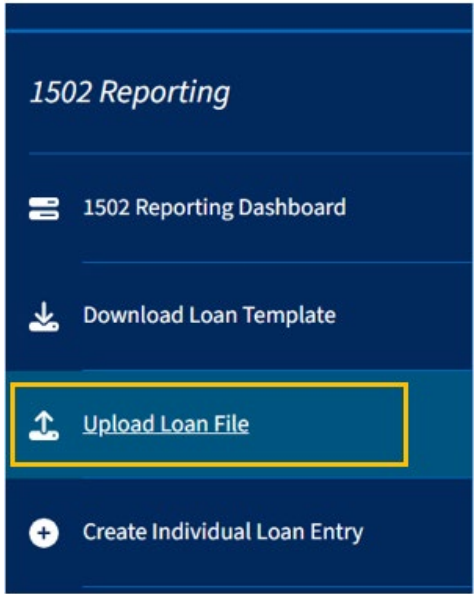
Enter or copy-paste your data on the "1502" tab.



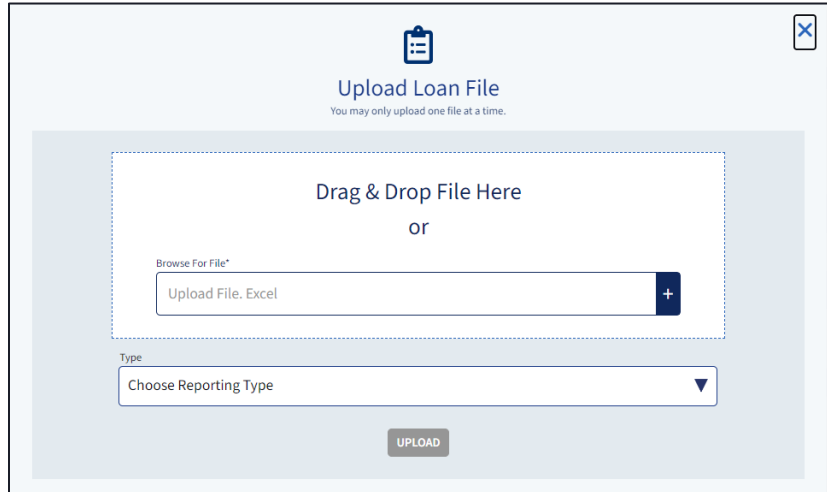
Please enter values at the 100% level.  
If pasting, **paste as values only** to preserve the template's custom formatting.

SBA Loan Number	Next Installment Due Date (MM/DD/YYYY)	Loan Status Code	Amount Disbursed This Period	Interest Rate (%)	Interest Payment	Principal Payment	Interest Period To (MM/DD/YYYY)	Closing Balance

- 2. Save the file, then close it.
- 3. Return to the app, click **UPLOAD LOAN FILE** in the left-side toolbar.



4. Click the '+' sign to launch the file explorer, or you can drag-and-drop your file onto this popup.



5. Then select the appropriate Reporting Type from the dropdown:
  - Regular Reporting:** Use for normal monthly 7(a) reporting, PPP reporting, and secondary market *partial* prepayment reporting.
  - Secondary Market Full Prepayment:** Use to report payments for the full balance of a liability before its official maturity date.

Note that only like-reporting types can be included in a single loan template file. If you have both types, separate your data into two files and repeat these steps for each type.

6. Then, select **UPLOAD**. If successful, go to "[Step 2: Review 1502 Queue & Resolve Issues.](#)"

**PRO TIP:** After you upload your file, you may need to use your browser's refresh button to update the Action Items counts and the 1502 Queue table.

**PRO TIP:** The confirmation popup will show how many loan entries were uploaded. It's a good idea to doublecheck that this matches the number of rows of data that were in your file.

**PRO TIP:** If you get an error message that the file upload failed...

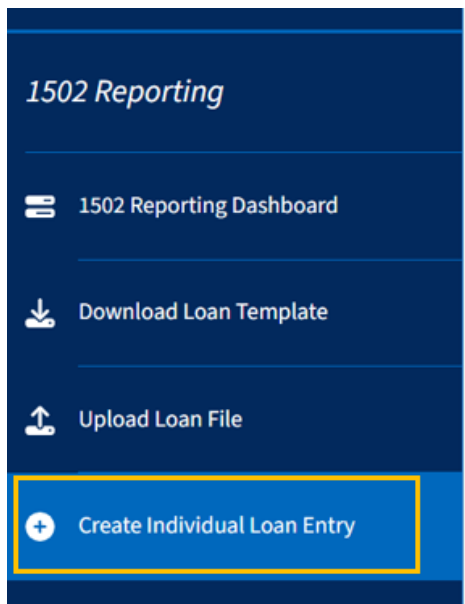
- Check that you are using the latest version of our template. You can download a fresh copy of the template using the "Download Loan File" option on the left menu.
- Check that you are not leaving fields like "Amount Disbursed this Period" blank. For example, if there was no amount disbursed for the loan, you will need to enter "0" instead of leaving the cell blank.
- Check that each column's special formatting has not been altered. (This can happen when copy-pasting.) If it looks like the formatting has been altered beyond repair, you might need to download a fresh copy of the template and start again. This time, when you paste into the template, take extra care to paste as values only.
- Check that you have not renamed or edited any column headers.
- Check that your file is not too large. If it contains thousands of rows, you might try splitting it in two.

If you still experience issues with the file upload, email [1502@sba.gov](mailto:1502@sba.gov) and include your location ID in the subject line.

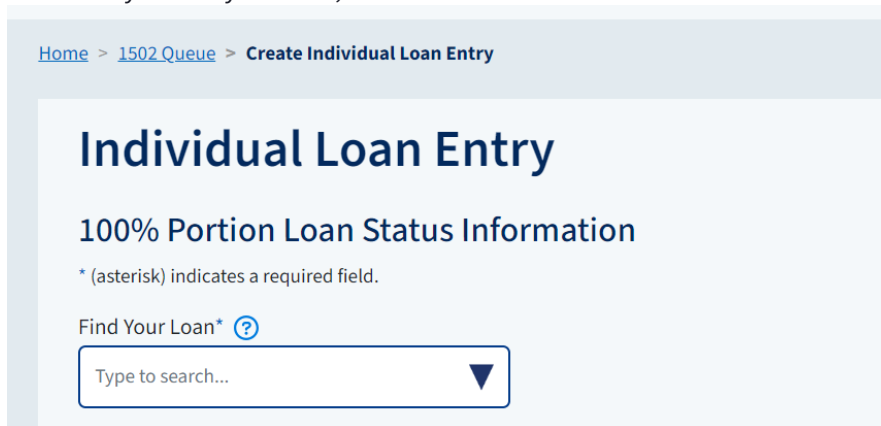
## Option to Create Individual Loan Entry

If you would like to upload loan entries one at a time, you can key-in the info directly in the app.

1. Click **CREATE INDIVIDUAL LOAN ENTRY** in the left-side toolbar



2. In the **FIND YOUR LOAN** dropdown, start typing the borrower name or loan number to filter the list, then once you find your loan, click to select it.



3. Once the page expands, complete the required fields. (Not shown in full. For additional help with fields, hover over the question mark icons in the app or visit the FTA wiki for a [complete list of field descriptions](#).)

**PRO TIP:** When using the date-picker tools, you need to click **Select** to save your selection.

Next Installment Due Date\* ?

Loan Sold

Value - \$

Amount D

Interest P

Interest P

01/01/2024

Cancel Select

**PRO TIP:** The Loan Status field will auto-populate in most cases. For loans that are current or past due (i.e., loans formerly coded as Status 1, 2, or 3), leave this field blank.

Loan Status ?

Choose Selection

Deferred

In Liquidation

Paid-In-Full

Purchased by SBA

Fully Undisbursed

- Once complete, select **ADD TO QUEUE**, or you can select **ADD AND CREATE NEW** if you would like to save but then continue adding other loans.

## Step 2: Review 1502 Queue & Resolve Issues

### Review Loan Status

You will find your uploaded loan entries in the 1502 Queue table, located on the bottom half of the “1502 Queue” page. This is the staging area. The system validates the data upfront and flags any issues so that you can correct your data here in the queue *before* submitting.

- 30 [Update Loans with Errors](#)
- 150 [View Unreported Loans](#)
- 4 [Make a Payment to FTA](#)

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- 147 Loans in 1502 Queue Total Amount due: \$ XXXXXX.XX

[X/X/XXXX]	[Status]	<a href="#">VIEW</a>
[X/X/XXXX]	[Status]	<a href="#">VIEW</a>
[X/X/XXXX]	[Status]	<a href="#">VIEW</a>
[X/X/XXXX]	[Status]	<a href="#">VIEW</a>

### 1502 Queue

Search By Loan Number or Borrower Name

**Filter Options**

Queue Status ▼

Reporting Type ▼

Loan Payment Status ▼

Loan Type ▼

Select loans and click the **BATCH LOANS** button to batch them for reporting. Only loans with matching **Reporting Type** and a **Queue Status** of either "Ready" or "Warning" may be batched together.

EXPORT
DELETE
BATCH LOANS (0)
EDIT GROUP

<input type="checkbox"/>	Loan Number	Borrower Name	Reporting Type	Loan Payment Status	Loan Type	Loan Balance	Interest Paid To Date	Amount Due to FTA	Added Date
<input type="checkbox"/>	XXXXXXXX	[Name]	Regular Reporting	[Status]	7(a) Sold	\$XXX.XX	X/X/XXXX	\$XXX.XX	X/X/XXXX
<input type="checkbox"/>	XXXXXXXX	[Name]	Secondary Market Full Prepayment	[Status]	7(a) Unsold	\$XXX.XX	X/X/XXXX	\$XXX.XX	X/X/XXXX
<input type="checkbox"/>	XXXXXXXX	[Name]	[Type]	[Status]	PPP	\$XXX.XX	X/X/XXXX	\$0.00	X/X/XXXX
<input type="checkbox"/>	XXXXXXXX	[Name]	[Type]	[Status]	7(a) Sold	\$XXX.XX	X/X/XXXX	\$XXX.XX	X/X/XXXX
<input type="checkbox"/>	XXXXXXXX	[Name]	[Type]	[Status]	7(a) Unsold	\$XXX.XX	X/X/XXXX	\$XXX.XX	X/X/XXXX
<input type="checkbox"/>	XXXXXXXX	[Name]	[Type]	[Status]	7(a) Sold	\$XXX.XX	X/X/XXXX	\$XXX.XX	X/X/XXXX

In the table, you might need to scroll to the right to find the Queue Status column. There are four possible statuses:

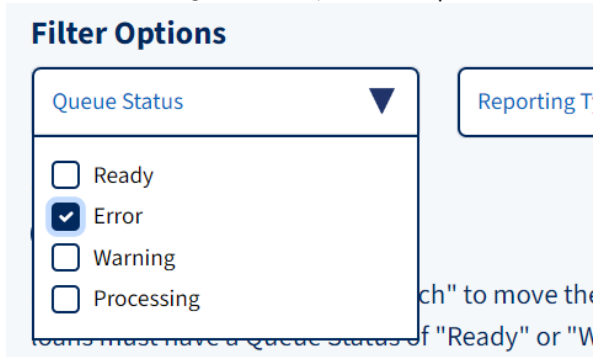
- Ready:** The loan is ready for you to batch and submit.
- Warning:** The system is flagging a discrepancy or rare situation. After reviewing, you may decide to ignore the warning and proceed with batching and submitting.
- Error:** The system found at least one critical error that must be addressed before you can submit this entry.
- Processing:** This is a temporary status that might show immediately after adding loans to the queue. It means the calculations and error validations are still running.

**PRO TIP:** Depending on the volume of loans, it may take 30 seconds or even up to a few minutes for the "Processing" Loan Status to resolve to either "Ready," "Warning," or "Error." If after waiting a few minutes the loan is still in "Processing" status, contact FTA.

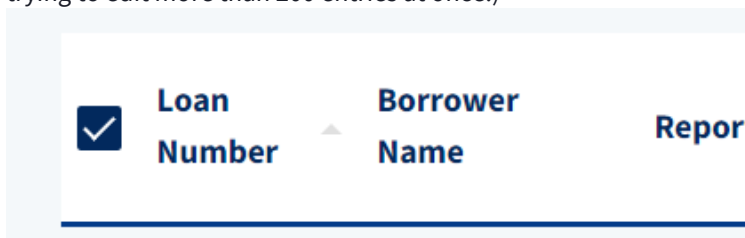
### Address Errors

Errors on a loan entry must be addressed before you can move forward with reporting the entry.

1. Above the 1502 Queue table, filter the queue to view all entries with an “Error.”




2. If there are more than 10 results, first click at bottom-left of table to expand the display to the maximum ‘200’ rows per page. Then use the checkbox in the header row to select all results on the page. (We don’t recommend trying to edit more than 200 entries at once.)



3. Click the **EDIT LOANS** button above the queue. This will line up all the entries into one deck that you can then efficiently page through.
4. On each loan entry, scroll down the page to find the errors. The errors are distinguished by a red icon (as opposed to Warnings, which have the same icon but in yellow). In some special cases, the system will direct you to access ETRAN to make edits directly in ETRAN.



 **PRO TIP:** Any update you make in ETRAN will sync overnight.

## Review Warnings

Warnings flag discrepancies or reporting situations that seem unusual and that you might want to doublecheck. Warnings on a loan entry do not stop you from moving forward with reporting the entry.

1. Above the 1502 Queue table, filter the queue to view all entries with a “Warning.”
2. If there are more than 10 results, first click at bottom-left of table to expand the display to the maximum ‘200’ rows per page. Then use the checkbox in the header row to select all results on the page. (We don’t recommend trying to review more than 200 entries at once.)
3. Click the **Edit Loans** button above the queue. This will line up all the entries into one deck that you can then efficiently page through.
4. On each loan entry, scroll down the page to find the Warnings. Warnings are distinguished by a yellow icon.
5. After you review the Warnings, you can either edit your entry or you may decide to continue with reporting as-is.

## Check for Loans Missing from Queue

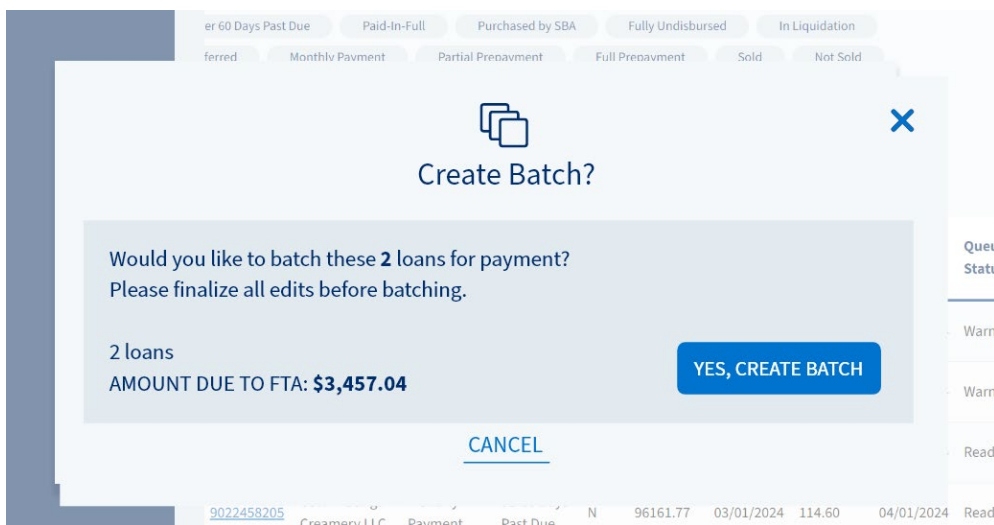
To check that you are accounting for all the loans in your portfolio, refer to the “Action Items” dashboard and the count “Loans Missing from Queue.” Click this link to see a list of loans in your portfolio (pulled from ETRAN) that you have not yet added to your 1502 Queue for reporting this month. From here, you can click an individual loan number to start on the entry and add to queue, or you can use the list just to grab the outstanding loan numbers to use for an upload file (per the process outlined above).

## Step 3: Create Batch

Group one or more loans together into a batch to move them forward in the process. This is an interim step that is a bit like “adding to cart” in a checkout process.

### Option: Use the Individual Checkboxes

1. It might be helpful to first apply the filters for “Ready” and “Warning” and for one single Reporting Type. Then, select individual checkboxes at the row level.
2. Click the **CREATE BATCH** button. On the popup, you can check that the total amount due is what you were expecting.



3. If the amount looks good, click the button to confirm **YES, CREATE BATCH**. This cannot be undone.
4. If you are ready to do the final payment step, click **YES, GO TO PAYMENTS** to be redirected to the payment page.

### Option: Use “Select-All” Checkbox



1. Select the top checkbox in the table header (“select-all” checkbox) to select all your entries (or all filtered results if you have a search or filter applied).

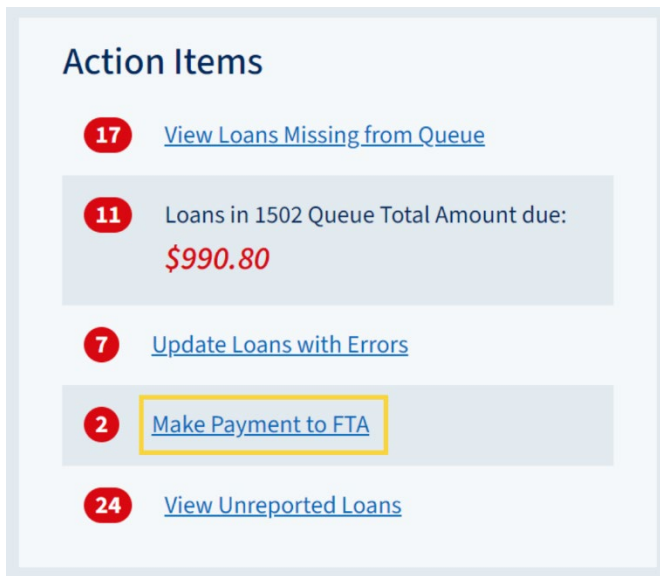
**PRO TIP:** The select-all checkbox in the table works differently for the “Create Batch” function compared to how it works for selecting to export, delete, or edit. If you use the select-all checkbox and then click **CREATE BATCH**, the system will look across all results (including all pages of results, if your entries span multiple pages). It will batch all the entries it can, passing over any entries with “Error” or “Processing” status and leaving those in the queue. If you have full prepayment reporting and regular reporting types, the system will create two batches (since these types cannot be combined into a batch).

- In this mode, the system cannot present you with an Amount Due to FTA to review beforehand like it can if you are individually selecting entries. If you need to crosscheck the subtotals with your own calculations, you will need to first export the selection and sum the Amount Due in Excel.
2. If you are ready, click the button to **BATCH LOANS**. This cannot be undone.
  3. If you are ready to do the final payment step, click **YES, GO TO PAYMENTS** to be redirected to the payment page.

## Step 4: Pay Batch

### OPTION TO PAY BY ACH

1. From the “Action Items” dashboard, click the link “Make Payment to FTA.” (If you are continuing from Step 3, you will already be on the “Make Payment to FTA” page.)



The screenshot shows the 'Action Items' dashboard with the following items:

- 17 [View Loans Missing from Queue](#)
- 11 Loans in 1502 Queue Total Amount due: **\$990.80**
- 7 [Update Loans with Errors](#)
- 2 [Make Payment to FTA](#) (highlighted with a yellow box)
- 24 [View Unreported Loans](#)

2. On the “Make Payment to FTA” page, scroll down to find the table, and use the checkboxes to select the batch or batches that you wish to pay together (though they must be of the same Reporting Type). The batch should have the Status “Pending Payment.”
3. Click the **PAY BY ACH** button, acknowledge info on popup, and click **YES** to initiate the ACH debit.
  - The popup will close and you should now see that the Status for the batch has changed to “Payment Processing.” The ACH transfer usually takes four business days to process.
4. After four business days, return to this page using the same “Make Payment to FTA” link. You should see the Status has changed to “Paid.” If so, the loans in the batch are now officially reported.



**PRO TIP:** You must submit your ACH payment before 3pm ET on the due date to be considered on time.

**PRO TIP:** If the “Pay by ACH” button is disabled and grayed-out...

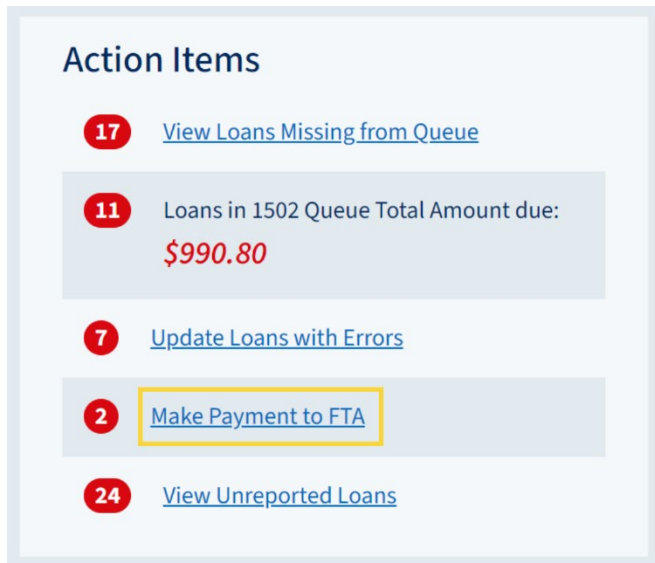
- Check that a batch is selected (using the checkbox). Even if you only have one batch in the list, you still need to actively select it.
- Check that you have added your ACH information and that you are not still in the “prenote” waiting period. The prenote process takes three full business days.
- Check that the batch (or batches) are “Regular Reporting.” ACH is not allowed for “Secondary Market Full Prepayment” reporting for logistical reasons. You will need to send payment via wire transfer in these cases.
- Check that the batch (or batches) you have selected to pay all have the status “Pending Payment.” “Pending Payment” means you still need to initiate payment. Be careful not to confuse this with the similar-sounding status “Payment Processing,” which means that you have already initiated the payment and that it is moving through the banks.

## OPTION TO PAY BY WIRE TRANSFER

Wire transfer is still an option, though it is not possible to initiate a wire transfer directly in this application (like you can with ACH). If paying by wire transfer, you will need to follow your institution’s normal protocol and do this on your own, outside the app. The payment instructions depend on the payment type. See the “[Payment Instructions...](#)” document on the FTA Wiki.

Before you send the wire transfer, use the app to batch the loans and click the **SEND A WIRE** link to send your data and to indicate to FTA that they should expect a wire transfer—so they can be on the lookout and then correctly match it with your reporting data.

- From the Action Items dashboard, click the link “Make Payment to FTA.”



The screenshot shows the 'Action Items' dashboard with the following items:

- 17 [View Loans Missing from Queue](#)
- 11 Loans in 1502 Queue Total Amount due: **\$990.80**
- 7 [Update Loans with Errors](#)
- 2 [Make Payment to FTA](#) (highlighted with a yellow box)
- 24 [View Unreported Loans](#)

1. On the “Make a Payment to FTA” page, scroll down to find the table, and use the checkboxes to select the batch or batches that you wish to pay. The batch or batches must be of the same Reporting Type and must have the Status “Pending Payment.”
2. Click the **SEND A WIRE** link, acknowledge info on popup, and confirm. The status will change to “Sending Wire” which means that you plan to initiate a wire transfer outside the application.
3. Initiate the wire transfer (outside of the system) following your institution’s normal process.

4. After a few business days, come back to the “Make a Payment to FTA” page to verify that the FTA has received payment. The batch or batches should now have the Status “Paid.” The loans are now officially reported.

# HOW TO PREPARE FOR THE CHANGE

## Start Early! (Reporting Window Opens on the 1<sup>st</sup> of Each Month)

The new process is more efficient, but it is front-loaded. Perhaps the biggest change is that you will now need to address errors *before* you can submit reporting on a loan. It may take some time to get accustomed to the changes. However, as you learn the new system, we suspect you will find that the new process is easier and requires less effort each month. For this transition, we recommend that you start early\* to give yourself enough time and in case you run into questions.

\*For any “early birds”: If you ever have your file prepped and ready before the 1<sup>st</sup>, note that the system resets and clears data for the start of each month. You can upload before the 1<sup>st</sup> as a test-run, but you will need to start again on the 1<sup>st</sup>.

## If you delegate reporting to a Lender Service Provider (LSP)...

Coordinate with your LSP on who will do what in the new process. (Who uploads the data, who resolves errors, who submits, etc.) ACH payments may only be initiated by the lender, LSPs should not initiate ACH payments.

# FREQUENTLY ASKED QUESTIONS

## General Questions

### Why is there a new app?

The new app is designed to make 1502 reporting easier and more efficient. It automates data validation so that you can see and address issues upfront—before submitting. This means more accurate reporting from the start (and also less back and forth later).

### Where do I find the new app? How do I sign in?

Navigate to the MySBA Loan Portal at <https://lending.sba.gov/> and click the **SIGN IN** button. Use your existing CAFS username and password. If you don't already have a CAFS account, see the [instructions on the FTA Wiki](#) and complete all three steps: (1) Create Account, (2) Authenticate, and (3) Request Access to Systems.

### Why does the app log me out?

For security reasons, the app will log you out after several minutes of inactivity. A warning popup is coming soon. Until then, it might feel a bit sudden when it happens.

### What about PPP loans?

You will also use this app to report on any Paycheck Protection Program (PPP) loans.

### Are the reporting due dates staying the same?

Yes, continue to refer to the [FTA Wiki](#) for the current year's due dates calendar for each loan reporting type.

### Is CAFS going away?

The current method of 1502 reporting through CAFS is available as a backup option for the short term.

## Prepping the Data

### What data do we need to provide now? Is there a new upload file template?

There is a new, streamlined template with fewer fields. You can download the latest version from the app. From the “1502 Reporting Dashboard” page, find the “Download Loan Template” option in the left navigation.

### Are there any major changes to how we report data?

Yes! You now provide the full 100% amount for Interest, Principal and Closing Balance and the system will calculate the guaranteed portion as well as the Total to FTA for you. This is true for both the loan file and the individual loan entry upload methods.

### **How will this work with our vendor's software?**

We are coordinating with vendors so that they can provide data exports that align with our new template (and with reporting at the 100% level). If you still aren't seeing the new format, you might need to check with your vendor.

### **Is there an API for 1502 Submission?**

We are working on an API—coming soon!

## **Payments**

### **What is an ACH payment? What are the benefits?**

An ACH payment is an electronic money transfer made across a network called the Automated Clearing House (ACH). After the one-time setup, you can approve ACH debits in the app with just a few clicks. This makes ACH more convenient than wire transfer. Your institution will also avoid any wire transfer fees.

### **When is the cutoff for ACH payments to be considered on-time?**

ACH payments will take about four business days to process. Fortunately, to be considered on-time, you only have to *initiate* the ACH transaction by 3 PM (ET) on the due date. For the due dates, find the latest calendar posted on the [FTA Wiki "Downloads and Resources"](#) page.

### **Are we required to pay by ACH now?**

No, ACH is encouraged but not required. You can still pay by wire transfer. (In fact, wire transfer is still the only option for secondary market full prepayment reporting.)

Questions or Feedback? Email [1502@sba.gov](mailto:1502@sba.gov) and include your Location ID in the subject line.