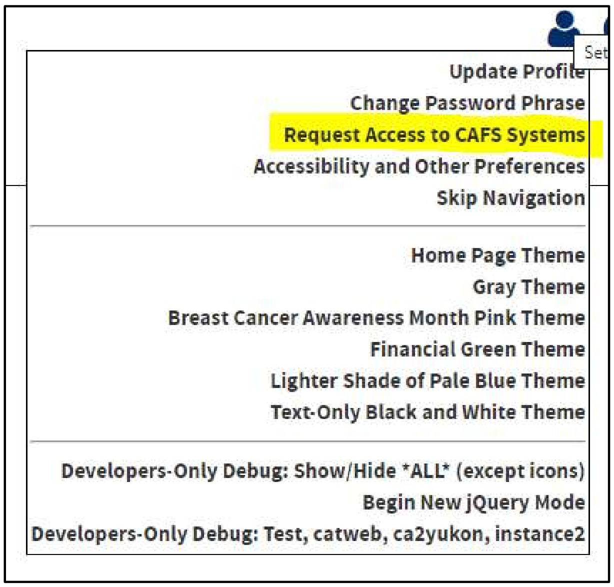
Set Up “Pay by ACH”

Paying by ACH electronic funds transfer is a new, convenient option for paying payments and 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.

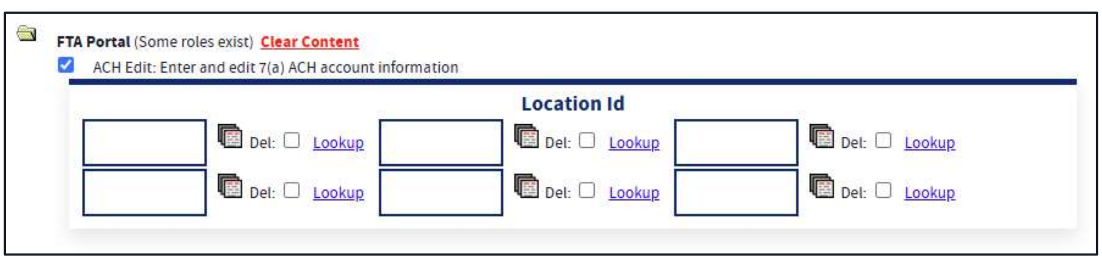
If you are the designee for the setup portion, your first step is to request the “ACH Edit” user role in CAFS. The step-by-step instructions follow below:

1. Request the “Edit ACH” user role and permissions via CAFS.

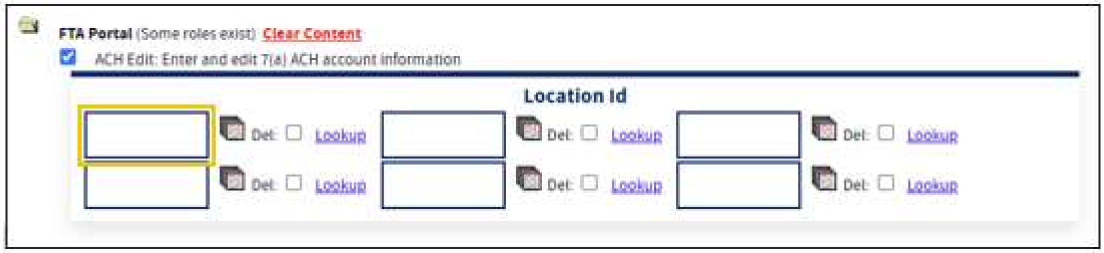
    a. In CAFS, hover over the person icon and click to go to the “Request Access to CAFS Systems” page.



    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.



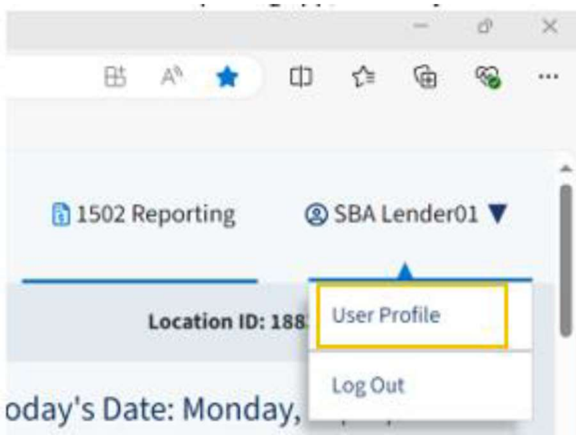
    c. Enter your Location ID in the first box.



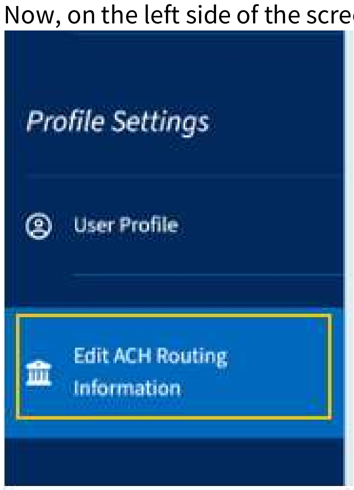
d. Scroll down and click the **SUBMIT** button. You will receive an email right away that only confirms the *request*. Then, after your organization's Authorizing Official, the SBA Program Office, and the CLS Security Office all approve, you will receive a second email confirming your new access.

2. Once you have "ACH Edit" role, go to the MySBA Loan Portal and enter your institution's ACH banking info.

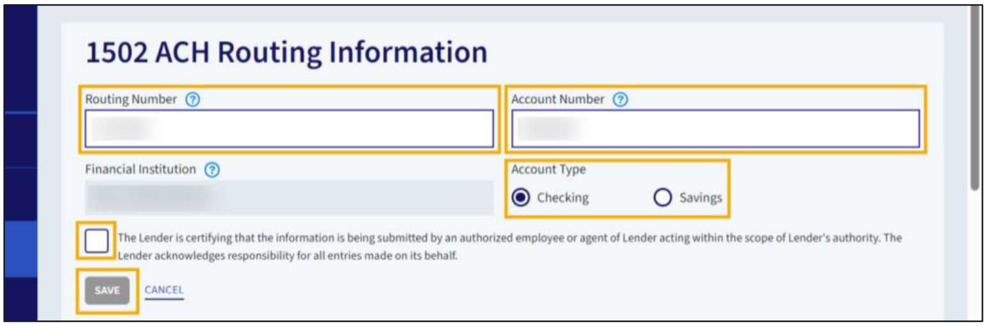
   a. From the 1502 Reporting app, click on your name at top right and select **USER PROFILE** in the menu.



   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.**



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 used to "ping" and validate your account before attempting a real transaction. It can take up to five 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.

Questions or Feedback? Email 1502@sba.gov and include your Location ID in the subject line.