



SBA FTA Application Programming Interface (API) FAQs

General API FAQs

Question	Answer
1. What is an API?	An Application Programming Interface (API) is a software interface that allows applications to communicate (send and/or receive data) with each other. SBA partners may choose to use API in addition to the CAFS application.
2. How do I set up an API?	<ul style="list-style-type: none">• You will need to access the ISA document on FTA Wiki, fill in basic parameters, and submit to SBA's Office of Performance Systems Management (OPSM) at CAFSTEST@sba.gov.• Upon SBA review, assignment of a unique software vendor ID will be provided and you will be able to complete required testing on the CAFS Vendor Test Environment (catweb2.sba.gov) under SBA supervision.• After testing is complete and upon SBA approval, you will be approved to use the API in the CAFS Production Environment. Credentials in SBA's production environment will be the same as your CAFS Account credentials. Please direct any questions to FTA@sba.gov .
3. Are APIs subject to password resets?	Since the APIs use individual CAFS account credentials to authenticate access, they are subject to password resets and multi-factor authentication.
4. Where can I find the API specifications?	All API specifications can be found here .
5. Do I need to resubmit an ISA for FTA applications if I have submitted one before?	If requesting access to a new API, the updated ISA document must be completed stating it is a new request.
6. I have API connection & testing errors, whom should I contact?	If you encounter any issues with API connection or testing, please contact FTA@sba.gov

1502 API FAQs

Question	Answer
1. What CAFS role do I need to use 1502 API?	For 1502 API, a lender role will be required.
2. Can I edit 1502 API submissions?	Once you submit your 1502 API data, you must access the 1502 Gateway application to edit submissions.
3. Where can I find the 1502 API specifications?	API Specifications can be found here .
4. What happens if you send the same 1502 data via regular submission? Does the API return an error?	<p>If you have already received a message back from the API stating that your first submission was successful, you should not submit your 1502 data a second time. A second submission will not return an error message but might slow down 1502 processes because of duplicate data.</p> <p>If you accidentally submit duplicate data, please notify the FTA at 1502@sba.gov.</p>
5. Will the API accept the same 16 columns in the SBA 1502 template?	The API requires and accepts all the 16 fields in the SBA 1502 template.

LoanLIST API FAQs

Question	Answer
1. Who is eligible to apply for API access?	Secondary market participants, including Lenders and Registered Holders of Guaranteed Interest Certificates and Confirmation of Originator Fees are eligible to apply for API access.
2. What CAFS role do I need to use LoanLIST API?	You will need the lender, investor or originator fee holder role and a multi-factor or two-factor authentication to access the LoanLIST API.
3. What are the differences between the three types of LoanLIST APIs, i.e., Lender, Investor, and Originator?	<p>The interest amount varies based on the type of API as follows:</p> <ul style="list-style-type: none"> • For Lender API, the interest amount is the sold portion of the guaranteed portion interest before fees are deducted. • For Investor API, the interest amount is net after fees are deducted. • For Originator fee holder API, the interest amount is the Originator fee.
4. Does the data received via LoanLIST API follow the same structure as the	All the columns that are available in the LoanLIST Excel download report are included in the LoanLIST API data.

report available from the LoanLIST application?	
5. Where can I find the LoanLIST API specifications?	API Specifications can be found here .

Settlement Express API FAQs

Question	Answer
1. What CAFS role do I need to use Settlement Express API?	For Settlement Express API, a broker dealer role is required.
2. What API format can I use?	API Specifications can be found here .
3. Can I edit Settlement Express API submissions?	Prior to FTA’s quality review and approval, Settlement Express API submissions can be edited and resubmitted with all required fields (resubmissions must include all data fields). Loan data cannot be resubmitted via API once FTA begins the review process. Brokers will follow standard Settlement procedure for corrections.
4. Can I submit more than one loan at once via Settlement Express API?	Multiple SBA loan numbers with the associated loan information can be submitted at the same time in the required API format. Please refer to the Settlement Express Input section in the XML and JSON API File Examples.
5. Where do I submit API test results?	All FTA API test results should be submitted to FTA@sba.gov
6. What happens if you submit loan data via Settlement Express in CAFS and then via API? Does the API return an error?	If you have already submitted SBA loan number and loan details via Settlement Express application in CAFS, you should not submit the same information via API. A second submission will not return an error message but might slow down Settlement process because of duplicate data.