



SBA's Settlement Express Application Programming Interface (API)

Settlement Express API is a software interface that allows users to send 1086, Note, and Purchaser Confirmation of Sale loan details for one or more loan numbers directly into Settlement Express to initiate the sale of the guaranteed portion of an SBA 7(a) loan with the FTA.

Beginning December 26, 2024, Secondary Market participants with a broker dealer CAFS role can request access to Settlement Express API in SBA catweb2 testing environment. This enhanced functionality will enable quicker, more efficient communication with SBA systems, reducing manual intervention and improving processing times.

To onboard for Settlement Express API:

1. Brokers will need to complete the updated [Interconnection Service Agreement \(ISA\)](#) and submit to SBA at CAFSTEST@sba.gov. Upon SBA review, a Partner ID, Vendor Software name, and Vendor Software ID will be issued as needed.
2. Brokers will need to set up a test account in SBA catweb2 environment and provide successful Settlement Express API submission by using the predefined [1086/Note](#) and [Confirm](#) methods and complete test scenarios in Section 4.5 of the ISA.
3. Submission of test results should be sent to FTA@sba.gov with the subject line "Settlement Express API Testing".

After successful testing, brokers will be granted Production access. Credentials in SBA's production environment will be the same as existing CAFS Account credentials and are therefore subject to the same password resets and authentication requirements.

Brokers can refer to [Settlement API Instructions](#) and [API FAQs](#) for additional guidance on the FTA Wiki. For any Settlement API related questions, please contact FTA@sba.gov.

FTA Wiki Resources

Explore recently added updates and resources to the FTA Wiki below. Additional resources can be found [here](#).

- [CY 2025 Due Dates Calendar](#)
- [Interest Rates: Wall Street Journal Prime Rates](#)
- [Interest Rates: New Maximum Allowable Fixed Rate for 7\(a\) Loans](#)
- [November 2024 Paid off Loans](#)
- [Fiscal Transfer Agent Services for SBA 7\(a\) Secondary Market](#)

Modernized 1502 Process

- [1502 Reporting Module within MySBA Loan Portal](#)
- [1502 Reporting Template](#)
- [Reporting User Guide and FAQ](#)

Questions



For questions or concerns relating to this matter, please contact the FTA Client Service Team at FTA@sba.gov or via the toll-free hotline at (877) 470-0722.

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