



## 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.

## What is Settlement Express?

Settlement Express is a loan sale application accessible on the FTA Portal within SBA's Capital Access Financial System (CAFS). The broker initiates the sale of the guaranteed portion of an SBA 7(a) loan to the FTA by submitting the SBA Form 1086 (1086), Note, and Purchaser Confirmation of Sale loan details in Settlement Express.

Settlement Express API can be used as an alternative to the Settlement Express application to submit loan data.

## What are the benefits of using an API?

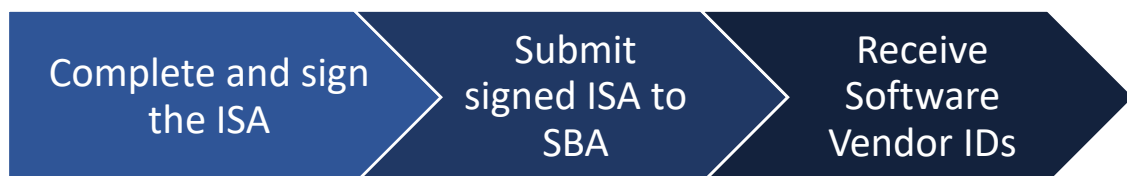
APIs enable automation of workflows that help achieve greater productivity and increases overall process efficiency. They enable data sharing and reduce manual operations for users. Additionally, Settlement Express API allows brokers to send one or more loan numbers with associated loan data directly into Settlement Express without having to go into the application.

## Who can request access?

Your organization's Location ID must be tied to a broker dealer CAFS role to request access to Settlement Express API.

## How do I get an API?

### API Onboarding Process



The Intercompany Service Agreement (ISA) Form can be found on the Wiki using [this link](#) and should be filled out and signed by the Vendor. The ISA sets the ground rules for accessing SBA 7a data.

Vendors then submit their completed ISA Form to SBA's Office of Performance and Systems Management (OPSM) at [CAFSTEST@sba.gov](mailto:CAFSTEST@sba.gov).

OPSM reviews and signs the ISA, and it is uploaded to SBA's Partner Information Management System (PIMS). The approved Vendor will receive a Partner ID, Vendor Software name, and Vendor Software ID.



## What do I need to get started with using SBA APIs?

After completing the initial onboarding process, you will be instructed to create credentials for SBA's testing environment (catweb2.sba.gov). You are required to successfully test Settlement Express API in SBA's testing environment using the predefined technical method files [here](#) and follow the test scenarios documented in the [ISA](#).

Test results should be submitted to [FTA@sba.gov](mailto:FTA@sba.gov). After successful testing and validation, you will be granted access to SBA's production environment (caweb.sba.gov). Credentials in SBA's production environment will be the same as your existing CAFS Account credentials and are therefore subject to the same password resets and authentication requirements.

## How to submit Settlement data through APIs?



### Populate API Data Fields



### Data Quality



### FTA Review



### Notes

- Settlement Express API data fields for 1086 and Note can be sent in at the same time (in one API call) when Broker is ready to initiate the settlement process in Settlement Express.
- However, Purchaser Confirmation of Sale API can only be sent in after the 1086 and Note have been approved by the FTA.
- Broker should receive a message stating - "API is successfully submitted".
- For incomplete or missing Mandatory fields; Broker should receive an error message - "API is not successful. Please check mandatory fields".
- Refer to the method files [1086/Note](#) and [Confirm](#) for Settlement Express API input structure.
- After a successful transmission of the 1086 and Note API loan data, the Settlement Express application will be populated and ready for FTA to review.
- Prior to FTA review, API submissions can be edited by resubmitting the API with all required data fields. Edits cannot be made once FTA begins the review process. Brokers will follow standard Settlement procedure for corrections.
- Multiple loans can be transmitted through API – please refer to XML and JSON [API File examples](#).
- If you have already submitted data details via Settlement Express application, you should not submit the same information via API as this may cause issues (duplicate data).



### NEED HELP?

[FTA@sba.gov](mailto:FTA@sba.gov)  
[\(877\) 470-0722](tel:(877)470-0722)

## Where can I find more information?



**Web:** The SBA FTA "Wiki" contains API information including an [FAQ](#) and the [ISA](#)



**FTA Customer Service:** Representatives can provide answers to Settlement API related questions at [FTA@sba.gov](mailto:FTA@sba.gov) or **(877) 470 - 0722**