



Intelligent Capital Access Platform (iCAP) Guaranty Sale Application Adoption Begins October 1, 2026

SBA is please to reiterate that **mandatory adoption of SBA's iCAP Guaranty Sale Application begins October 1, 2026.**

The iCap Guaranty Sale Application modernizes the guaranty sale process by providing a streamlined, more efficient user experience for lenders participating in the SBA 7(a) Secondary Market.

What You Need to Know

- Beginning October 1, 2026, lenders that sell SBA 7(a) loans in the secondary market must use the iCAP Guaranty Sale Application to process guaranty sales.
- If your institution does not currently sell guaranteed portions in the secondary market, no action is required.
- Training and support resources remain available to help you prepare for mandatory adoption.

Upcoming Training Opportunity

Guaranty Sale Application Training

Date: Thursday, October 1, 2026

Time: 2:00 PM ET

Registration: [Register for the Training Session](#)

All lenders who participate in the secondary market and have not yet begun using the application must attend this session.

Thank you for you continued partnership and support as we modernize SBA lending systems. We look forward to helping you make a successful transition to the iCAP Guaranty Sale Application.

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.