
SMALL BUSINESS
ADMINISTRATION
1953

iCAP Origination Pilot Training

Version 10/27/2026

Pilot Overview & Objectives

Purpose	Scope	What Success Looks Like
• **Modernize and streamline the origination process now** to improve user experience, reduce manual work and processing times, and position lenders and SBA for increased volume and scalability in the near term • **Validate the new SBA origination platform** by partnering with lenders to test core functionality, identify gaps, and ensure the system supports efficient, accurate loan processing before broader rollout	*In Scope:* • ALL 7(a) Processing Methods • Center (LGPC) Review (for Non-Delegated) *Up Next:* • API • Post-Approval, Pre-Disbursement Modifications • 504 Loan Origination	• **Seamless loan origination experience** with lenders able to submit and process applications efficiently in the new platform, with minimal errors, and clear workflows • **Actionable feedback and measurable improvements** captured during the pilot (e.g., processing time, usability, issue trends) that inform enhancements and readiness for a broader rollout. We will actively roll out changes throughout the pilot

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October 27th, 2026

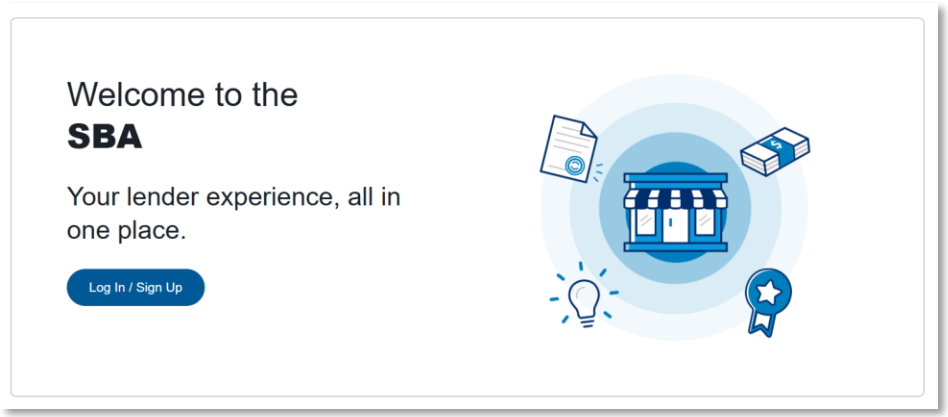
PLEASE NOTE INFORMATION CONTAINED IN THIS DECK IS ACCURATE AS OF THE DATE OF PRESENTATION. AS THE SYSYEM UNDERGOES CONTINUOUS IMPROVEMENT, THIS DECK WILL BE SUBJECT TO UPDATES.

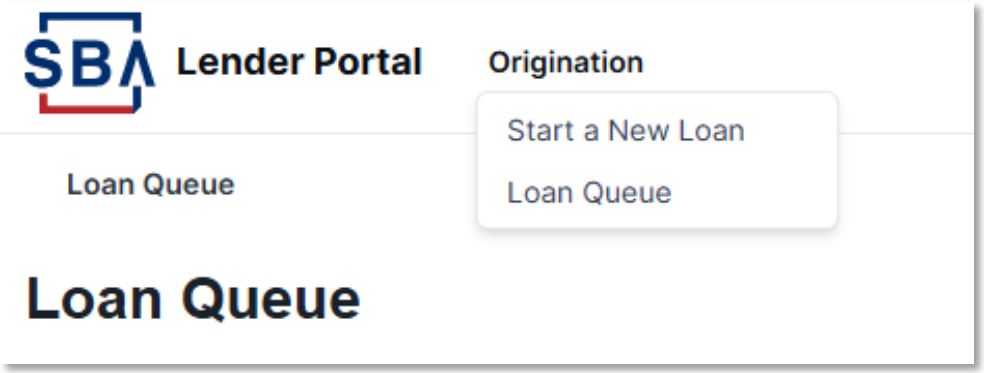
Navigating iCAP Origination

How to use and access the new platform

Version 10/27/2026

Log into iCAP and access Origination





*Log In**

Visit **lender.sba.gov.** Log in using the email associated with your CAFS account. For first login, click "Forgot Password" to establish a new password.

Access Origination

After logging into the platform, click on **Origination**

Existing Application you started or submitted?

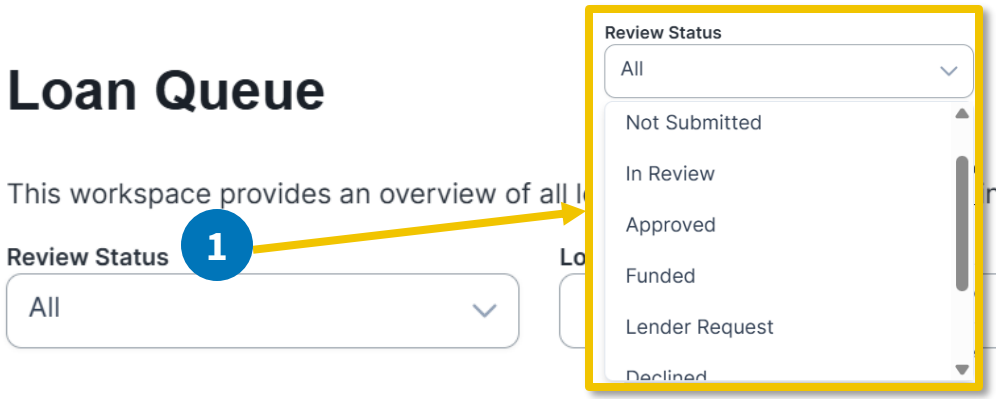
Click on **Loan Queue** to find the existing application

Want to Begin New Application?

Click on **Start a New Loan**

*Only enrolled users can log in. To enroll, please email iCAPsignup@sba.gov.

Access your applications in the Loan Queue

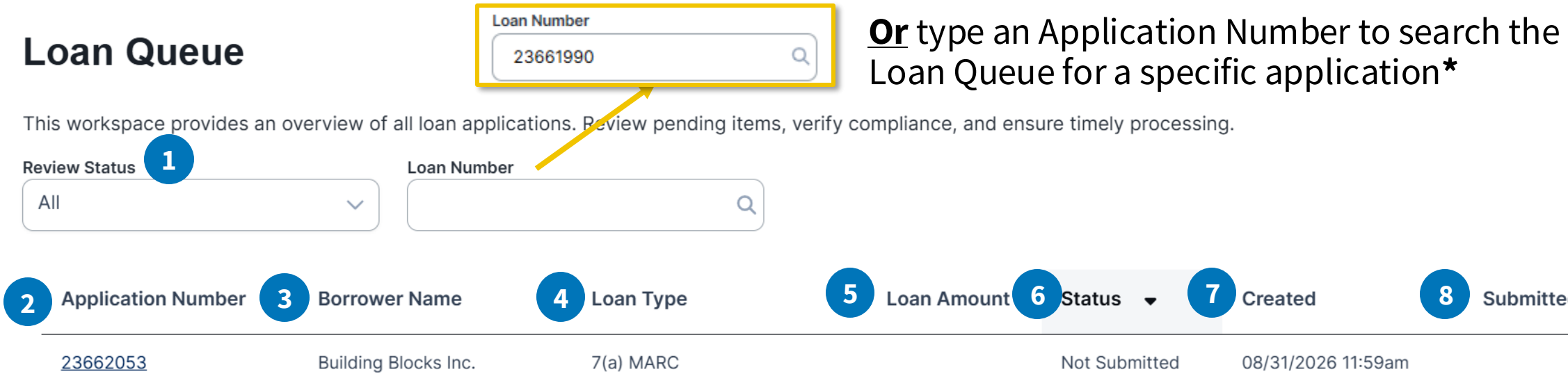


Find a loan that has been created within this new platform by using the **Review Status** dropdown.

2 Application Number	3 Borrower Name	4 Loan Type	5 Loan Amount	6 Status	7 Created	8 Submitted
23662053	Building Blocks Inc.	7(a) MARC		Not Submitted	08/31/2026 11:59am	
23662054	Apples Galore	CAPLine: Seasonal		Not Submitted	08/31/2026 11:59am	
23662055	Beauty Salon Inc	CAPLine: Working Capital		Not Submitted	08/31/2026 12:02pm	

1. Application Statuses within the SBA Platform
2. Application numbers within the SBA platform
3. Borrower Name
4. Loan Type
5. Loan $ Amount
6. Loan Status – this status changes as the loan advances stages
7. Date the Application was created
8. Date the Application was submitted for Approval

Access your applications in the Loan Queue

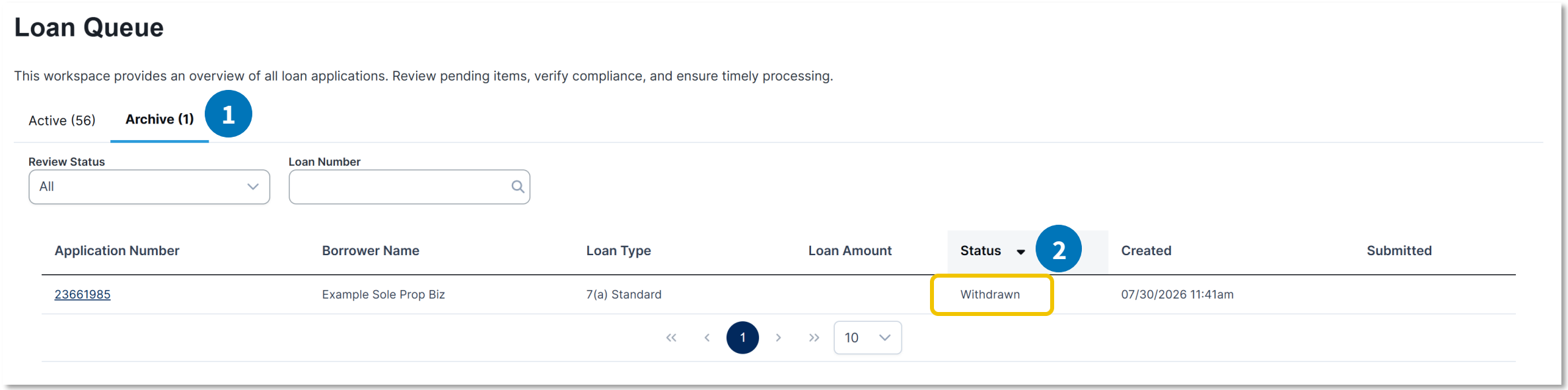


Or type an Application Number to search the Loan Queue for a specific application*

1. Application Statuses within the SBA Platform
2. Application numbers within the SBA platform
3. Borrower Name
4. Loan Type
5. Loan $ Amount
6. Loan Status – this status changes as the loan advances stages
7. Date the Application was created
8. Date the Application was submitted for Approval

*This is your application number – the wording will be changed in a future update.

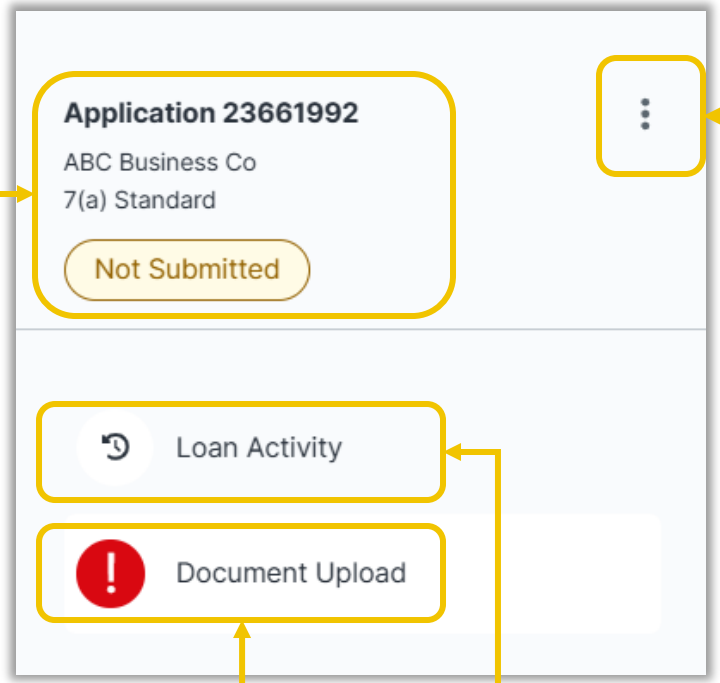
Access Loan Archive for Withdrawn and Aged Out Loans



1. Archive Tab within the Loan Queue, can toggle between Active Loans and Archived Loans
2. Loan Status, either would be Aged Out or Withdrawn

Use the side navigation to work on the application

High-level Information about the application

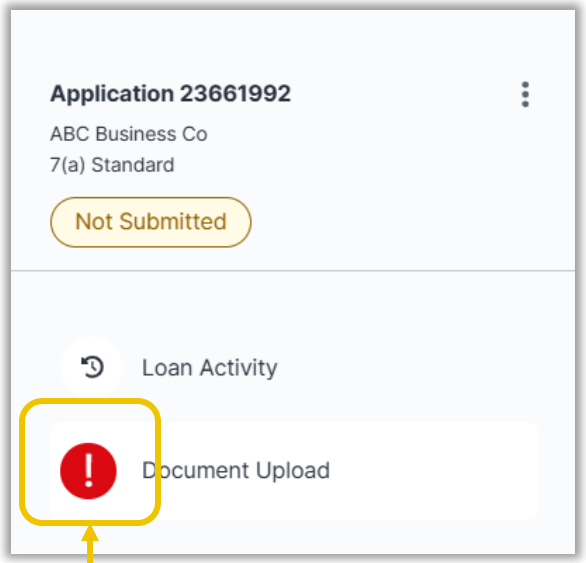


More actions menu, such as withdrawing the application

Add and view documents relevant to the application
(required for non-delegated lenders)

View important history or actions taken on the loan application

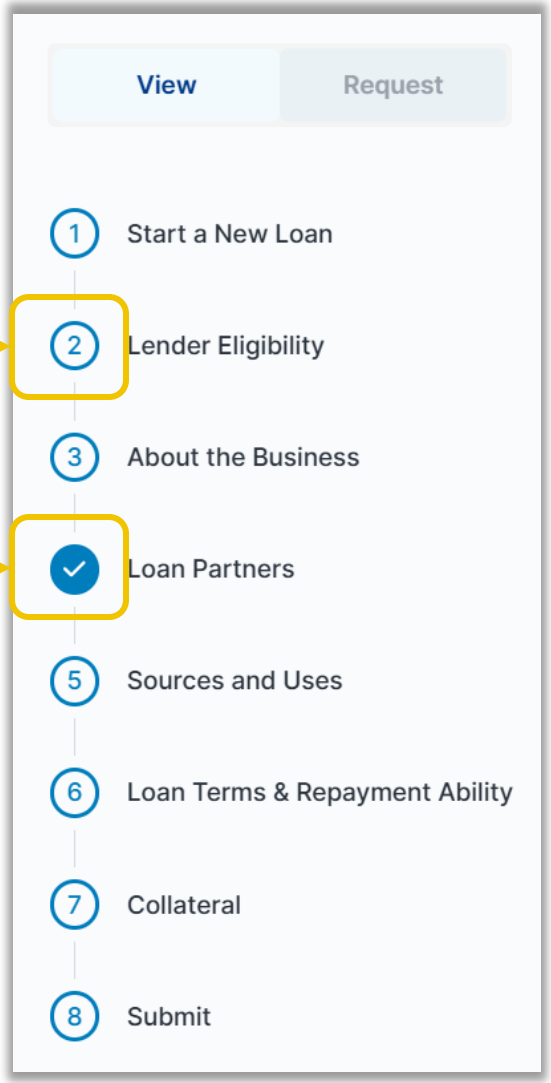
Navigate the Stepper with *Status Indicators*



This section is incomplete.

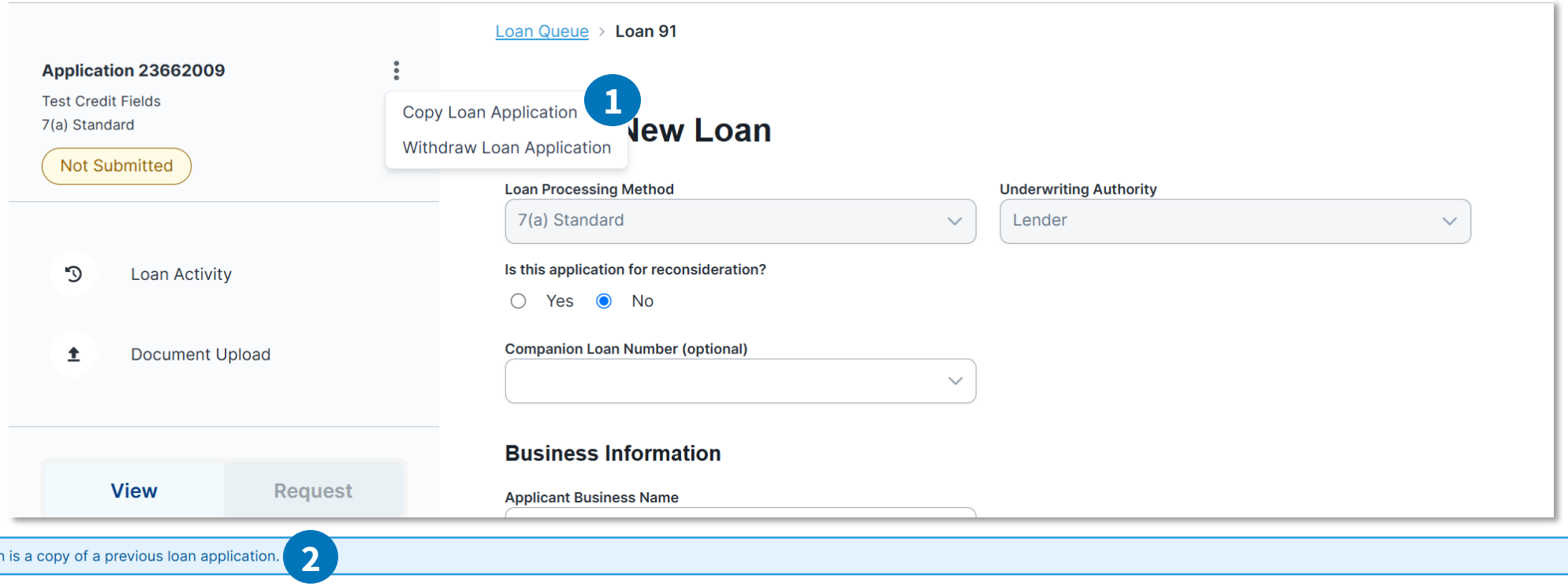
The section has all required fields filled out with no errors or active Request(s) from the Center.

The section has an error or is missing input information.



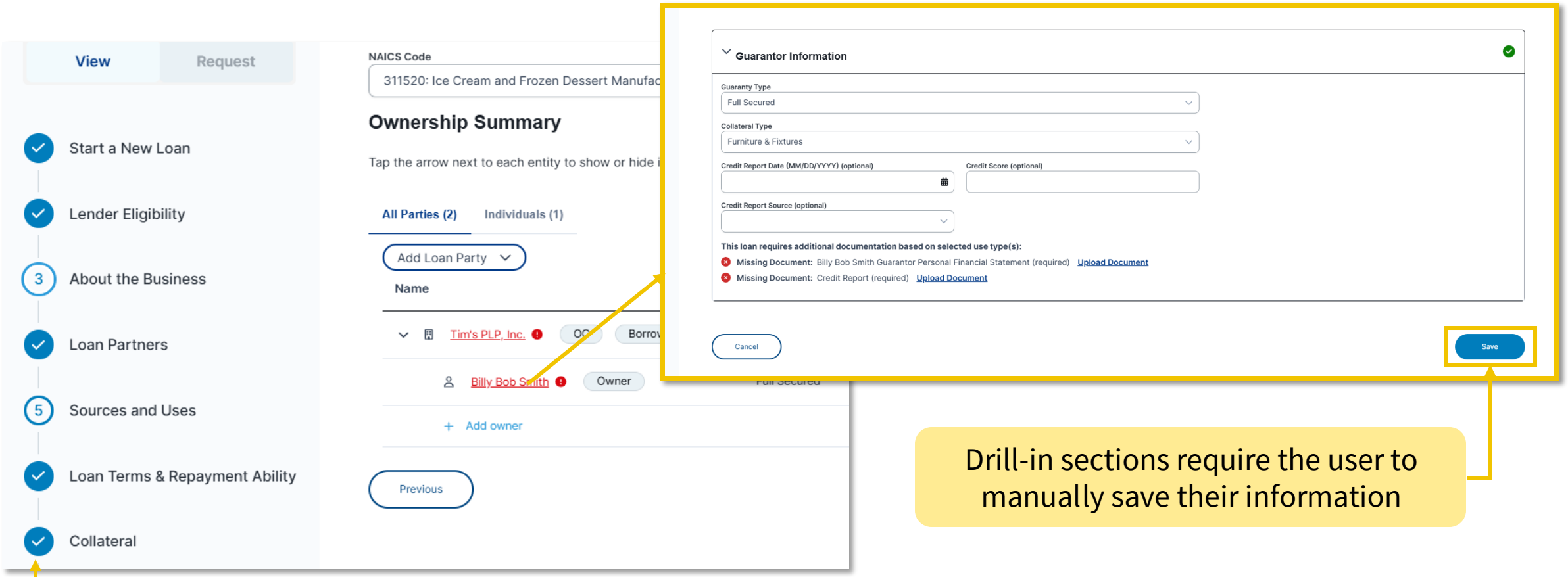
The side stepper (left menu) allows you to move freely about the application and shows the status of each section. Although a lender may complete sections out of order, best practice recommendation is to complete in order.

Copying a Loan Application



1. Selecting the three-dot menu will give you the option to copy a loan
2. A banner identifies the loan as a copy of a previous loan application

AutoSave vs. Manual Save



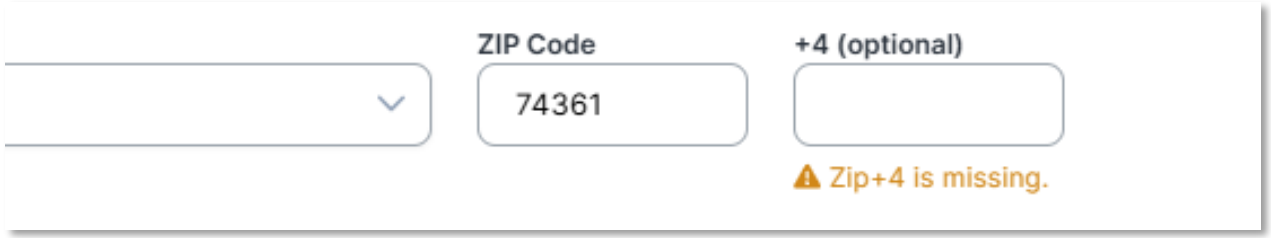
As you navigate through the sections, these main steps will AutoSave

Drill-in sections require the user to manually save their information

Information will be lost if it is not saved within these drill-in sections

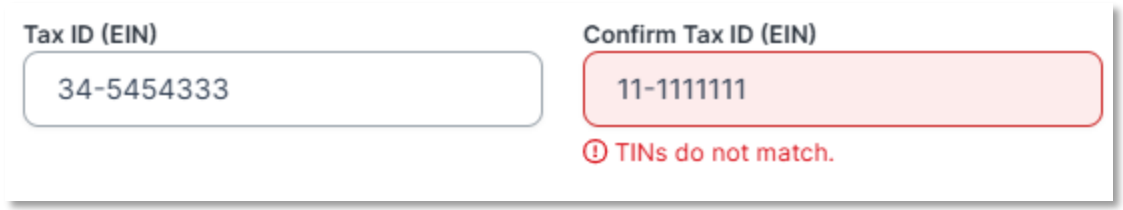
Errors vs. Warnings

Warnings *Do Not Prevent Submission*



Warnings, shown in **deep yellow text,** indicate that a potential issue. Warnings do not prevent submission.

Errors *Prevent Submission*



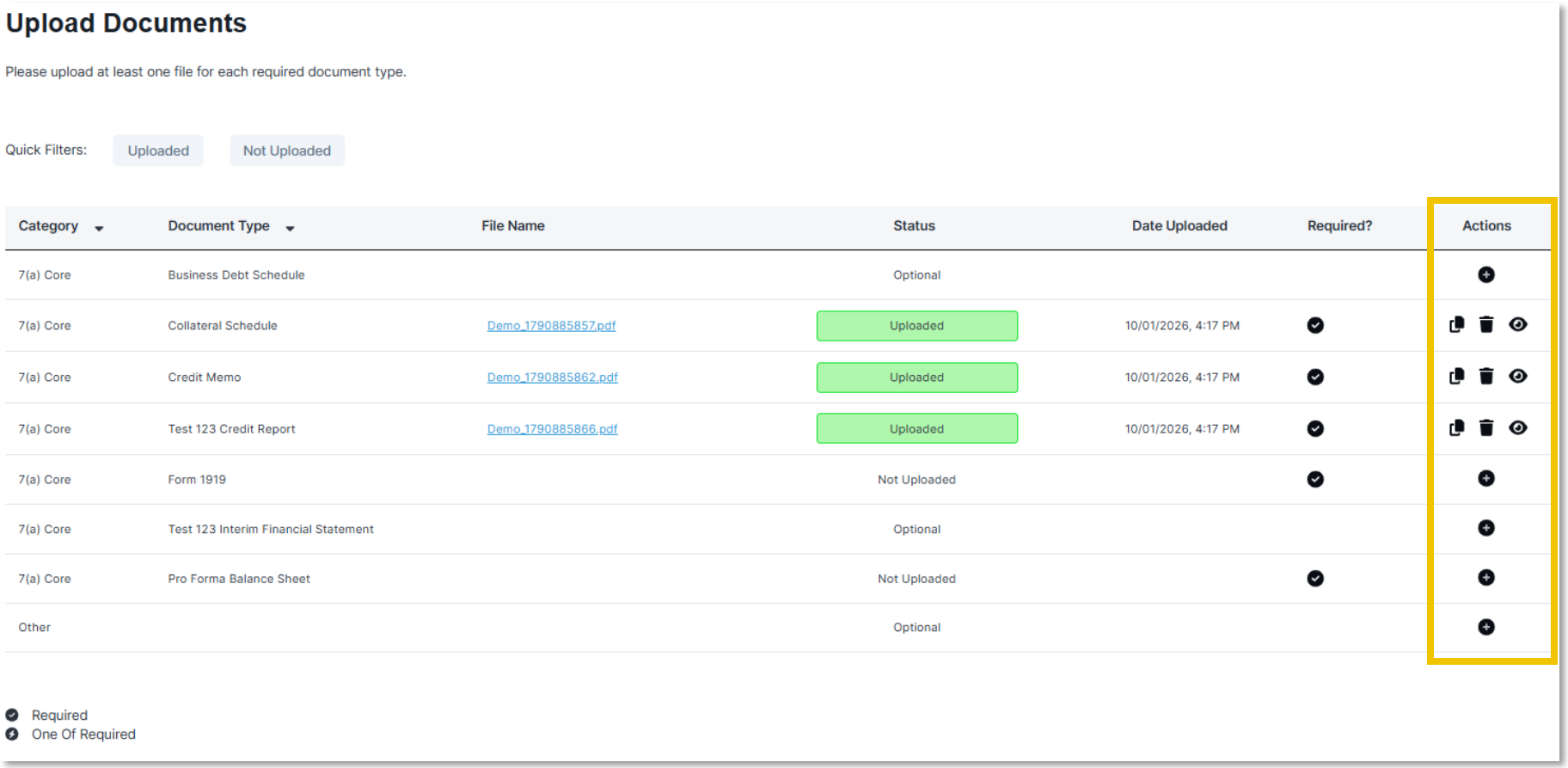
Errors, shown in **red text,** indicate there is an issue. Errors will prevent submission.

View and Upload your documents

Documents can be uploaded on each screen where documents are required and/or on the document upload page. Documents uploaded on individual pages will also be visible in the doc upload page and vice versa!

Quick Doc Actions:

- Upload
- Replace: *delete old document and add new document*
- Delete
- View



**Currently there is no bulk upload functionality for documents*

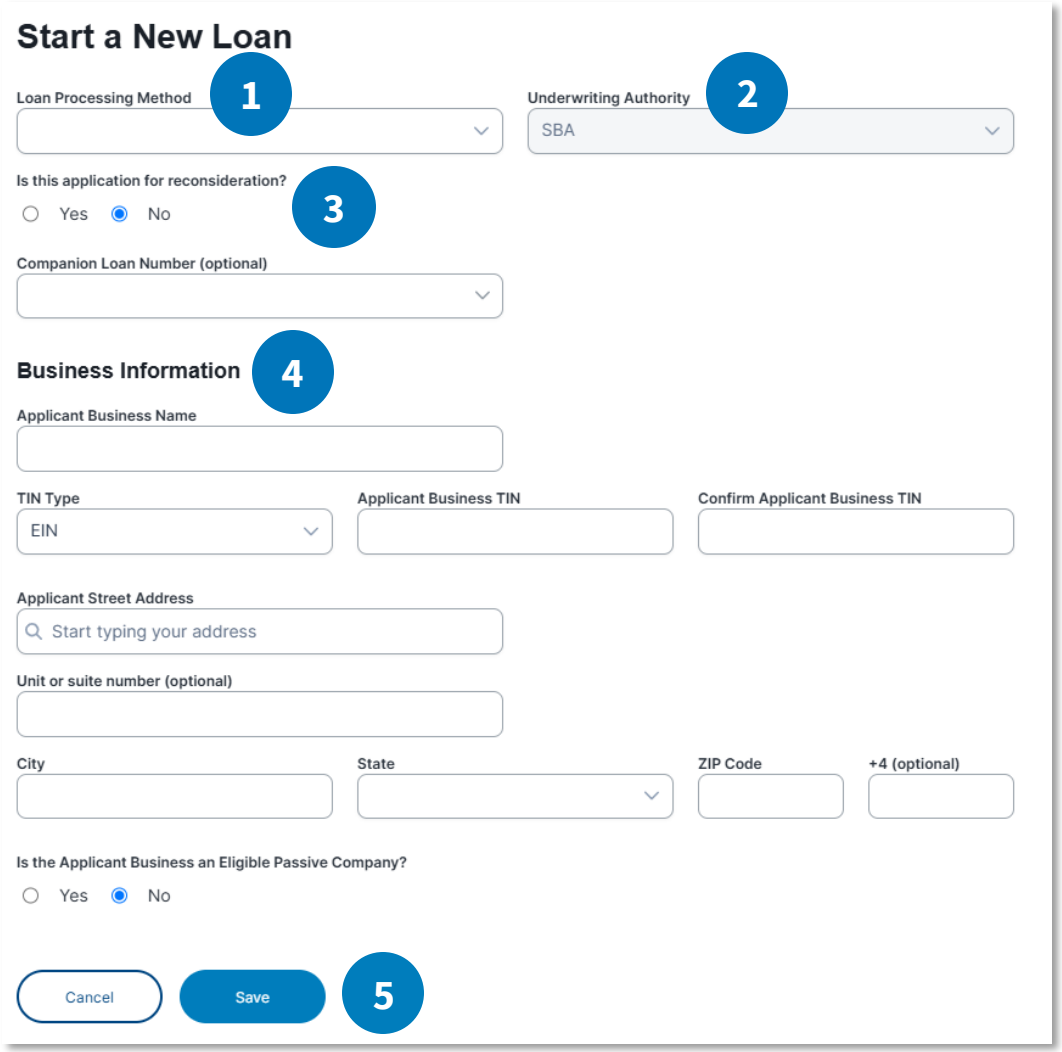
Starting a Loan Application in iCAP

Stepper Guide for Data Entry

Version 10/27/2026

Start a New Loan

Before the loan application can be created, you must first enter the basic application details



1 Choose the processing method
Select the option that matches the correct processing.

2 Underwriting Authority
Non-editable field based on Agreements on file with SBA.

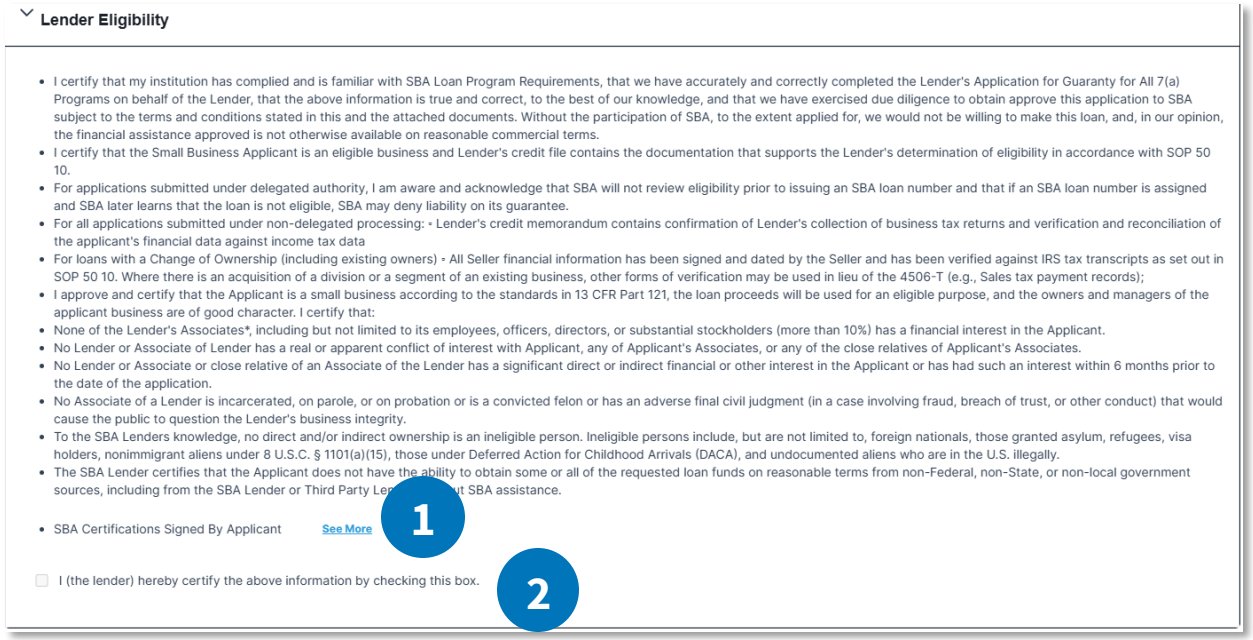
3 Reconsideration
Use Reconsideration only when resubmitting a file to LGPC. (This is a future enhancement and not currently functioning in iCAP)

4 Enter business details
Provide the legal name, TIN, address, and EPC/OC response.

5 Press Save
Saving creates the record and opens the remaining application sections.

The TIN must be entered twice for accuracy. Copy and Paste is *not* permitted.

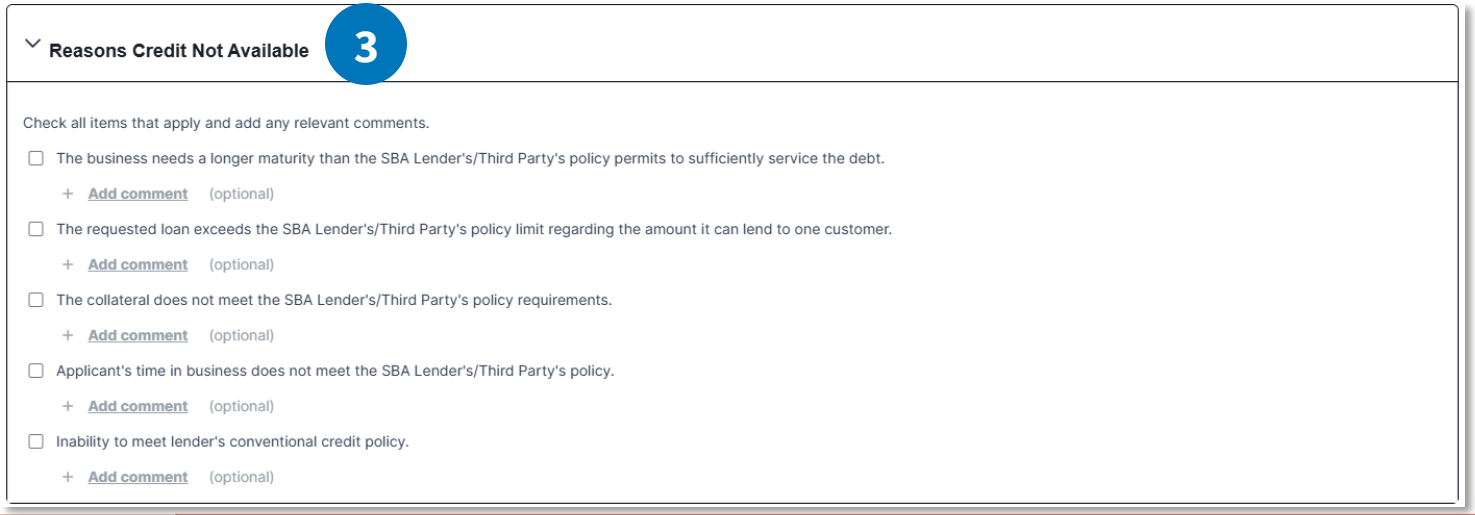
Lender Eligibility and Credit Not Available



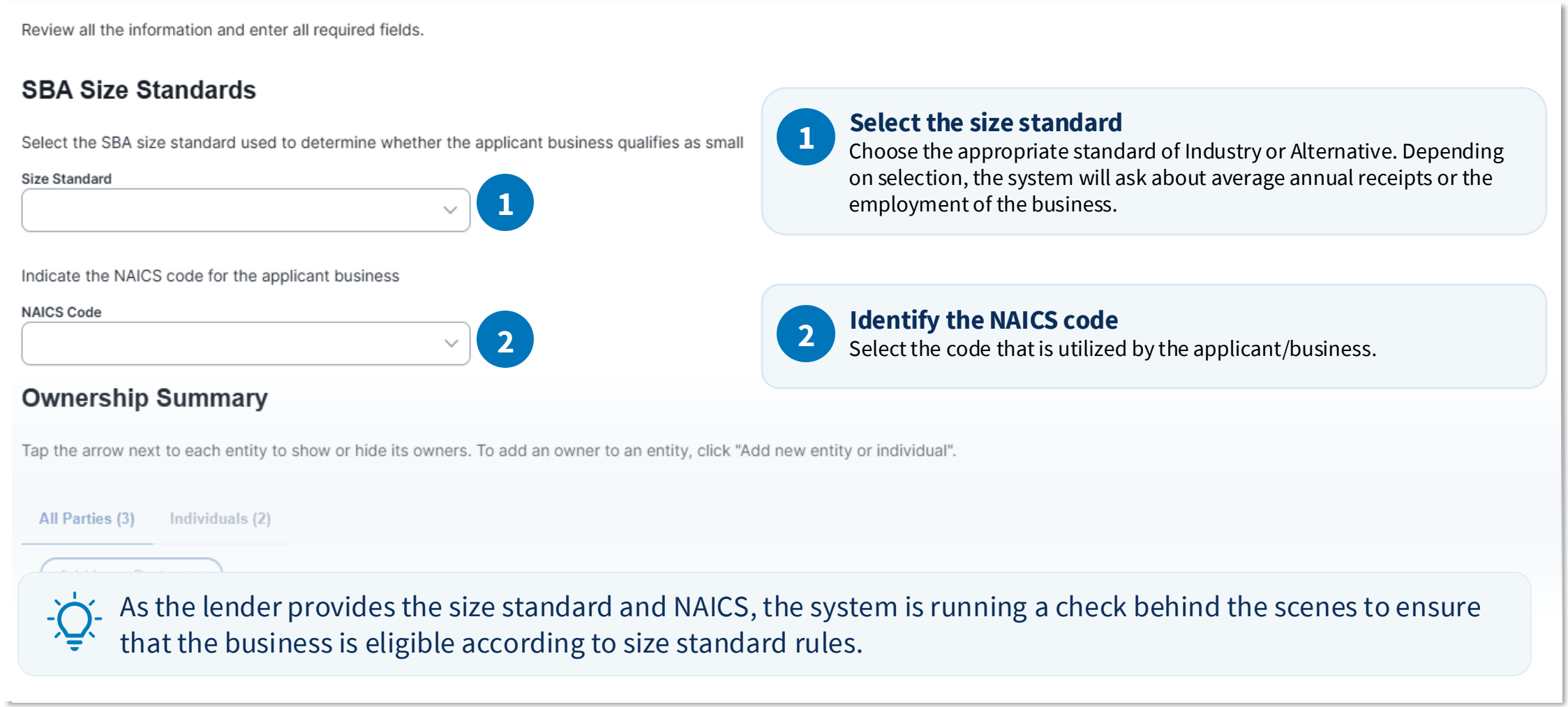
1 **Review Lender Eligibility**
Select See More and review all certifications the Applicant should have signed via SBA Form 1919.

2 **Complete the lender certification**
Certify the information by clicking the checkbox. Checkbox is activated once lender has scrolled through certifications.

3 **Choose Credit Not Available**
Select the applicable reason credit is not available elsewhere from the options.



Size Standard check within About the Business

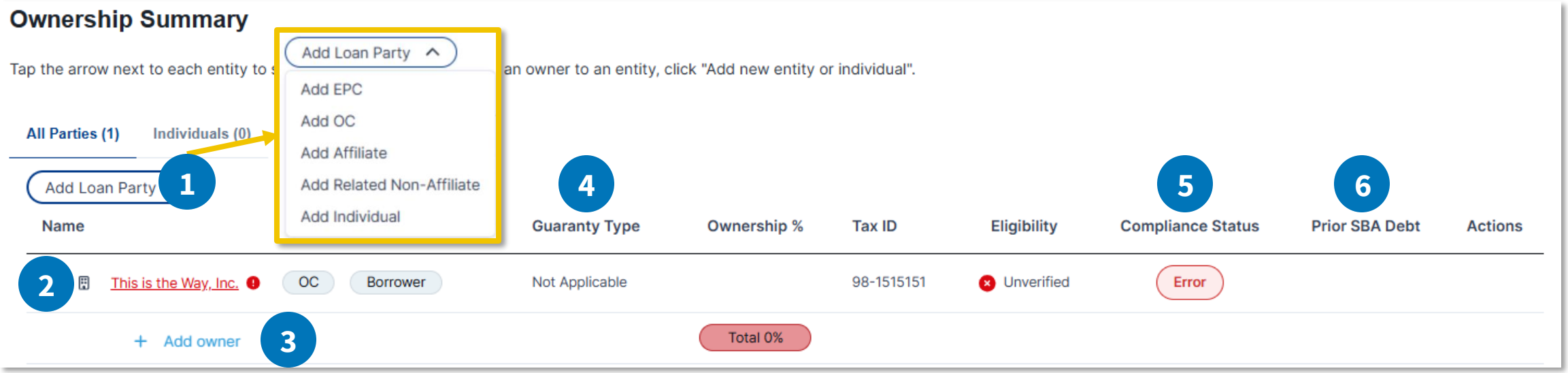


1 Select the size standard
Choose the appropriate standard of Industry or Alternative. Depending on selection, the system will ask about average annual receipts or the employment of the business.

2 Identify the NAICS code
Select the code that is utilized by the applicant/business.

As the lender provides the size standard and NAICS, the system is running a check behind the scenes to ensure that the business is eligible according to size standard rules.

Navigating the Ownership Summary



1. Click to add your **EPC, OC, Affiliates, *Related Non-Affiliates (if pledging collateral as a supplemental guarantor),* and additional Guarantors**.

2. Click on the name to enter additional information for the loan party.

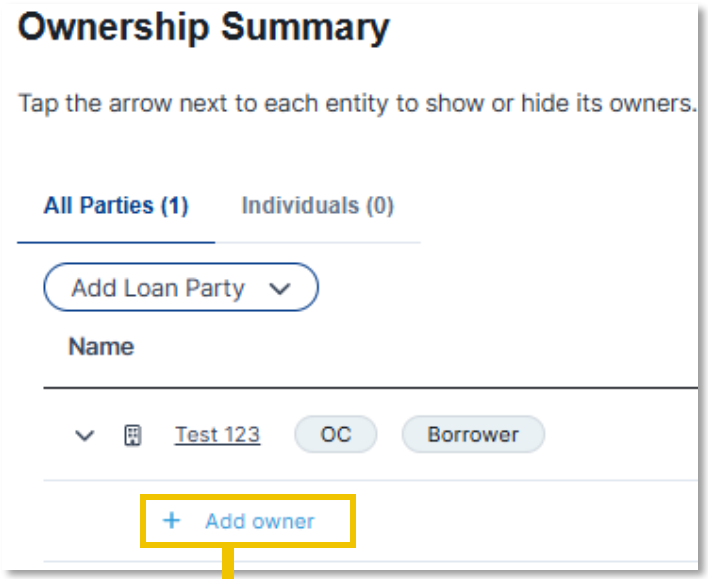
3. Click to add **Entity Ownership** details specific to the hyperlinked party. *NOTE: If an entity/business owns another entity/business the platform will automatically add to the summary as a parent row which will require ownership drill-down*

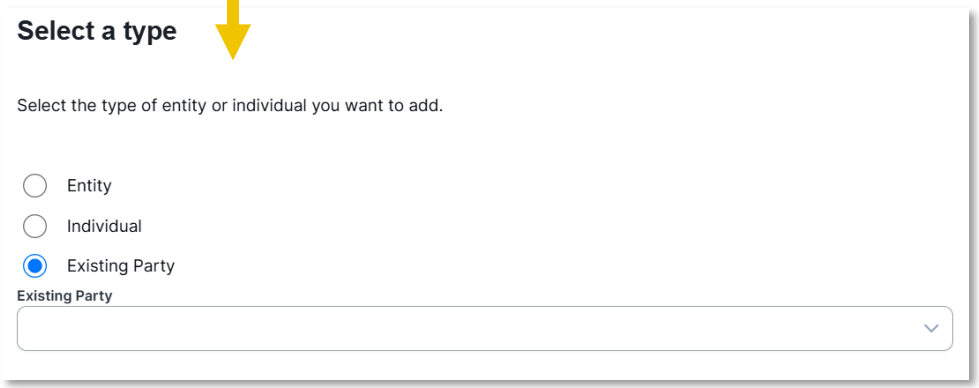
4. Identify Guaranty Type, Ownership % and Tax ID. The bubble will change to green once 100% ownership is entered for the entity.

5. Compliance Checks. More on this in the section labeled Risk Mitigation Framework.

6. Viewing Prior SBA Debt will be hyperlinked. If refinancing an existing SBA loan, lender can click on the **Outstanding Debt Amount** in the ownership table. More on this in other pages.

How to Add Owners to your Application





Choose the option for adding an Owner

1 New entity

Adding an entity will also require you to fill in all information about the Entity, similar to individual. Name, ownership, address, collateral etc.

2 New individual

Create a new person record and enter the individual's name, ownership, address, collateral, and other required information.

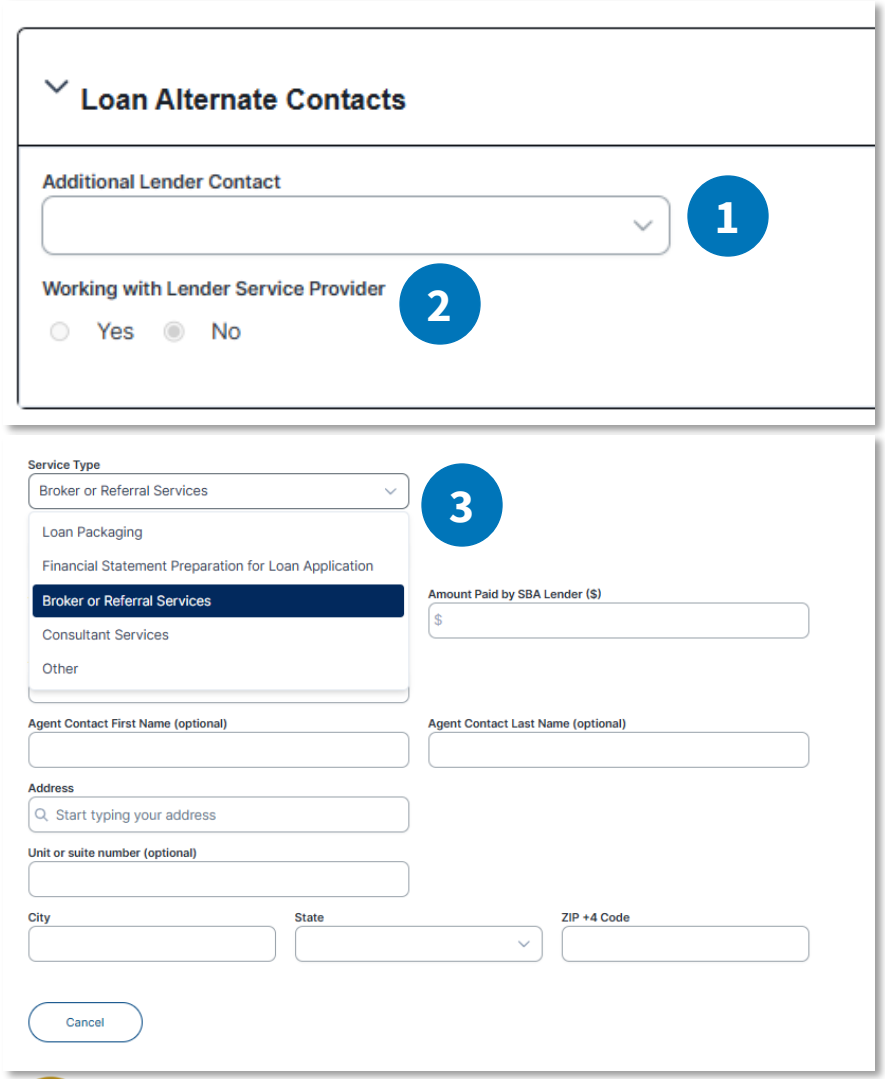
3 Existing party

Reuse an Individual or Entity already in the application. Existing information carries forward and reduces duplicate entry for most fields.

BEST PRACTICE

Before creating a new record, check whether the party already exists in the application.

When to Use the Loan Partners Section



A quick decision before moving on

1 Additional lender contact?

Add the contact from the drop-down so the application reflects the correct lender participants.

2 Using an LSP?

Select Yes. The platform will display the fields needed to identify the provider and related services.

3 Loan agent involved?

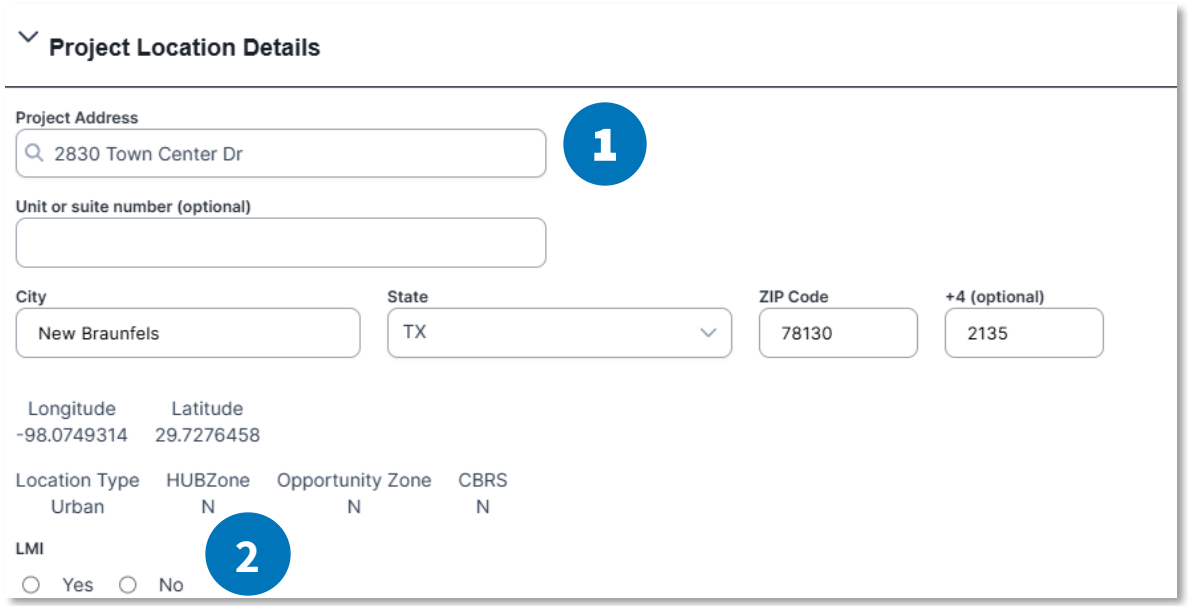
Add the agent and choose the service type that describes their role in the transaction.

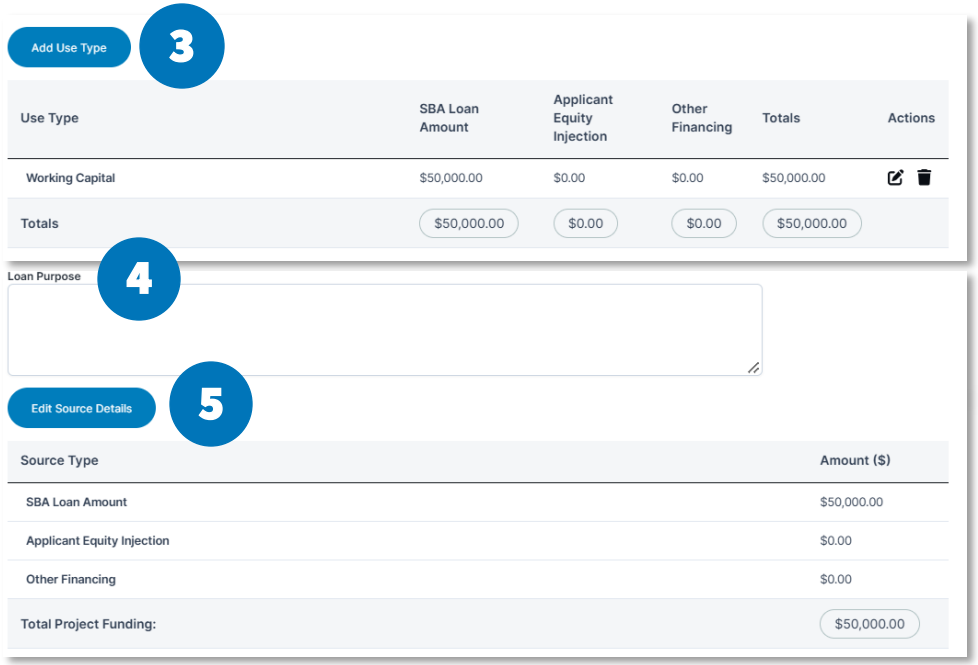
4 None of the above?

No entry is required as this set is completely optional. Skip this section and continue through the stepper.

**If lender is charging a packaging fee, info should be entered here.*

Build Sources and Uses





1 Confirm the project location

Enter the project address. Longitude and latitude calculate automatically.

2 Complete the LMI field

LMI is an ***optional*** field and can be provided if you have the information – this will be pre-populated in the future.
Location Type, HUBZone, Opportunity Zone, and CBRS will automatically populate based on the project Address

3 Add each use type

Add uses such as land and improvements or working capital. Some selections trigger additional questions or documents.

4 Describe the loan purpose

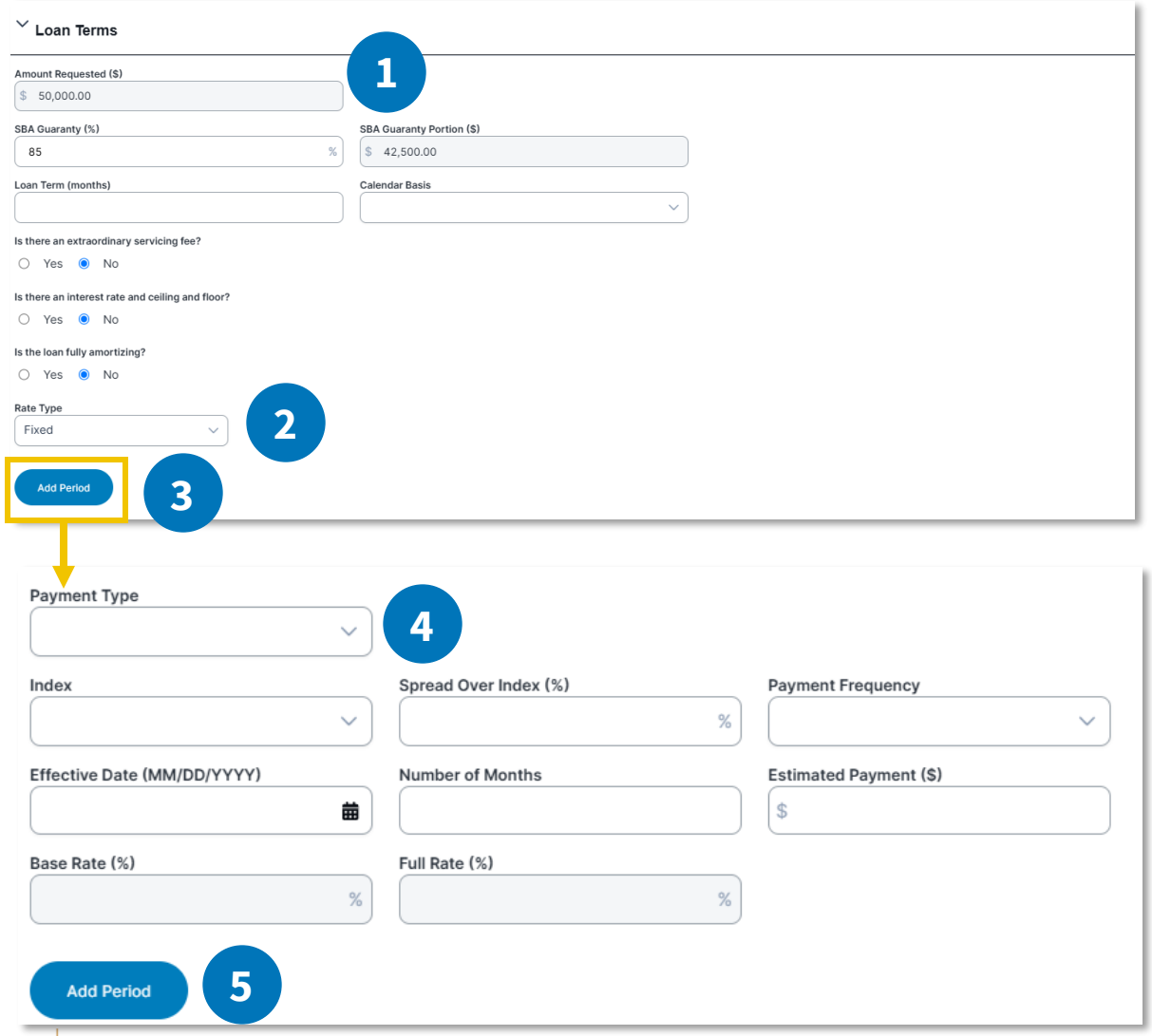
Add a brief statement explaining how the loan proceeds will be used.

5 Enter source details

Identify the lender loan amount, equity injection, and other financing.

The loan amount and total project cost will be required to match. If they do not, you will not be able to submit the application.

Set Loan Terms and Repayment



Build the repayment structure in sequence

1 Enter the core loan terms

Complete the guaranty percentage, loan term, calendar basis, and other required terms.

2 Choose the rate type

Select fixed or variable.

3 Add a repayment period

Add the applicable period after selecting the rate type.

4 Choose the payment type and details

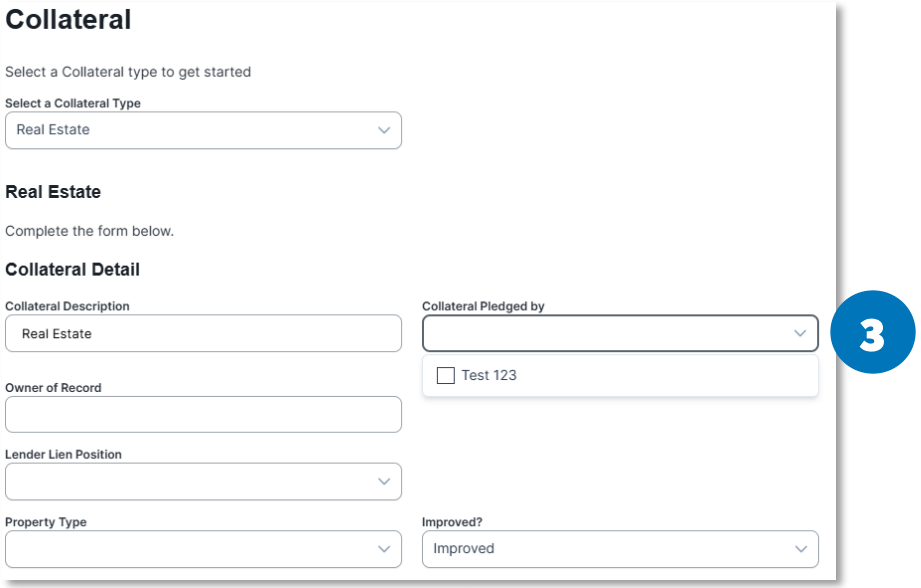
After selecting Add Period, the lender may add interest only or principal and interest for the period. Enter the index, payment frequency, number of months, and estimated payment.

5 Complete payment details

If there are multiple Periods, you may select Add Period again.

Complete Collateral and Review Coverage





Complete the record, then assess coverage

1 Add other collateral

Use Add Collateral to capture any additional assets securing the loan.

2 Open the collateral record

When an owner is added as guaranteeing, the system will start the collateral record. To add additional details, select the edit button.

3 Assign the pledger

After selecting add collateral, additional details can be added. When additional collateral is added, the system will pull options for pledgers.

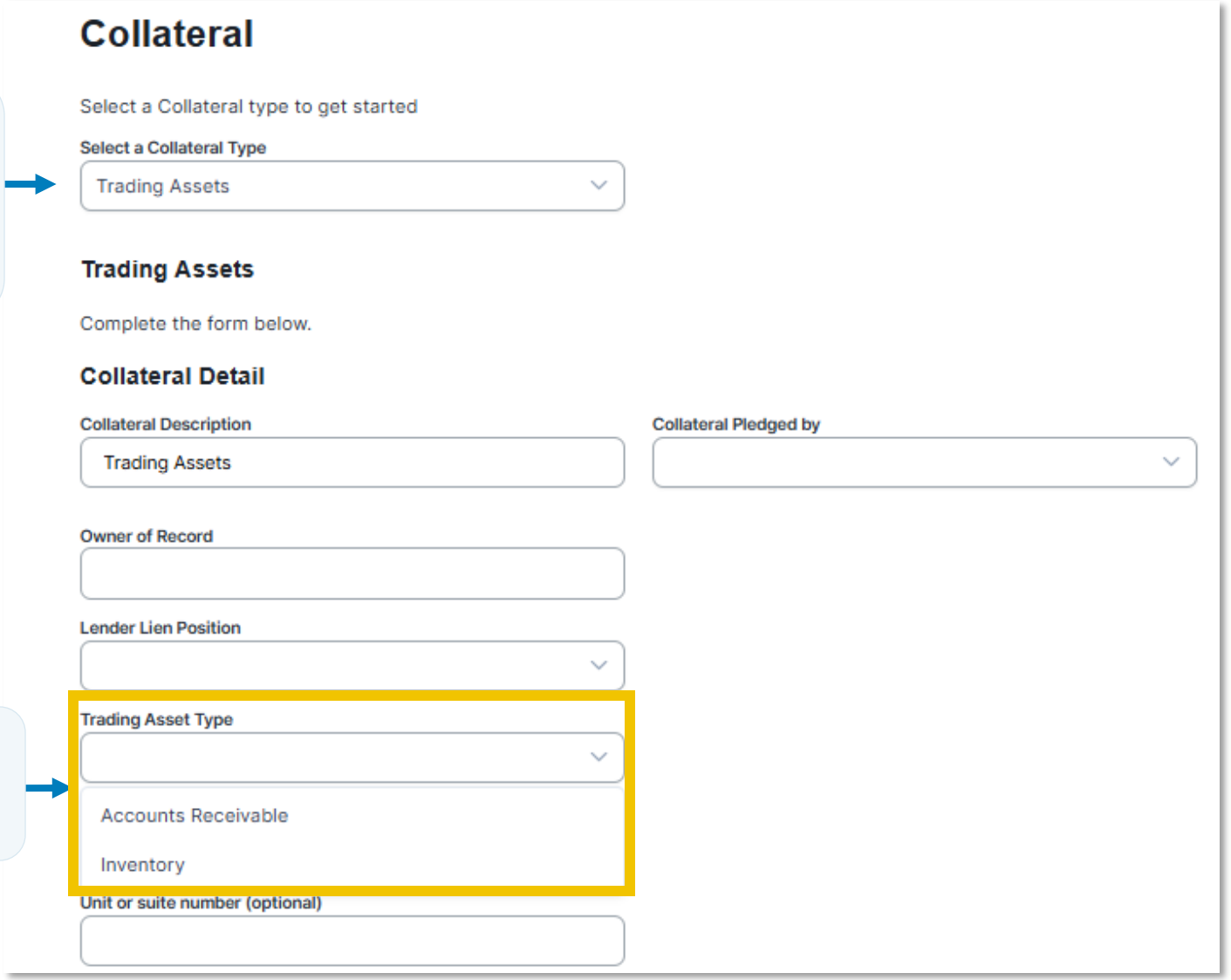
COLLATERAL COVERAGE ANALYSIS

Review the analysis after all collateral is entered to confirm the application reflects the available collateral and coverage.

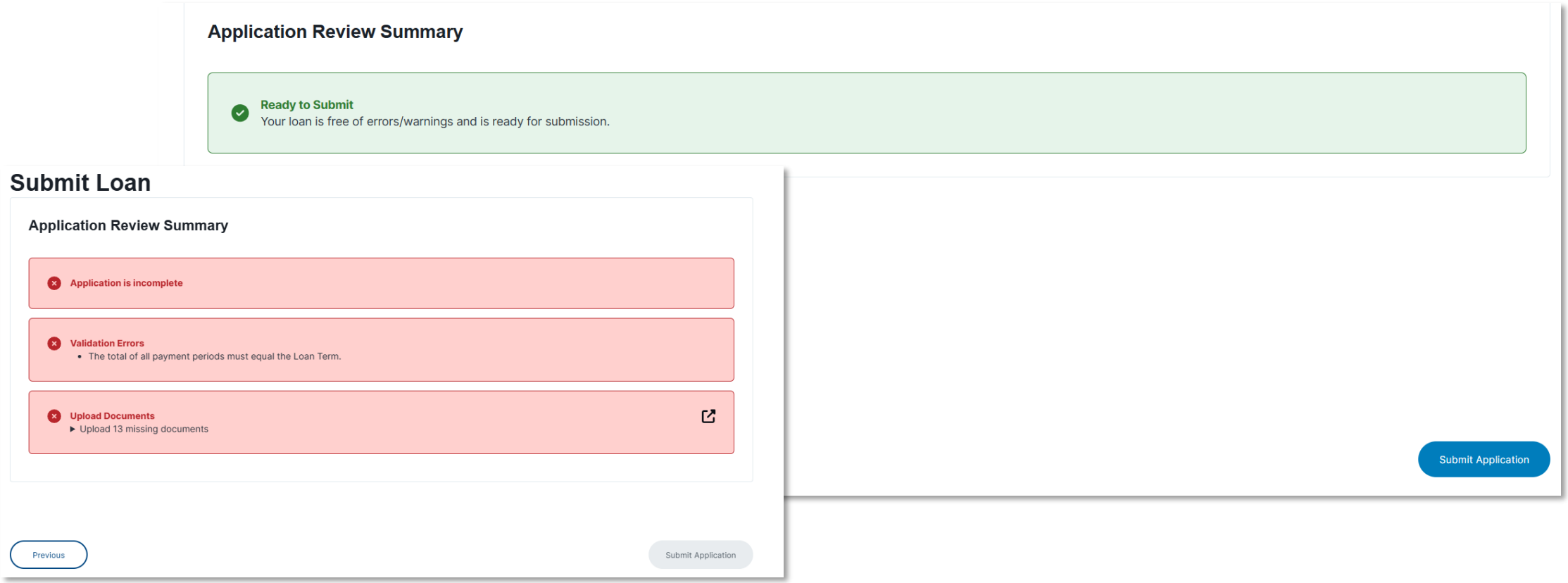
How to Add Accounts Receivables and Inventory

For Collateral such as Accounts Receivable and Inventory, you will first need to select **Trading Assets** as the collateral type.

Next, you can select either Accounts Receivable or Inventory.



Ensure Your Application is Ready to Submit



The application is ready to be submitted once all documents have been uploaded and all pages are complete.

After the documents have been uploaded, the **Submit Application** button will become blue and clickable.

Risk Mitigation Workflow

How to review and address compliance issues in iCAP

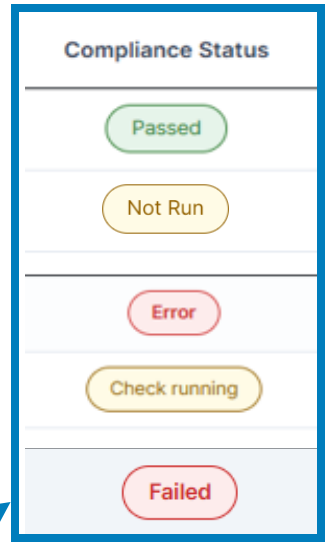
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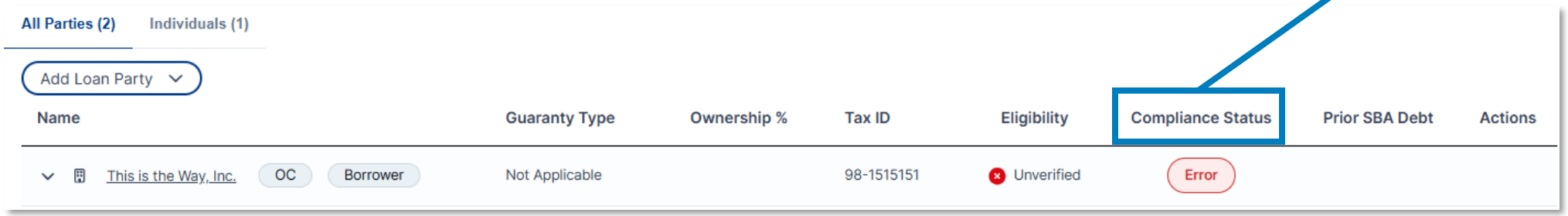
Compliance Checks in iCAP

Compliance Checks running against the Risk Mitigation Framework happen real-time within the platform.

Compliance Statuses Guide

- **Check running:** The TIN is being run thru the Risk Mitigation Framework
- **Passed:** TIN passed Risk Mitigation Platform checks
- **Failed:** TIN has findings. Visit hyperlinked entity for details.
- **Not Run:** Information is missing. Add information to run the check.
- **Error:** System experienced an error while running the checks. Contact CAFSquestions@sba.gov.

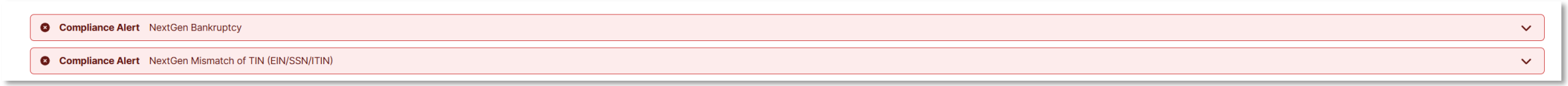


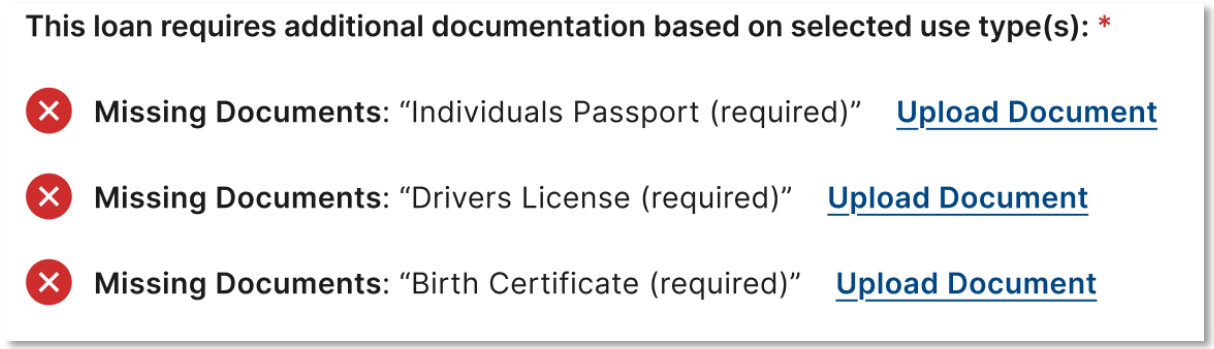


Note: When information is updated in an entity or individual, the compliance check will be re-run.

Non-Delegated Lenders: Upload documents for the Center to review failed compliance checks

If a compliance check fails, a banner will appear at the top of the page which can be opened to view the compliance alert details. Until the appropriate documents are uploaded, the application cannot be submitted.





The documents required for each compliance alert will appear in both the **Documents** section and in the **About the Business** > Entity/Individual details. Documentation must be uploaded to submit the application.

If only *one* of the documents is required to clear a compliance alert, once one option is uploaded, the others will become optional. In this example, 3 documents are shown as **Required.** However, once you upload 1 of the 3, the remainder become optional

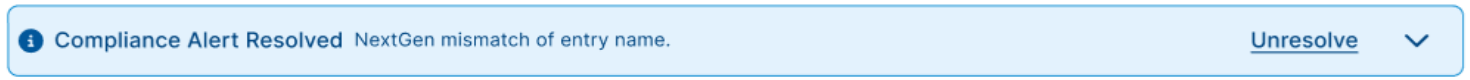
Delegated Lenders: Affirm lender has proper documentation to clear failed checks

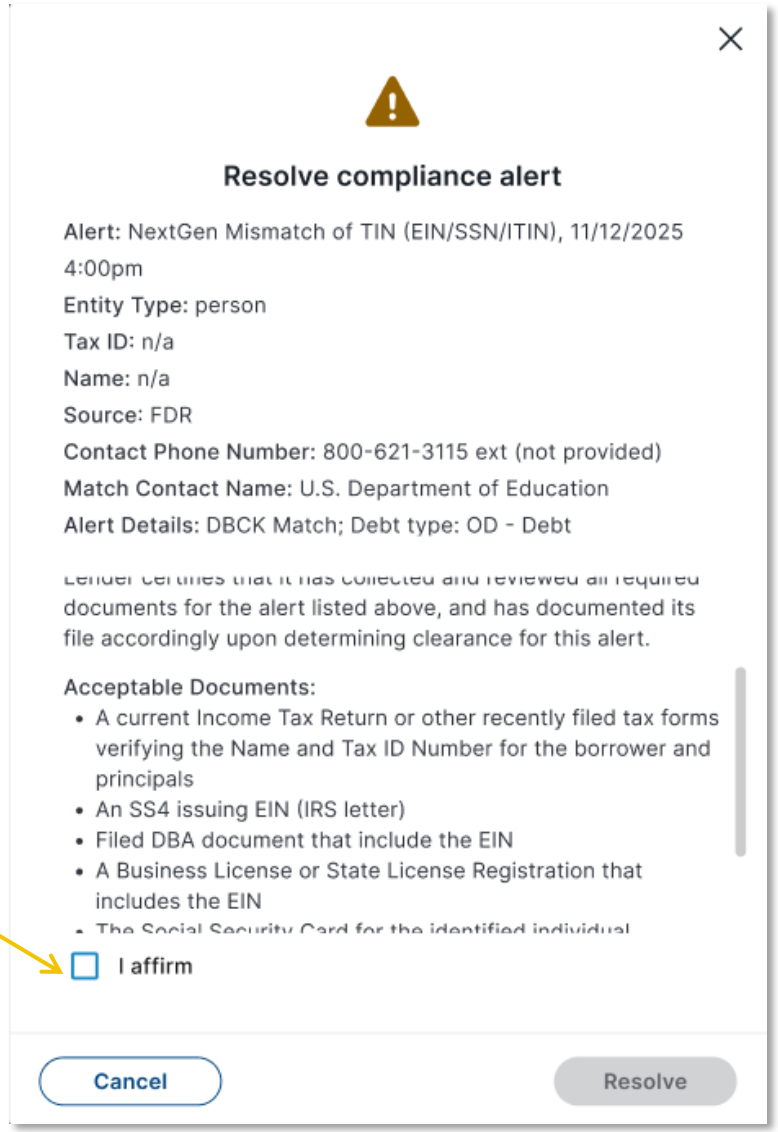
If a compliance check fails, a banner will appear at the top of the page which can be opened to view the compliance alert details with an option to Resolve.



As a delegated lender, you will be able to Resolve the compliance alert by affirming that you have the acceptable documents in your file

After you Affirm and Resolve the alert, the banner will turn blue, allowing the application to be submitted.



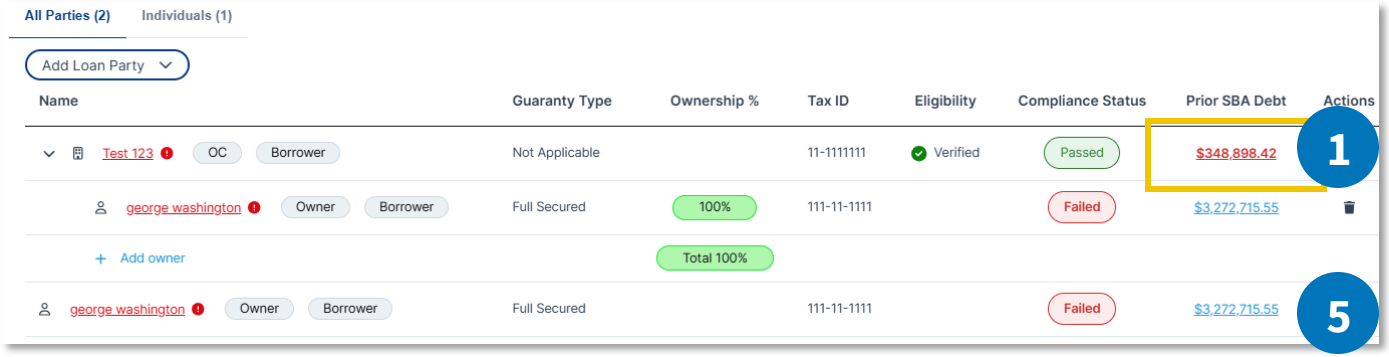


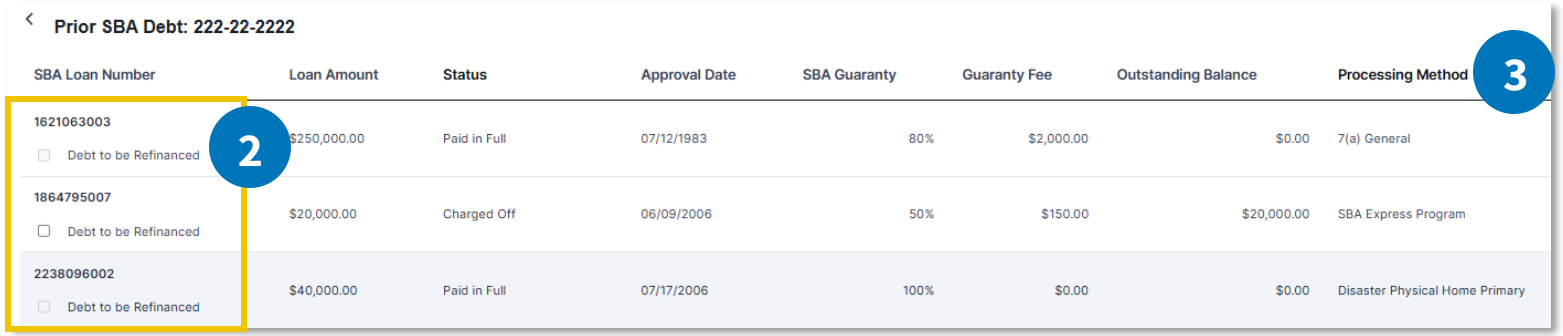
SBA Debt Refinance

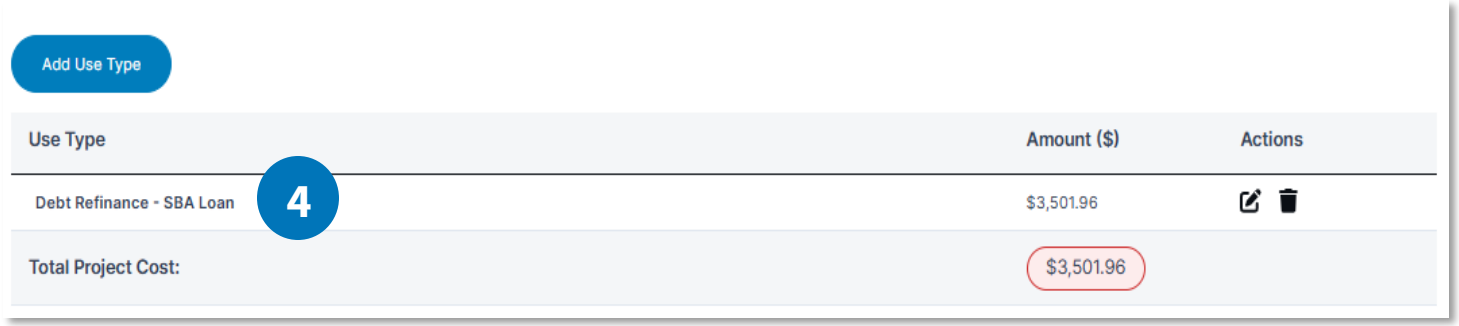
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Selecting SBA debt to be refinanced

1. Click on the *hyperlinked* debt totals to select which debt will be refinanced
2. Select via the checkboxes which SBA loans the application will refinance (**Debt to be Refinanced**)
3. All **Prior SBA Debt** will be listed within this column
4. The debt selected will *automatically* create a Use Type on the **Sources and Uses** page
5. Debt identified to be refinanced will automatically be removed from the aggregate and guaranty fee calculations







SBA Center Review of Application

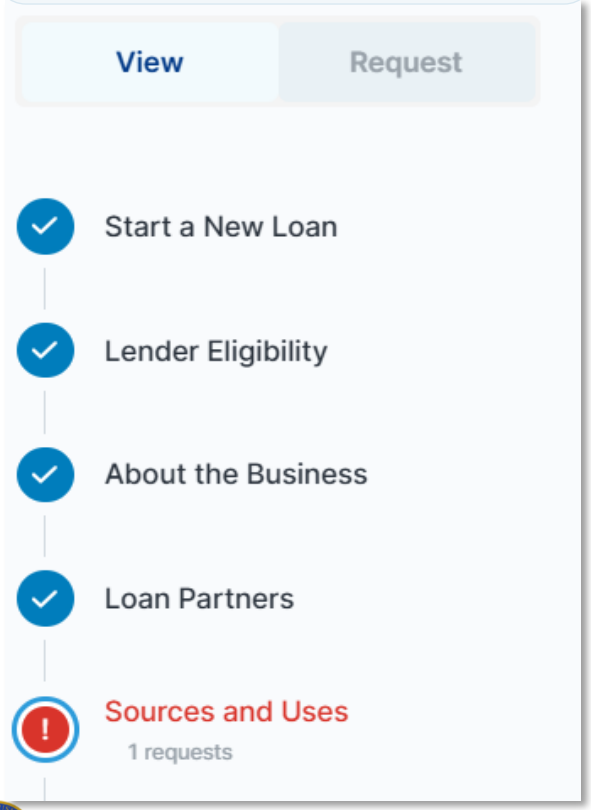
What's next?

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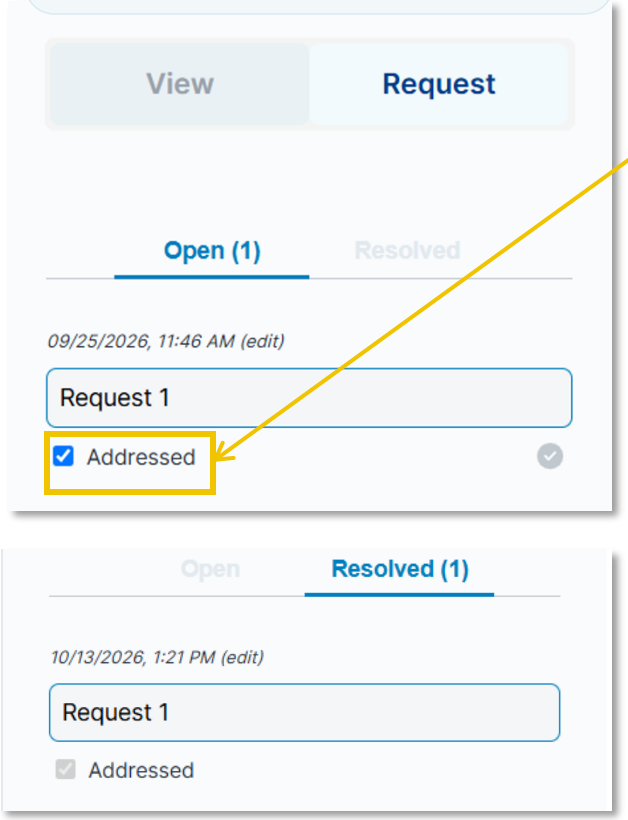
Addressing Lender Requests from the Center

Any issues or clarification needed by the Center will be communicated in the **Requests** feature in the side stepper.

If there is an active **Request**, the section with the request will be highlighted.



Click on **Request** to view open and resolved issues.



Addressing a Request

Once you have addressed the request (ex. Uploaded a requested document), check **Addressed.**

All Requests Must Be Addressed

All Requests must be marked as “Addressed” prior to re-submission of the application

Re-Submit After Addressing Requests

You must Submit the application again from the Review page after all requests have been Addressed. This will notify the center that they can review your changes/clarifications.

Contact Information

For additional assistance, please reach out to CAFSQuestions@sba.gov

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