



U.S. Small Business
Administration



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MySBA Loan Portal

BorrowerAccount Creation and AccessInstructions

December 2023

MySBA Loan Portal Overview

In the MySBA Loan Portal you can

- View and make payments toward your SBA loans
- Access statements and manage payments
- Submit an application for certain types of SBA loans

Borrowers may register for **MySBA Loan Portal** at <https://lending.sba.gov/>

Device: We recommend accessing the MySBA Loan Portal on a computer.

Browser: The MySBA Loan Portal must be accessed by using a compatible browser:

- Windows: Google Chrome Version 90+ or Microsoft Edge Version 90+
- macOS: Firefox Version 88+

Enrollment: If your business is a **nonprofit** or if your loan was **not registered with a Social Security Number (SSN)**, you will need to take an additional step of associating an SSN with your loan before you can create an account. To do so, please follow the [Instructions for COVID-19 EIDL EIN Borrowers](#)

Activity: Accounts are deactivated after 90 days of inactivity.

Note: *Mandatory fields are indicated by a * red asterisk.*



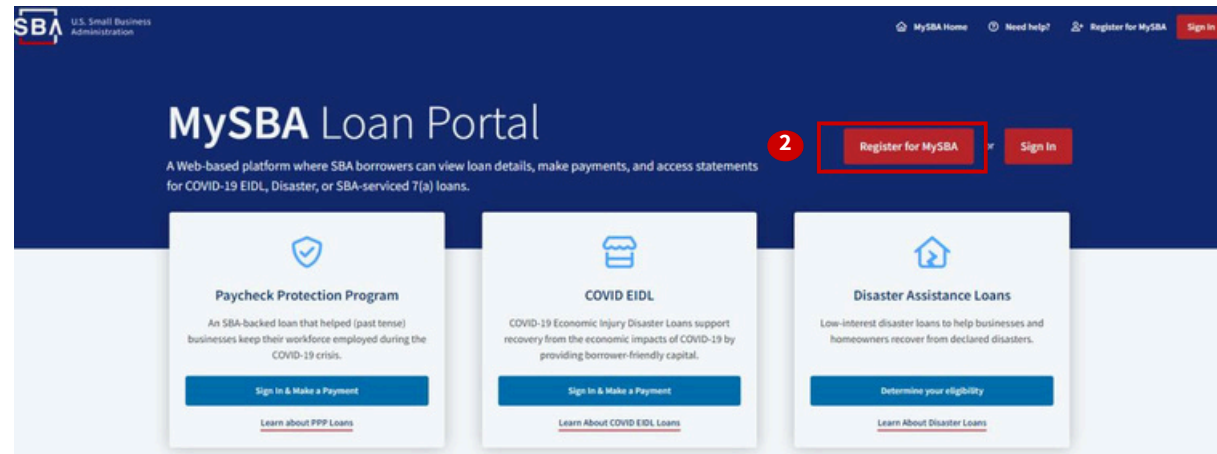
Create a MySBA Loan Portal Account

Register on MySBA Loan Portal

Instructions

1. Go to [MySBA Loan Portal](#)
2. Click on **Register for MySBA**

Note for COVID-19 EIDL Borrowers: If your business is **nonprofit** or if your loan was **not registered with a Social Security Number (SSN)**, you will need to take an additional step of associating an SSN with your loan before you can create an account. To do so, please follow the [Instructions for COVID-19 EIDL EIN Borrowers](#)



Enter User Sign In Details

Instructions

3. Enter your **First Name** and **Last Name**
 - **Note: First and last names are required, middle name is optional**
4. Create a **Username** which you will use to log in to the system. Your User ID must be 8 to 15 characters long, and cannot include, ' , " , & , or accented characters
 - **Note: The username is case-sensitive**
5. Create a **Password** which you will use to log in to the system. Your password must get all the **green checkmarks** for the 6 parameters. Re-enter the password again to confirm the password
6. Click **Next Step**
 - **Note: Accounts are deactivated after 90 days of inactivity**

Register an Account

This portal is part of MySBA. MySBA allows users to log in to multiple SBA systems using the same login credentials.



Sign in with your MySBA credentials to continue. If you already have a Capital Access Financial System (CAFS) or Veteran Small Business Certification (VetCert) account, use those credentials to sign in.

First name *

Middle name

Last name *

Suffix

Username *

Create a Password

Passwords must be unique and must contain:

- 16 Characters
- A Number
- Match
- 1 Uppercase Letter
- Special Character
- 1 Lowercase Letter

Password *

Re-Enter Password *

Next Step

Enter Contact Information

Instructions

7. Enter your **Home Phone** and **Mobile Phone Number**
8. Enter your **Email address** twice so they match
9. Select your **Country** from the dropdown menu
 - **Note: For U.S. Territories, you must select the 'United States of America'**
10. Start typing your address until the auto-populated drop list displays your matching address and then select your correct address
 - **Note: P.O. Boxes are not accepted**
11. Confirm that the address automatically entered is correct and click **Next Step**

Register an Account

[Sign in](#)

This portal is part of MySBA. MySBA allows users to log in to multiple SBA systems using the same login credentials.

Home Phone Number *

+1(XXX)XXX-XXXX

Mobile Phone Number *

+1(XXX)XXX-XXXX

Email *

Confirm Email *

Home Address

Country *

United States of America

Address *

Address Line 2

City *

State *

Alabama

Zipcode *


[Previous](#)

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[Next Step](#)

U.S. Small Business Administration

409 3rd St, SW, Washington DC 20416

 1-833-572-0502

 cls@sba.gov

Enter SBA Account Information

Instructions

12. Enter your **Date of Birth** by clicking the Calendar icon. You may also enter your Date of Birth manually in the format displayed, **mm/dd/yyyy**
13. Enter your **Social Security Number**
14. Check **Yes** or **No** whether you have an SBA Loan
 - a. If "**Yes**" please enter your 10-digit SBA loan number with no dashes
 - b. If "**No**" proceed to step 15
15. Click **Next Step**

The screenshot shows a web form titled "Register an Account" with a "Sign in" link in the top right. Below the title is a sub-header "Personal Details" and a note: "Your social security number and date of birth are used to verify your identity".

Form fields and callouts:

- 12**: A red box highlights the "Date of Birth *" input field, which contains "-----".
- 13**: A red box highlights the "Your Social Security Number ? *" input field, which contains "XXX-XX-XXXX" and has an eye icon for toggling visibility.
- 14**: A red box highlights the "SBA Account" section, which includes the question "Do you currently have an open SBA loan? *" and two radio buttons labeled "Yes" and "No".
- 15**: A red box highlights the "Next Step" button at the bottom right of the form.

At the bottom left of the form is a "Previous" link.

Verify E-mail Address

Instructions

18. You will receive a verification email on the email address you entered in [Step 8](#)
19. Click on the verification link in the email
 - **Note: If you do not receive an email, please click 'Didn't receive an email? Click to resend.'**
20. The link will take you the confirmation page. Click **Confirm**

Verify Your E-mail Address

Your email address needs to be verified before you can sign in. We have sent you an email with a verification link. Please contact us if you do not receive it within a few minutes.

[Didn't receive an email? Click to resend.](#)

Please Confirm your e-mail address for MySBA inbox



SBA CLS <noreply@cls.sba.gov>
to me

12:02 PM (0 minutes ago)

Greetings from MySBA Portal!

You're receiving this e-mail to verify your e-mail address connected to your MySBA account. You can confirm your account by clicking the link below:

<https://beta.oauth.cls.sba.gov/accounts/confirm-email/MczMw-1nT47i-Qx6ZK1ILTkYagryoZFFx0hSela7yDkakiM4ZZQTY/?app=My+SBA>

Telephone Support: 1-833-572-0502

Confirm E-mail Address

Please confirm that [redacted] is an e-mail address for user [redacted].

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Confirm

Choose Security Questions

Instructions

16. Choose three security questions from the drop-down menus and enter your answers in the appropriate boxes.

- **Note: The answers are NOT case-sensitive.**

17. Click **Complete Registration**

Register an Account [Sign in](#)

This portal is part of MySBA. MySBA allows users to log in to multiple SBA systems using the same login credentials.

Security Question 1

Question *
.....

Answer *
.....

Security Question 2

Question *
.....

Answer *
.....

Security Question 3

Question *
.....

Answer *
.....

[Previous](#) **17** **Complete Registration**

Log In

Instructions

21. Upon clicking Confirm, you will be redirected to the **MySBA Loan Portal Sign In** page
22. Enter the **Username** and **Password** that you created
23. Agree to the **Disclosures and Terms**
24. Click **Sign In**

Sign In

[Register Account](#)

Sign in with your MySBA credentials to continue.

If you already have a Capital Access Financial System (CAFS) or Veteran Small Business Certification (VetCert) account, use those credentials to sign in.

Username *

[Forgot Username](#)

Password *

[Forgot Password](#)

Disclosures and Terms

This is a U.S. Small Business Administration federal government computer system that is for official use only. This system is subject to monitoring and anyone using this system expressly consents to such monitoring. Individuals found performing unauthorized activities may be subject to disciplinary action including criminal prosecution.

I have read and understand the disclosures above *

Sign In

U.S. Small Business Administration 409 3rd St, SW. Washington DC 20416

1-833-572-0502 | cls@sba.gov

Create

Authenticate

Access



U.S. Small Business
Administration

Access your MySBA Loan Portal Account

Home Page

Instructions

1. Once you are logged in, you will be on your **Home Page**
2. To manage/view your SBA loan details, click on **Manage Loans**
3. If you are a veteran owned business owner, click on **Manage Certifications** to apply to and manage.



Manage Your Loans

Visit our MySBA Loan Portal to view loan details, make payments, access statements, and more.

2

[Manage Loans](#)

Veteran Certification

Apply for and manage your veteran small business certifications.

3

[Manage Certifications](#)

Manage Loans

Instructions

1. After clicking on **Manage Loans**, you will be on your **LoansHome Page**
2. By clicking on the **My Loans** tab, you can access all SBA loans under your SSN as the primary loan holder
3. In the **My Loan Applications** tab, you can view/resume any saved loan applications

The screenshot displays the SBA Loans Home page. At the top, there is a navigation bar with a home icon, 'Loan Accounts', 'Messages', 'sba user', and 'EN'. Below this, there are two tabs: 'My Loans' (labeled with a red circle '2') and 'My Loan Applications' (labeled with a red circle '3'). The 'My Loan Applications' tab is active, showing a list of applications. The first application is 'SBA Disaster Business Loan' with a loan amount of '\$ ----', a current status of 'In Progress', and a loan application number. Below this, there is a section titled 'What's happening right now?' with a message: 'You are still in process of completing your Loan Application. To continue filling out information, click the "Continue" button above and enter all required information before you submit it.' The second application is 'Disaster Business Loan Application' with a loan amount of '\$0.00', a current status of 'In Progress', and a loan application number. It also has a 'What's happening right now?' section with the same message. Both applications have 'Cancel' and 'Continue Application' buttons.

Assistance and Notices

Instructions

1. On the left side of the screen on your **Loans Home Page**, you have the accessibility to apply for disaster assistance and see important notices
2. You can search for SBA disaster assistance by clicking on the link **'Search Disasters To Apply For Assistance'**
3. To determine if you are eligible to apply for an SBA disaster loan, select the location and county of your damaged property

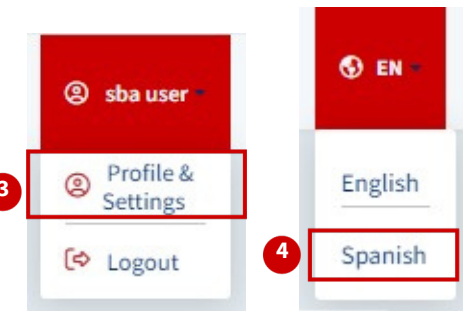
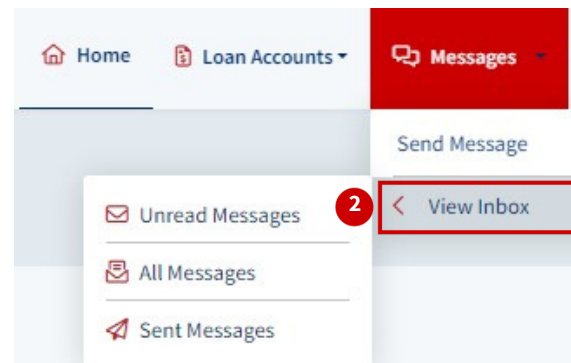
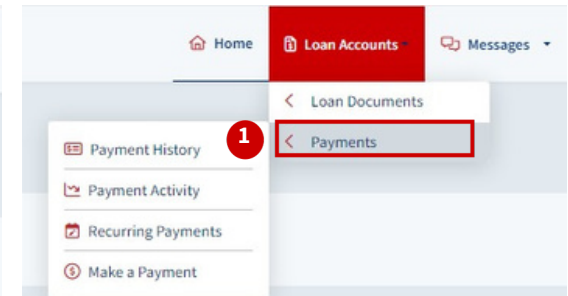
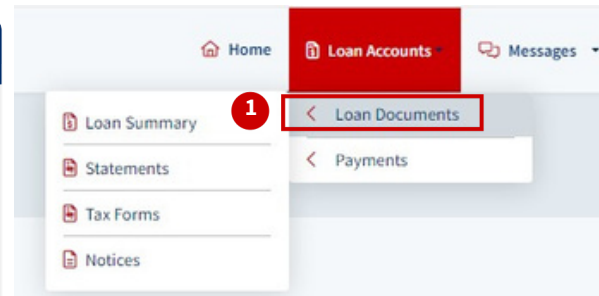
The screenshot shows the SBA Disasters Assistance page. At the top, it says "Welcome sba sandbox user" and "Last Login at Dec. 11, 2023, 4:10 p.m. EST". Below this is a home icon and the text "SBA Disasters Assistance" with a subtext "SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters". A red box highlights the link "Search Disasters To Apply For Assistance" with a red circle containing the number 2 next to it. Below this is a warning icon and the text "Notice" with a subtext "COVID-19 EIDL program is not accepting new applications, increase requests, or reconsiderations".

The screenshot shows the SBA Disaster Declaration Search page. At the top, it says "Disaster Declaration Search" and "SBA disaster loans may be available to homeowners, renters, and businesses of all sizes in areas covered by a disaster declaration." Below this is a form titled "Let's determine if you are eligible to apply for an SBA disaster loan." with a subtext "Please provide a few details about yourself so we can share the current declared disasters in your area." A red box highlights the "Select a Location" and "Select a County" dropdown menus with a red circle containing the number 3 next to it. Below the form is a "View All Disaster Declarations" link and a "Continue" button.

Navigation Drop Down Options

Instructions

1. Click on the down arrow next to **Loan Accounts** to expand the menu to access **Loan Documents** and **Payments** Information
2. To view or send messages, click on **Messages** and **View Inbox**
3. Under your **name**, you can click on **Profile & Settings** to update your personal and contact information
4. If you prefer to access the portal in **Spanish**, click on the **EN** drop down option



Loan Summary

Instructions

1. Under **Loan Accounts**, click on **Loan Summary** to view information about a loan
2. Click on the arrow on the left side of the screen to expand more options
3. From the top right side of this screen, you can navigate to different summaries for your loans from the **SBA Loan Number** dropdown menu

The screenshot shows the SBA Loan Summary interface. At the top, there are navigation tabs for 'Home' and 'Loan Accounts'. Below 'Loan Accounts', 'Loan Summary' is highlighted with a red box and a red dot labeled '1'. A left sidebar menu is expanded, with 'Loan Summary' selected and a red dot labeled '2' next to a left-pointing arrow. In the top right corner, the 'SBA Loan Number' dropdown menu is open, showing a list of loan entries with a red box and red dot labeled '3' next to the header 'SBA Loan Number'.

Loan Summary

Community Advantage Initiative

SBA ID: [Redacted] Current Status: Active On Disbursement Loan Number: [Redacted] Next Payment: \$1,000.00

What's happening right now?

The status for this loan cannot be determined. Please contact the SBA at 1-800-455-2000.

Loan Details

SBA Loan Number	[Redacted]
Loan Type	Community Advantage Initiative
Loan Status	Active On Disbursement
Loan Maturity Date	05/31/2024
Initial Approved Amount	\$75,000.00
	\$75,000.00
	\$75,000.00
	\$0.00

Borrowers

Borrower Test	(844) 333-2222
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Mailed Statements
 Will be mailed to 1000 Olive St Suite 40, Mechanicsburg, PA 17055 every payment cycle.

SBA Loan Number

- [Redacted] Community Advantage Initiative
- [Redacted] Community Advantage Initiative
- [Redacted] Community Advantage Initiative
- [Redacted] Community Advantage Initiative
- [Redacted] Community Advantage Initiative

Statements

Instructions

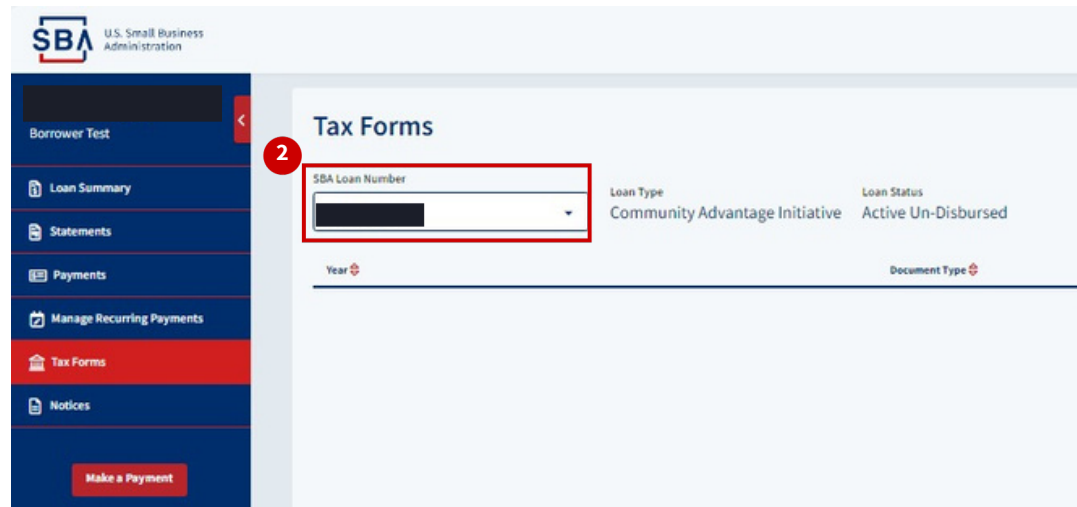
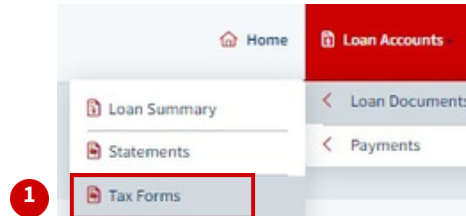
1. Under **Loan Accounts**, click on **Statements** to view your loan statements
2. You can navigate to different statements for your loans from the **SBA Loan Number** dropdown menu

The screenshot shows the SBA Loan Accounts interface. At the top, there are navigation buttons for Home, Loan Accounts, Loan Summary, Loan Documents, Statements, and Payments. A red box highlights the 'Statements' button, with a red dot and the number '1' next to it. Below this, the 'Statements' page is shown. A red box highlights the 'SBA Loan Number' dropdown menu, with a red dot and the number '2' next to it. The page displays a table with columns for Month, Statement Date, Statement Amount, Payment Due, and Due Date. A message at the bottom right states: 'You have no statements for 2023 please select another year'.

Tax Forms

Instructions

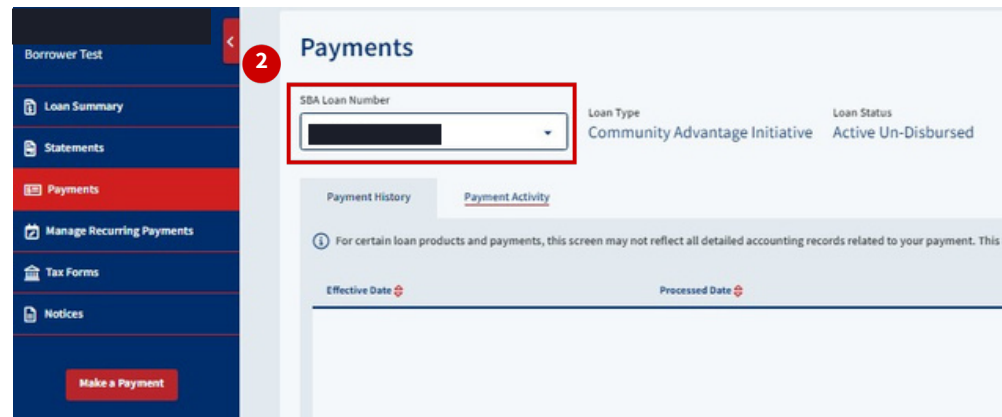
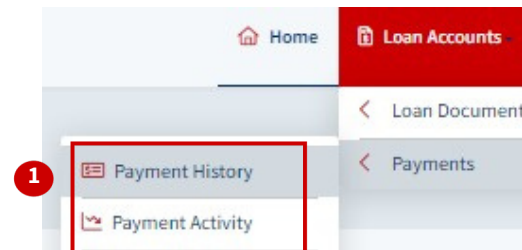
1. Under **Loan Accounts**, click on **Tax Forms** to view any available forms
2. You can navigate to different Tax Forms for your loans from the **SBA Loan Number** dropdown menu



Payment History and Payment Activity

Instructions

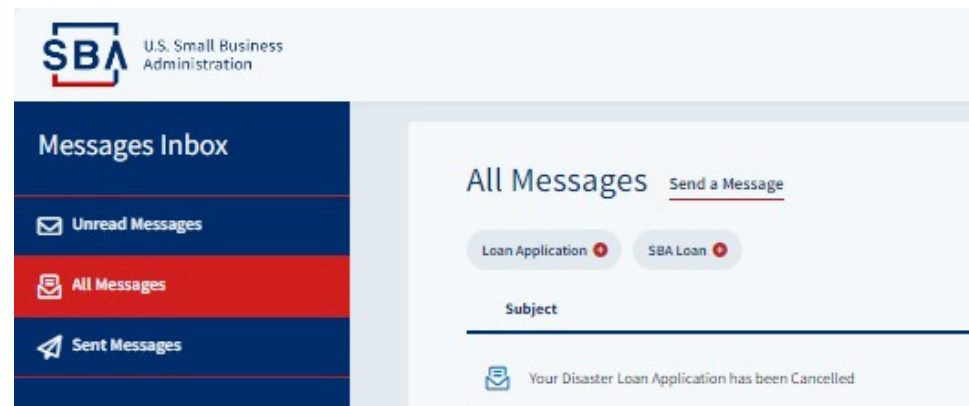
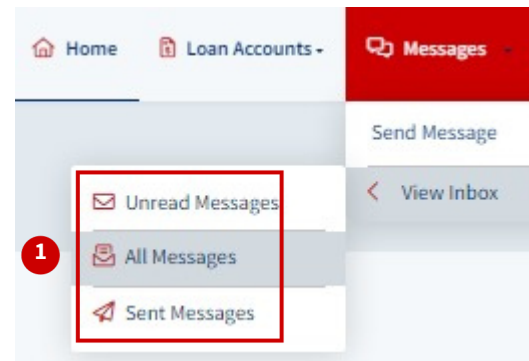
1. Under **Loan Accounts**, you can view **Payment History** and **Payment Activity**
2. You can navigate to different Payment History and Activity for your loans from the **SBA Loan Number** dropdown menu



Messages

Instructions

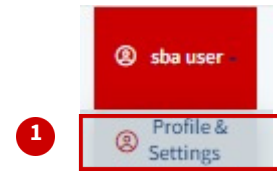
1. Under the **Messages** drop down menu, click **Unread, All, or Sent Messages** to view messages about your MySBA Loan Portal Account and associated Loans or **Send** a new message



Profile & Settings

Instructions

1. To update or confirm your profile information, click the drop-down arrow on **your name** to find **Profile & Settings**
2. If you need to edit your personal details, change your email address, or update new security questions, you will be able to access the self-service features here

The screenshot shows the 'Profile & Settings' page. On the left is a dark blue sidebar with the SBA logo and 'U.S. Small Business Administration' text. The sidebar contains a list of settings: 'Personal Details' (highlighted with a red border and a red circle with '2'), 'Password', 'Email', 'Phone Number', 'Address', 'SBA Loan', 'Security Questions', and 'Language Preferences'. The main content area is titled 'Profile Personal Details' and includes a 'Sign Out' link. Below the title, it says 'For sbaueracc1' and provides a warning about name changes. There are input fields for 'First name' (sba), 'Middle name' (sandbox), and 'Last name' (user). There are also fields for 'Suffix' and 'Date of Birth' (02/03/1981). An 'Update Personal Details' button is at the bottom.

Customer Support



Additional resources available on Sba.gov:

- [Contact SBA](#)
- [Make a payment to SBA](#)

CAFS Support Contact Center:

- **Email:** cls@sba.gov

Instructions for COVID-19 EIDL EIN Borrowers

Please email the Disaster Customer Service team at disastercustomerservice@sba.gov **on company letterhead** if any of the below is applicable to you:

1. your business is a non-profit organization,
2. the loan is associated with the corporation's EIN, or
3. there is no social security number associated with the loan.

and include the following:

1. SBA Loan Number
2. Associate's First and Last Name
3. Social Security Number of the person who should have access

Once complete, a confirmation email will be sent, and that person will be able to establish a CAFS account using the [Create MySBA Account instructions](#)