

CAFS is the integration of SBA's guaranty and Disaster loan programs' full loan life cycle which includes lender/borrower matchmaking, origination, servicing, and post servicing. CAFS also supports the surety guaranty bond program.

CAFS is accessed via the CAFS Login System (CLS). The production URL is <https://caweb.sba.gov>. If you have questions, contact [CAFS@SBA.gov](mailto:CAFS@SBA.gov).

Signing up is a 4 part process and requires a valid agreement for 7a lending. The steps are *I. Establish the Authorizing Official II. Set Up Account III. Set Up Roles IV. Enroll In SBA One Portal.*

## I. ESTABLISH LSP Agreement

Lender Service Providers (LSPs) must have the location id listed in their SBA LSP agreement.

## II. ESTABLISH AUTHORIZING OFFICIAL (AO)

Before signing up for SBA One, make sure that your organization has registered an AO. All partner accounts must include an AO listed as a supervisor in the CLS profile. The AO is responsible for approving partner accounts and recertifying the accounts bi-annually. IF you have registered an AO and the AO is listed in your profile, skip to section III.

### A. NEW CLS USER REQUESTING AUTHORIZING OFFICIAL ROLE

1. Go to the URL and agree to the terms in the warning banner by clicking "I agree to these terms".
2. On the left navigation page, click "Create New SBA CLS Account".
3. Complete the sections labelled "Login Information", "Identity Information", "Contact Information" and "User Information"
  - a. Under User Information
    - i. Select "Partner" for user type
    - ii. Enter the "Headquarters Location Id".
    - iii. Select "Authorizing Official" under "Job Classification"
  - b. Under "Supervisor Information"
    - i. If you are the first authorizing official for a location id, complete the form and submit the request. LEAVE THE SUPERVISOR SECTION BLANK & send an email to [CLS@SBA.gov](mailto:CLS@SBA.gov) with subject "PRODUCTION Authorizing Official Approval Request" OR "TEST Authorizing Official Approval Request".
    - ii. If there is/are authorizing official(s) associated already registered for your location id, enter either the first and last name OR email address of one of the AOs and click "Lookup Supervisor by Email OR First Name/Last Name. Complete the form and submit request.
4. You will receive an email verifying your email address. You must click the link in the email and verify your email address within 48 hours. If you do not respond within 48 hours, the request will be deleted.
5. After the AO (if you are not your own AO) and OCA IT Security have approved the request, you will receive an email from [cls@sba.gov](mailto:cls@sba.gov) that your account has been approved.

## B. EXISTING CLS USERS REQUESTING AUTHORIZING OFFICIAL ROLE & THE USER DOESN'T HAVE AN AO IN THEIR PROFILE

1. LEAVE THE SUPERVISOR SECTION BLANK & Send an email to [CLS@SBA.gov](mailto:CLS@SBA.gov) with subject "PRODUCTION Authorizing Official Approval Request" OR "TEST Authorizing Official Approval Request". In the email, request to be signed up as an AO.
2. You will receive an email from [cls@sba.gov](mailto:cls@sba.gov) when your request has been granted.

## C. EXISTING CLS USERS REQUESTING AUTHORIZING OFFICIAL ROLE & THE USER DOES HAVE AN AO IN THEIR PROFILE

1. Go to the URL and agree to the terms in the warning banner by clicking "I agree to these terms".
2. Log into the system
3. At the top of the page, select "Profile"
4. Select "Authorizing Official" under "Job Classification"

After the AO (if you are not your own AO) and OCA IT Security have approved the request, you will receive an email from [cls@sba.gov](mailto:cls@sba.gov) that your account has been approved.

## III. Set Up CLS Account/Update Profile

Account access and requests must be approved by an AO. New users must set up an account and existing users must verify that there is a valid AO associated with their account. IF you have an account with an AO in the profile, skip to section IV.

### A. NEW CLS USER (Users who didn't have a GLS account prior to May 2015 OR Never Established a CLS Account)

1. Go to the URL and agree to the terms in the warning banner by clicking "I agree to these terms".
2. On the left navigation page, click "Create New SBA CLS Account".
3. Complete the sections labelled "Login Information", "Identity Information", "Contact Information" and "User Information"
  - a. Under User Information
    - i. Select "Partner" for user type
    - ii. Enter the Location Id for "Customer Location"
  - b. Under Supervisor Information, enter either the first and last name OR email address of one of the AOs and click "Lookup Supervisor by Email OR First Name/Last Name. Complete the form and submit request.
4. You will receive an email verifying your email address. You must click the link in the email and verify your email address within 48 hours. If you do not respond within 48 hours, the request will be deleted.
5. After the AO (if you are not your own AO) and OCA IT Security have approved the request, you will receive an email from [cls@sba.gov](mailto:cls@sba.gov) that your account has been approved.

### B. EXISTING CLS

1. Go to the URL and agree to the terms in the warning banner by clicking "I agree to these terms".
2. Log into the system
3. At the top of the page, select "Profile"
4. Under "Supervisor Information", enter either the first and last name OR email address of one of the AOs and click "Lookup Supervisor by Email OR First Name/Last Name. Complete the form and submit request.

#### IV. Set Up Roles

- To originate loans a user must have ETRAN Origination for the agreement level location id.
  - To service loans in SBA One, a user must have ETRAN Servicing.
1. Go to the URL and agree to the terms in the warning banner by clicking "I agree to these terms".
  2. Log into the system
  3. At the top of the page, select "Access"
  4. Click on the folder, select the box, and enter the location id for each required access level.
    - a. Originate Loans
      - i. Select "Electronic Lending- Origination (ETLAN)", check "Update", and enter the agreement level location id
    - b. Service Loans in SBA One
      - i. Select "Electronic Lending- Servicing (ETLAN)", check "Update", and enter the agreement level location id
  5. You will receive an email that the account has been updated. **THIS IS NOT AN APPROVAL FOR ACCESS.**
  6. After the access is approved by the AO (they will have 48 hours from your request), Program Office and the CLS security team, you will receive an email from [cls@sba.gov](mailto:cls@sba.gov).