

SBA Loan Systems



Capital Access Financial Systems

Two-Factor Authentication

Frequently Asked Questions

Revision History/Change Log

Version	Date	New Page(s)	Replace Old Page(s)
1.0	December 2020	All	N/A (1 st Release)

1 Introduction

1.1 Purpose of this Document

This document captures the Frequently Asked Questions for the Two Factor Authentication Implementation in CAFS.

1.2 Frequently Asked Questions

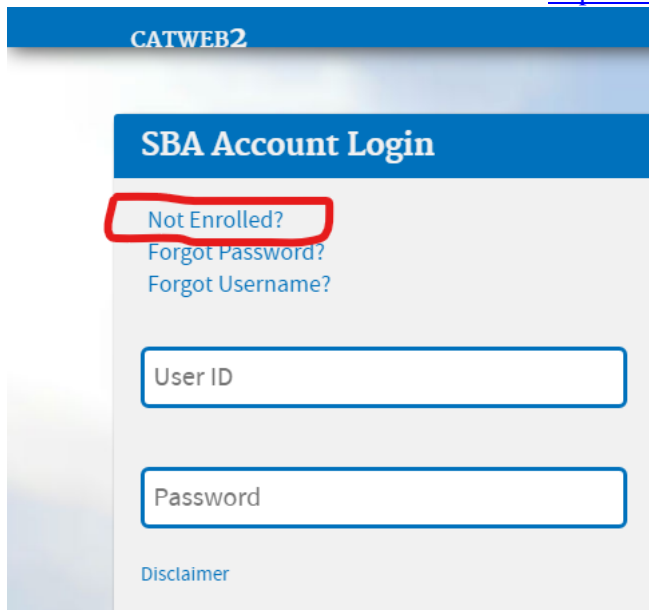
1. **Is there any limitation for the number of accounts that can be created in CAFS for a given financial institution?**
A. No, currently there is no limit.

2. **I am a vendor and will my clients, who are financial institutions, be required to sign an ISA?**
A. The ISA is signed with the vendor. The Lenders sign separate agreements with the SBA committing them to separate guidelines they are required to follow (that are more stringent than the ISA).

3. **Why is Two Factor Authentication currently no active in the production environment?**
A. We are waiting on all vendors to be onboarded in TEST before it is turned on in Production.

4. **Is the vendor ID the same for PROD as it is for TEST?**
A. No, they are different for each environment. Once testing is initiated in CATEWBE2, corresponding test credentials are provided. After testing is completed and the results are verified, a new set of credentials are sent for PROD directly by the SBA team.

5. **What is the procedure to create another account for SBA ETRAN Sandbox access?**
A. Go to CATWEB2 and click on 'Not Enrolled' https://catweb2.sba.gov/cls/dsp_login.cfm



Subsequently, the user is guided through a series of steps to select a user ID, Password, Identity information, Contact Information and Security Questions. Once submitted successfully, an account is created in CAFS for the user.

- 6. Please explain the special case for when the account that will be using the PIN is of type Application-to-Application)**
 - A. The Application-to-Application usage is limited and does not apply to vendors.

- 7. We are creating an API for the Paycheck Protection Program application. When we use 7(a) to test, we always receive “Error Codes”. Is there a guideline for us to make this application receive “successfully message” back to our portal from ETRAN?**
 - A. The Paycheck Protection Program is currently inactive.

- 8. Are there any validations/rules corresponding to the IP address that generates the PIN vs the IP Address that submits the requests? Alternatively, would any IP address apply?**
 - A. Yes, the IP address that requests the PIN is associated with the PIN. The PIN, therefore, is tied to the user and the IP address.

- 9. What does the error message “Invalid State code” indicate?**
 - A. The user will need to provide a ZIP Code. After the ZIP Code is added, by clicking the "look up ZIP" button, the city and state values are automatically populated.

- 10. How do I receive loan origination privileges on catweb2?**
 - A. This is done by requesting access to the CAFS systems: The user will need to request access to ETRAN Origination and ETRAN Servicing. Once submitted, the SBA help desk team will approve the request.

- 11. Will our customers in production need to use Vendor credentials or will they obtain their own?**
 - A. Customers for vendors will use their own SBA CAFS login credentials. Clients will enter their CAFS account id, password, and pin. Vendor API should be configured to send the client username, password, pin along with the vendor id.

- 12. In the ISA agreement, specifically corresponding to section 3, item 11, Location and location ID is interchangeably used. Can it please be reworded?**
 - A. Please note that Location and Location ID mentioned in item 11 are the same. Additionally, the Location ID is a 6-digit code which is different in TEST and PROD.

- 13. Can we perform batch processing for loans?**
 - A. No, Batch/bulk processing is not supported.

- 14. I have downloaded the user document, but I am unable to access the Schema Definitions that were linked as URL's – Can you help us with that please. Page 63:**

- A. You should be able to access them by changing the server.
1. https://catweb2.sba.gov/elend/etranshared/SBA_ETran.curr.orig.xsd
 2. https://catweb2.sba.gov/elend/etranshared/SBA_ETran.curr.serv.xsd
 3. https://catweb2.sba.gov/elend/etranshared/SBA_ETranTypes.xsd
 4. https://catweb2.sba.gov/library/xml/SBA_SimpleTypes.xsd
- So for vendor test you would use catweb2.sba.gov and for production XSDs you would use caweb.sba.gov
- These XSDs are also accessible from the ETRAN Central page on vendor TEST and PROD environments. The online references appear in the user guide and will be updated.

15. Is there an API specification document or Schema reference manual that we can use? We would need that to generate an XML or JSON request

- A. When the user logs into the vendor test site <https://catweb2.sba.gov> and navigates to origination, the E-TRAN button becomes visible. Please select the “E-Tran Central” link. Here a table of contents appears and the last link in the table corresponds to the API user manual. The information you are seeking for shall be available in this word document.

16. Is there an Authorizing Officer set up in PROD?

- A. There are no login accounts in PROD.

17. Can the PIN be made available via the API call in lieu of being texted/emailed please?

- A. APIs do not support system to system implementations.

18. Timeline for rolling out the new vendor code and 2FA in our production environment

- A. The requirement for 2FA will be mandatory on 12/31. All users must use 2FA to update in CAFS on the web screens currently.

19. We could look at scripting the process – but that will require us to receive the PIN via email (rather than SMS text) – is that possible? How do we do that?

- A. The pin process is for multifactor authentication to meet Homeland Security cyber requirements. Each time someone logs into the system, they will have to request a pin as is required on the web screens. The pin process is not designed to be scripted. The purpose is to have a second layer of user authentication. As stated in the ISA, we do not support system to system accounts or RPAs.

20. Is the PIN a requirement for Production – or is this something that is required for the TEST environment only?

- A. Yes, PIN is a mandated requirement for PROD.

21. Can we keep our old vendor name and not have that change, so our on-prem customers will not have any issues?

- A. For security reasons, SBA has mandated the removal of old vendor names.

22. If the bank is already using APIs, is it necessary to test every time?

- A. As per SBA mandated guidelines, 2FA set up needs to be tested in CATWEB2. There are 3 exercises that each vendor has to provide as proof of testing in order to be certified for production access.

23. During cancellation, we receive the response "SBA Servicing request for Loan 155803 has been processed" although we do not see any indication that the loan has been canceled. The status still indicates FD (funded).

- A. The cancellation process occurs in the Servicing module. The loan still appears as funded because the loan went to servicing after receiving the loan number. That status will not change. The loan in the Servicing module appears correctly per the exercise instructions.

24. Can SBA NOT terminate Vendor's existing ETRAN connection/ID (currently planned for 12/31/2020) until we can agree on a timeline for SBA enhancements to be made so that the PIN can be returned in the response payload of the call to generate the PIN (or an alternate agreed upon solution)?

- A. Our APIs do not support system to system implementations. The ISA assumptions state that the vendor will not use system to system accounts. The APIs require each person to use their account and receive a PIN to support multifactor authentication. Multifactor authentication is required by Homeland Security. The SBA was mandated to move to multifactor authentication to protect borrower data.

25. VENDOR is responsible for annually certifying that they comply with FISMA, Sarbanes Oxley, and NIST. What does this truly mean? Do vendors need to supply anything stating they are certified? Any formal documentation? If a vendor is not certified in any one or multiple areas, are they unable to utilize the API calls? Can one or multiple of these be stricken from the agreement?

- A. In the ISA, the vendor asserts compliance with the requirements. We do not request documentation of compliance. In the event that Homeland Security requests proof of compliance, the vendor is responsible for demonstrating compliance from the date of the ISA.