FAQs
Why are Paycheck Protection Program (PPP) applications delayed in this second round?
According to the American Bankers Association, banks of all sizes are reporting significant difficulties accessing the Small Business Administration’s (SBA) E-Tran system after its reopening for Paycheck Protection Program (PPP) loan applications on Monday, April 27. Across the industry, banks are reporting connectivity issues to such an extent that the ability to submit applications is severely limited.

When is this expected to be fixed?
It is unclear at this time. The timing to correct these technical issues is solely dependent upon the SBA. In this second round of PPP, the SBA implemented a pacing mechanism attempting to even the playing field among banks across the country. Whether the pacing mechanism, or technical difficulties, are causing the system constraints, it could significantly extend bank’s being able to submit applications through the SBA system, thereby prolonging the amount of time it could take for small businesses to receive funding.

How can I get updates?
We will continue to communicate updates directly with loan applicants as we have them. We will also provide any updates we have here on this webpage as new information becomes available. In addition, as the leading voice for our industry, we also recommend following updates from the American Bankers Association on Twitter @ABABankers.

What is UMB doing to help customers during this time?
Please know we understand how important the SBA PPP relief funding is to you and your business. Despite the current challenges and constraints, our team at UMB continues to work around the clock, to submit as many applications as the SBA system will allow. We are committed to continuing to support you, and all our clients, during this challenging time.

Who can I contact for additional information?
Please contact your banker for questions related to your specific loan application.