UMB Portal Paycheck Protection Program How To

1. To log into the system,

- Returning PPP borrower must validate with their unique email, company tax ID (TIN), and SSN combination. If you are having trouble, please call 855-862-2260 or email UMBCaresAct@umb.com. Once completed, skip to step 5.
- If you want to apply for PPP for the **first time**, click on the “Not an existing customer?” link. (the process is the same for UMB customers and businesses new to UMB)
2. The Borrower will enter their Company name and zip code.

**NOTE:** For Non-Customers, this module will search for your business name and Zip code using Lexis Nexis. If the business is not found (most likely due to an imperfect match), you can search again, or you can choose to start a blank application. If the business is found, the Non-customer is given options to pick from that closely match their business.
3. If a match is found, the Borrower will continue onto a ‘Select Your Business’ page. Select the correct business and press Next.
4. Next, the Borrower will see the application options available.

**NOTE**: If the Borrower has an existing PPP Loan, this page may show an option for PPP Forgiveness.

5. The Borrower should click **Apply Now** to a first draw or second draw PPP Loan application.
6. The Borrower will see the initial PPP Loan application page where they will confirm and/or update their business’s information.
7. The Borrower clicks **Save & Collapse** and continues to the rest of the application and provides the required information.

**Example:**

![Example Image](image-url)

- Fill Out Application Information for PPP Second Draw Loan

**Select PPP Loan Application**

If you have already received a PPP Loan, please choose the Second Draw Loan Application. If you have yet to receive a PPP loan, choose the First Draw application.

- PPP Second Draw Loan

**Application Information**

Please choose type of business

- C-Corp

8. **NOTE:** The “i” provides hints and tips about the information required in the field.
9. Once complete, the Borrower clicks **SUBMIT** and will then see the Submission Confirmation Page.

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Your Applications / PPP Second Draw Loan

Thank you for your application!

We are processing your information and will email you as soon as we decide on the best offer to meet your business needs. You can check back here anytime or try refreshing the page for most recent status.

Application ID: 52
```

10. Once submitted, the Borrower will shortly receive an email to the email address entered into the application. This email will contain a link requesting supporting payroll documentation. **NOTE:** For new customers, we will also need Know Your Customer (KYC) and identification documentation. The Borrower will click on the “secure upload link” to open the document upload tool in their web browser.

**Example:**

```
Supporting Documentation: Your First Draw Loan Application

PPP ADAM QA27 <shared@jngtdev.com>

Jan 10, 2021, 10:40 PM

Paycheck Protection Program

Dear SETH,

Thank you for your application. Please note, your application is not considered complete until you have uploaded all supporting documentation requested by your lender. Please go to this [secure upload link](#) and upload the following documents:

- Payroll Documentation

If you have any questions please dont hesitate to call our customer support line at 1-800-555-5555.

Thank You.
The Bank & Trust Team
```
11. The Borrower will be shown a list of document categories in which they upload their required documentation.

**Example:**

**PPP Loan**

**Upload your supporting documents**

Thank you for submitting your PPP loan application. Please note the document size limit is 35MB per document and acceptable file types are the following: pdf, xls, xlsx, csv, doc, docx, jpg, jpeg, and png. You can get more information on the supporting documents [here](#).

- Your application is not considered complete until you have submitted all of the required documentation for review. Once complete, please click the **Submit for Review** button below.

- Upload Organizational Documents (0)
- Upload Owner Identification Verification (0)
- Upload Payroll Documentation (0)
- Upload Revenue Documentation (0)
12. Borrowers can click on each category folder to open them. The folders include an easy to use tool to upload the appropriate documents.

13. Once the Borrower has uploaded all their documents to the folders, they click on the **Submit for Review** button on the bottom of the page.
14. The Borrower will be prompted to confirm their document upload submission.

All of your uploaded documents have been saved. Please verify that you have uploaded all of the documents requested by your financial institution prior to proceeding. Would you like to proceed?

Yes, submit for review  Cancel