



U.S. Small Business
Administration



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MySBA Loan Portal

Borrower Account Creation and Access Instructions

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.*



U.S. Small Business
Administration

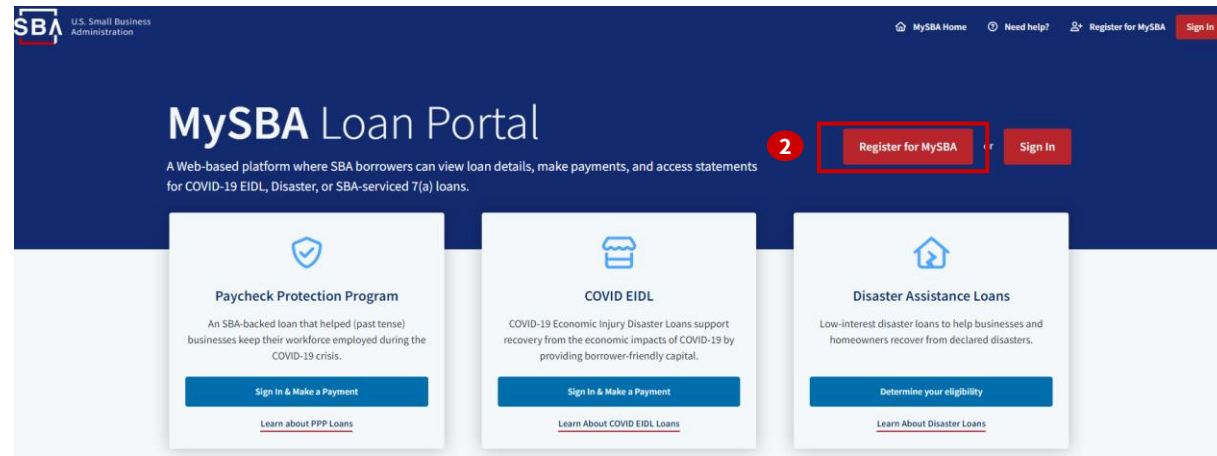
Create a MySBA Loan Portal Account

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 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](#)



Enter User Sign In Details

Instructions

- Enter your **First Name** and **Last Name**
 - Note:** First and last names are required, middle name is optional
- 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
- 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
- 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 *

6

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**

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.

Personal Details

Your social security number and date of birth are used to verify your identity

12 Date of Birth *

13 Your Social Security Number ⓘ *

SBA Account

You can view or manage your SBA Loan Accounts on mySBA.

14 Do you currently have an open SBA loan? *

Yes No

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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 x



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.

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<https://beta.oauth.cls.sba.gov/accounts/confirm-email/MjczMw-1pT47i-Qx8ZK1lLTKJyagryoZFFX0hSela7yDkakiMr4ZZQTY/?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.

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I have read and understand the disclosures above *

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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 **Loans Home 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' (with a red box and a '2' in a red circle) and 'My Loan Applications' (with a red box and a '3' in a red circle). The 'My Loan Applications' tab is active, showing a list of applications. The first application is 'SBA Disaster Business Loan' with a 'Continue Application' button. Below it, a section titled 'What's happening right now?' states: '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 'Continue Application' button. Below it, a similar 'What's happening right now?' section is present. The page also shows loan details such as 'Loan Amount' (\$0.00) and 'Current Status' (In Progress).

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 image shows two screenshots from the SBA website. The top screenshot is the 'SBA Disasters Assistance' page, which includes a welcome message for 'sba sandbox user' and a link to 'Search Disasters To Apply For Assistance' highlighted with a red box and a circled '2'. Below this is a 'Notice' section about the COVID-19 EIDL program. The bottom screenshot is the 'Disaster Declaration Search' form, which asks for the user's location and county, with the input fields highlighted by a red box and a circled '3'.

SBA Disasters Assistance
SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters

Search Disasters To Apply For Assistance

Notice
COVID-19 EIDL program is not accepting new applications, increase requests, or reconsiderations

Disaster Declaration Search
Let's determine if you are eligible to apply for an SBA disaster loan.
Please provide a few details about yourself so we can share the current declared disasters in your area.

Select the location of your property *
Select a Location

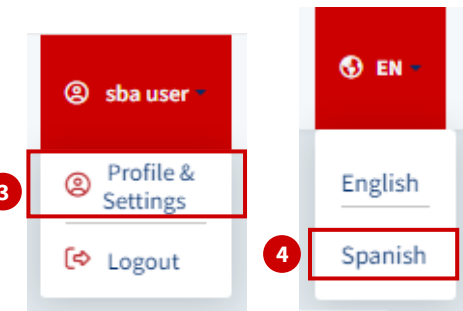
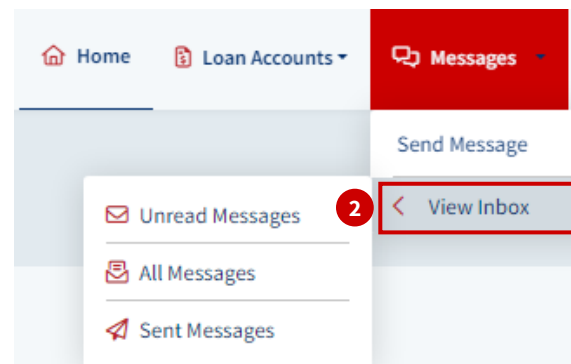
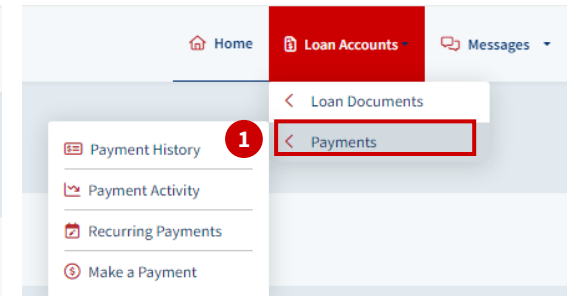
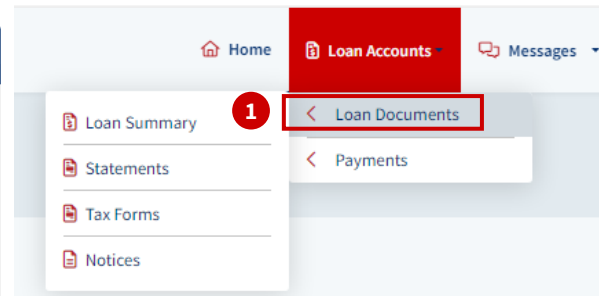
Which county is the damaged property in? *
Select a County

[View All Disaster Declarations](#) [Continue](#)

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 the 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 this, a red box highlights the 'Loan Summary' link, with a red dot and the number '1' next to it. The main content area displays loan details for a 'Community Advantage Initiative' loan, including the outstanding balance (\$0.00), current status (Active On Disbursement), and loan number. A 'What's happening right now?' section contains a warning message and several action buttons. Below this, there are sections for 'Loan Details', 'Borrowers', and 'Mailed Statements'. A red box highlights a left-pointing arrow on the left side of the screen, with a red dot and the number '2' next to it. At the bottom, a dropdown menu is shown with 'SBA Loan Number' highlighted, with a red box and the number '3' next to it. The dropdown menu lists several 'Community Advantage Initiative' loans.

Statements

Instructions

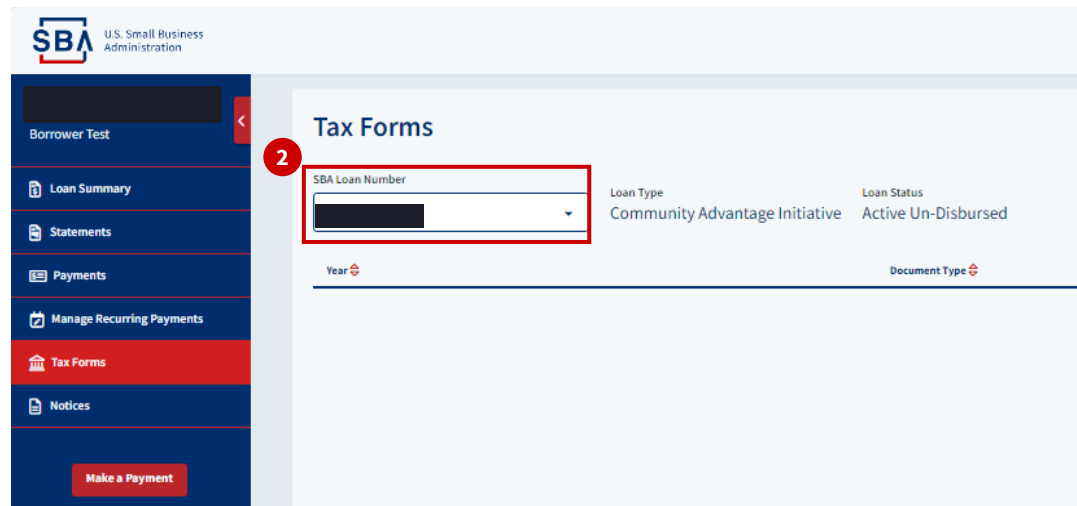
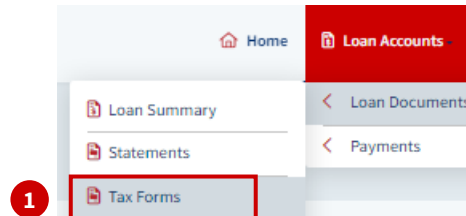
1. Under **Loan Accounts**, click on **Statements** to view your loan statements
2. You can navigate to different statements for your loans from the **SBA Loan Number** dropdown menu

The screenshot shows the SBA Loan Accounts interface. At the top right, there are navigation buttons: Home, Loan Accounts, Loan Summary, Loan Documents, Statements, and Payments. A red circle with the number '1' is placed over the 'Statements' button. Below this, the 'Statements' page is shown. On the left sidebar, there are options: Borrower Test, Loan Summary, Statements, Payments, Manage Recurring Payments, Tax Forms, and Notices. A red circle with the number '2' is placed over the 'Statements' option in the sidebar. The main content area shows a dropdown menu for 'SBA Loan Number' with a red circle and the number '2' next to it. Below the dropdown, there are fields for 'Loan Type' (Community Advantage Initiative) and 'Loan Status' (Active Un-Disbursed). A table with columns 'Month', 'Statement Date', 'Statement Amount', 'Payment Due', and 'Due Date' is visible. A message at the bottom right states: 'You have no statements for 2023 please select another year'.

Tax Forms

Instructions

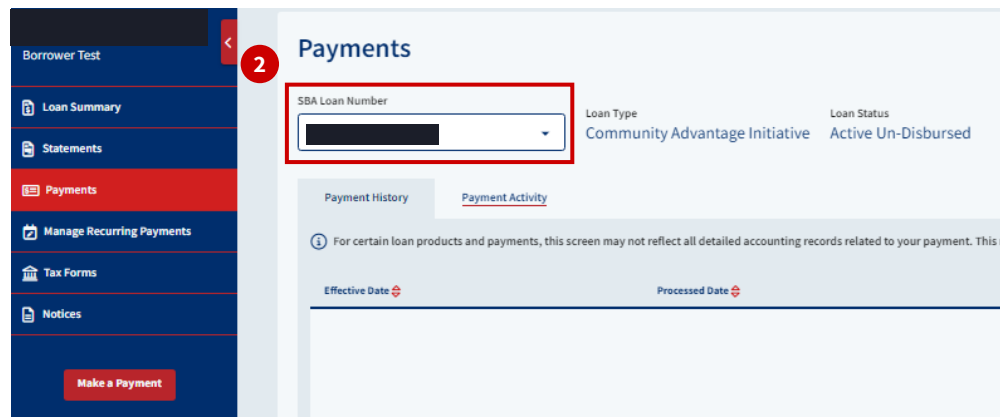
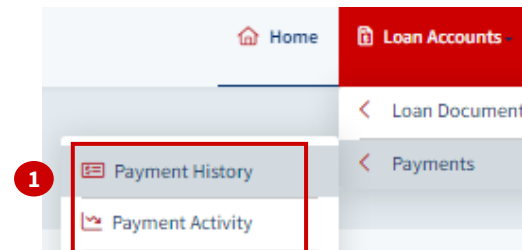
1. Under **Loan Accounts**, click on **Tax Forms** to view any available forms
2. You can navigate to different Tax Forms for your loans from the **SBA Loan Number** dropdown menu



Payment History and Payment Activity

Instructions

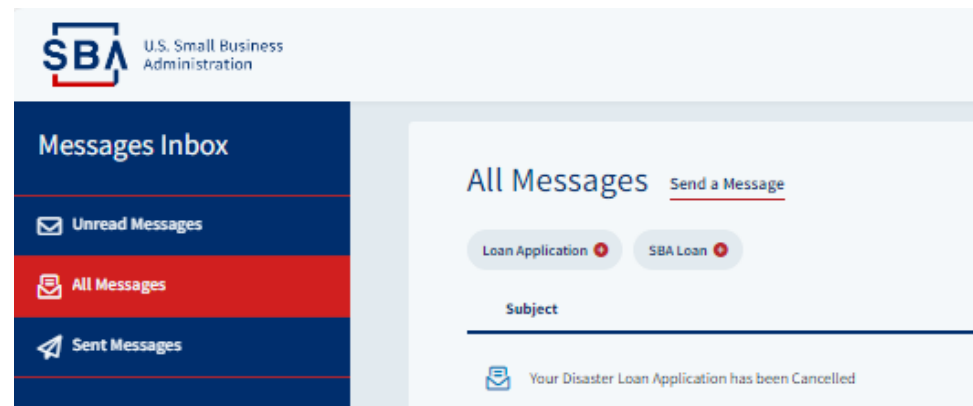
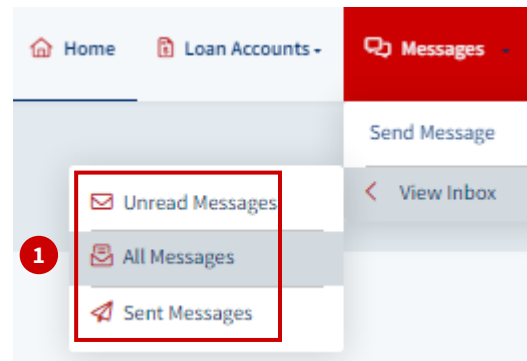
1. Under **Loan Accounts**, you can view **Payment History** and **Payment Activity**
2. You can navigate to different Payment History and Activity for your loans from the **SBA Loan Number** dropdown menu



Messages

Instructions

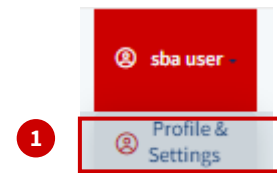
1. Under the **Messages** drop down menu, click **Unread, All, or Sent Messages** to view messages about your MySBA Loan Portal Account and associated Loans or **Send** a new message



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



A red dot labeled '2' points to the 'Personal Details' option in the left sidebar of the 'Profile & Settings' page. The page title is 'Profile Personal Details' and the user is 'sbauseracc1'. The page contains several input fields for personal information and an 'Update Personal Details' button.

Profile & Settings Sign Out

- Personal Details >
- Password
- Email
- Phone Number
- Address
- SBA Loan
- Security Questions
- Language Preferences

Profile Personal Details

[Back Home](#)

For sbauseracc1

Your name will be updated within the SBA's system of record. Name changes here will not be communicated to your financial institution if they originated and are currently servicing your SBA loan.

First name * Middle name Last name *

Suffix Date of Birth

Customer Support



Additional resources available on Sba.gov:

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

CAFS Support Contact Center:

- **Phone:** 1.833.572.0502
(Monday through Friday, 8:00am to 8:00pm ET)
- **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](#)