

## CIVISTA PPP PORTAL — APPLICATION USER GUIDE

We will be using the Civista PPP Portal for all PPP loan originations, whether for a First Draw PPP Loan or a Second Draw PPP Loan, as well as PPP forgiveness requests.

### ACCESSING THE CIVISTA PPP PORTAL

#### RETURNING PPP CUSTOMER LOGIN:

For existing PPP customers, the login criteria will be:

- Business TIN,
- Authorized Signer's Email, and
- Authorized Signer's SSN.

Once login criteria is entered, check the "I'm not a robot" confirmation, and then click the "Find My Account" button.

**\*\*\*This same login screen will be used by New PPP Customers, once they have originated their initial application.**


### Existing Customers: Look Up Your Account

We will use this information to look up your company information and when applicable your Paycheck Protection Program (PPP) loan information. If you have recently submitted an application, please check your email for information on how to check the status of your loan.

Business TIN (EIN or SSN)

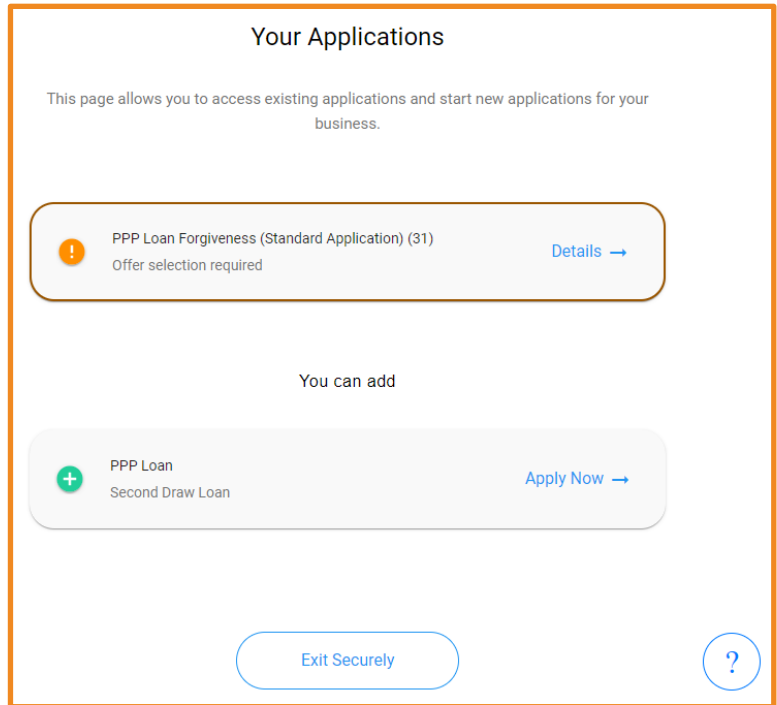
Authorized Representative Email Address

Authorized Representative Personal SSN

I'm not a robot 

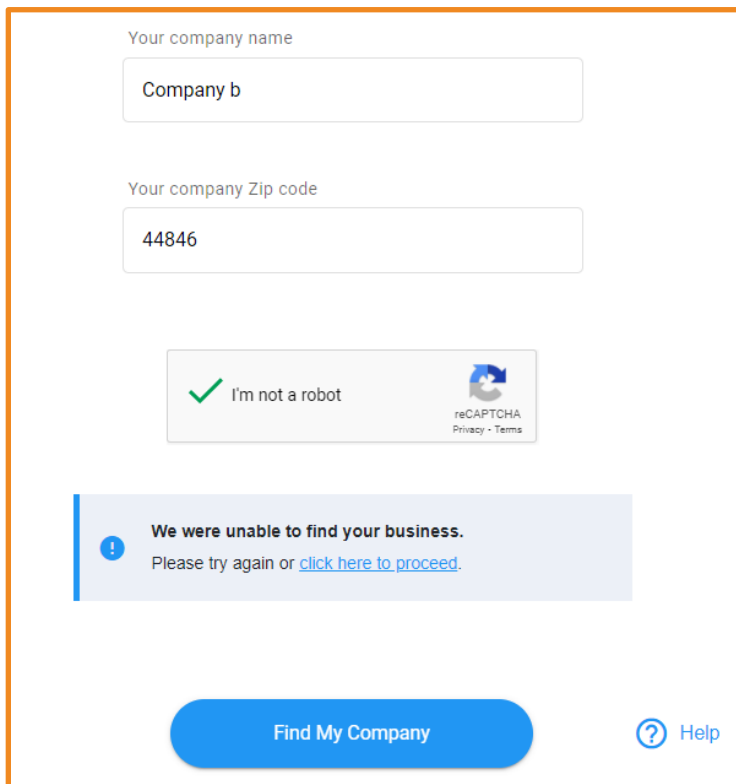
[?](#)

After login, existing PPP Customers will be given the option to choose if they are entering the portal to work on a PPP Forgiveness Application or PPP Second Draw Loan.



**NEW PPP CUSTOMER LOGIN:**

You will receive an email from [ppp@civista.bank](mailto:ppp@civista.bank). This email will provide an acceptance link. The below screen will populate after clicking this link. Users will only use this link to generate their initial application, after which the “Existing Customer” login screen will be used.



On this screen, enter your company’s legal business name and zip code.

Once login criteria is entered, check the “I’m not a robot” confirmation, and then click the “Find My Company” button.

If your company can’t be found in the lookup, then hit “click here to proceed”.

## VERIFYING BUSINESS INFORMATION

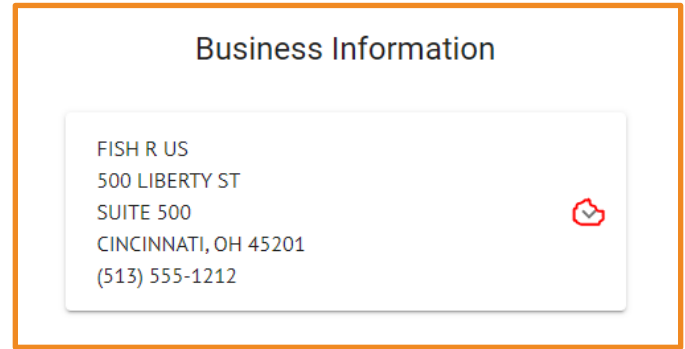
### NEW PPP CUSTOMERS:

For new PPP Customers, the portal will generate limited business information — if it could be located through various record look-ups. Please provide any missing data and correct any pre-populated information that is incorrect.

### RETURNING PPP CUSTOMERS:

Customers should review their business information to ensure accuracy. If changes are needed, click the drop down arrow to make updates.

It's important to note that businesses in the restaurant/hospitality industry, will need to verify the Business Industry field. This will ensure the proper loan amount is calculated. As a reminder, this applies to businesses whose NAICS code starts with 72. See the SBA's application for full rules.

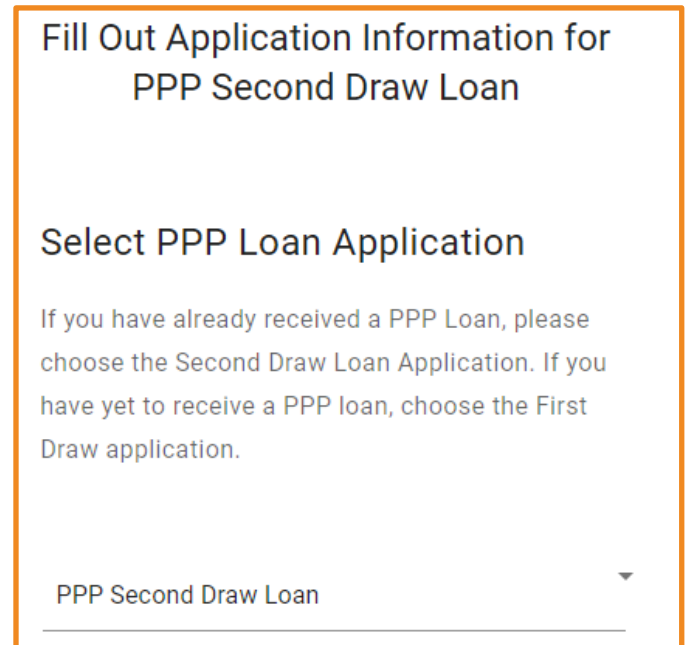


A screenshot of a 'Business Information' form. The form is titled 'Business Information' and contains the following text: 'FISH R US', '500 LIBERTY ST', 'SUITE 500', 'CINCINNATI, OH 45201', and '(513) 555-1212'. There is a red heart icon on the right side of the form.

## APPLICATION SELECTION:

### NEW PPP CUSTOMERS:

If you are applying as a new PPP customer with Civista, you will have the option to choose whether you are applying for a PPP First Draw Loan or a PPP Second Draw Loan. If you received a PPP Loan, from another lender in 2020, then you will be applying for a PPP Second Draw Loan.



A screenshot of a 'Fill Out Application Information for PPP Second Draw Loan' form. The form is titled 'Fill Out Application Information for PPP Second Draw Loan' and contains the following text: '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.', and a dropdown menu with 'PPP Second Draw Loan' selected.

### RETURNING PPP CUSTOMERS:

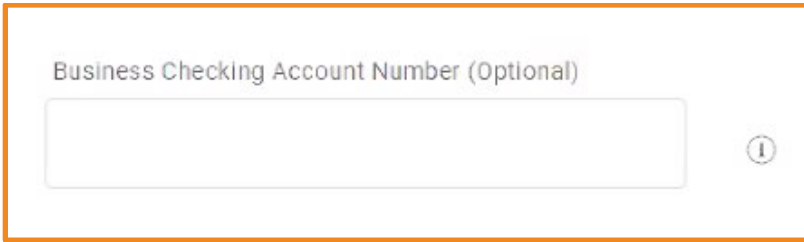
As a returning PPP customer your application will automatically populate as a PPP Second Draw Loan.

## APPLICATION INFORMATION:

Fields in this section are directly tied to required fields on the SBA's application. If you have questions, there are helpful hints to the right of each field. The SBA's application also has instructions attached, which should be consulted if there are questions on what is being required.

**BUSINESS CHECKING ACCOUNT NUMBER:**

PPP loan proceeds must be initially deposited into a Civista business checking account. Entering a non-Civista business checking account number will delay the funding process.

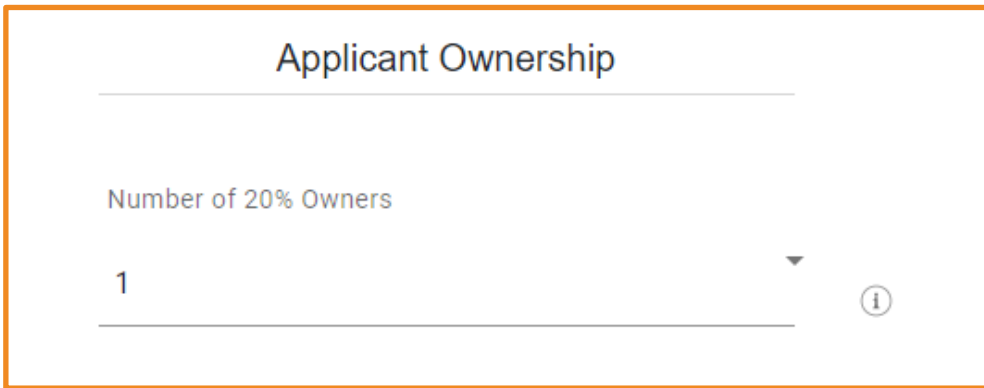


A screenshot of a form field labeled "Business Checking Account Number (Optional)". The field is empty and has a light gray border. To the right of the field is a small circular icon with an "i" inside, representing an information tooltip.

**NEW PPP CUSTOMERS:**

**APPLICANT OWNERSHIP:**

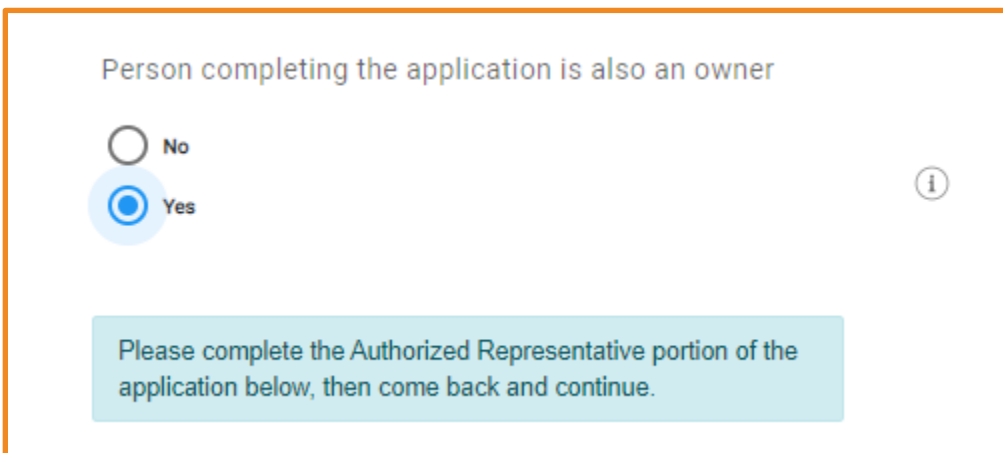
If no owners own more than 20% of the company, or if the organization is a non-profit or church, then "0 – None" would be selected from the dropdown menu.



A screenshot of a form section titled "Applicant Ownership". Below the title is a horizontal line. Underneath, the text "Number of 20% Owners" is displayed above a dropdown menu. The dropdown menu currently shows the number "1" and a downward-pointing arrow. To the right of the dropdown is a small circular icon with an "i" inside, representing an information tooltip.

**PERSON COMPLETING:**

If the application is being completed by an authorized representative, who isn't an owner, a "no" selection should be made.



A screenshot of a form section titled "Person completing the application is also an owner". Below the title are two radio button options: "No" and "Yes". The "Yes" option is selected, indicated by a blue circle around the radio button. To the right of the options is a small circular icon with an "i" inside, representing an information tooltip. Below the options is a light blue rectangular box containing the text: "Please complete the Authorized Representative portion of the application below, then come back and continue."

**OWNERSHIP INFORMATION:**

There will be information sections for each owner, owning 20% or more of the company. The number of sections will be based on the applicant’s previous answer.

**AUTHORIZED REPRESENTATIVE INFORMATION:**

New PPP Customers will be required to complete the information section for the Authorized Representative. This is the individual who is completing and will be signing for the PPP Loan. It is important to note that the email address entered will receive status updates on the file and notification when it is time to complete the Esign process. The SSN entered here will also be used on the login screen when returning to make updates to the application. See the **Returning Customer Login** section of this document.

**RETURNING PPP CUSTOMERS:**

Please verify that the prefilled information is correct. If any updates are needed, click the down arrow to make changes, then click “save”

Confirm Primary Authorized Representative Information

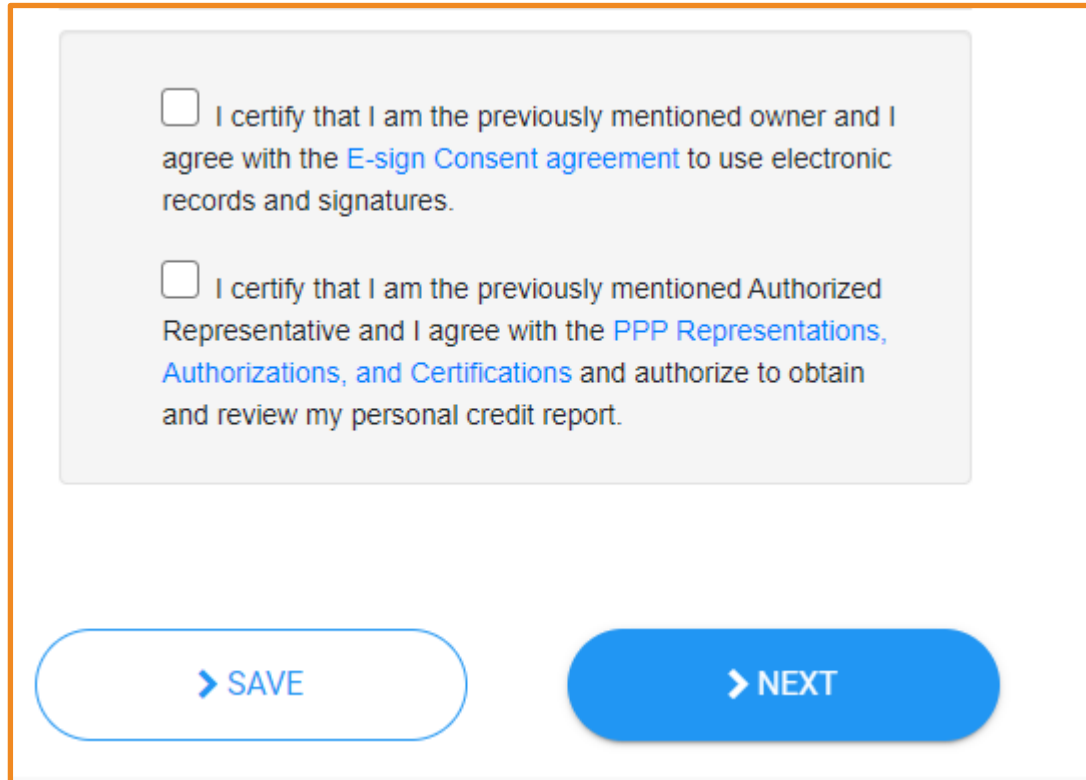
WILE E COYOTE  
PPPForgives@civista.bank  
(513) 555-1213  
500 LIBERTY ST CINCINNATI, OH  
SUITE 600

Social Security Number

XXX-XX-XXXX

## COMPLETING THE APPLICATION:

Once all of the required fields in the application have been filled, borrowers will be required to check the certification boxes. It is recommended that each of the certifications be reviewed, by clicking the blue hyperlinks.



The screenshot shows a light gray box containing two certification statements, each with an unchecked checkbox:

- I certify that I am the previously mentioned owner and I agree with the [E-sign Consent agreement](#) to use electronic records and signatures.
- I certify that I am the previously mentioned Authorized Representative and I agree with the [PPP Representations, Authorizations, and Certifications](#) and authorize to obtain and review my personal credit report.

Below the box are two buttons: a light blue button with a right-pointing arrow and the text "SAVE", and a solid blue button with a right-pointing arrow and the text "NEXT".

## NEW PPP CUSTOMERS:

It's important to note that new PPP customers will only have the option to click "Next". All information in the application must be completed, but the borrower can come back to make revisions as necessary, up until the time the application is submitted to the bank for review.

## RETURNING PPP CUSTOMERS:

The option to save an application in process is available and it is recommended that it be used throughout the process. Clicking the "Next" button will take borrowers to the supporting documents upload page.


## SUPPORTING DOCUMENTS:



Specific documents are required for each borrower and varies based on loan type (first or second draw), the reference period for payroll, and loan size. Please be sure to review the SBA's application for full details on required supporting documents.



## 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](#).

It's important to note that there are limitations to the types and size of documents that can be uploaded to the portal. These are not our requirements, but requirements that have been made by the SBA. Unsupported documents can't be uploaded into the portal.

 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 Payroll Documentation (0) 

 Upload Revenue Documentation (0) 

[< BACK](#) [Submit for Review](#) 

There are separate folders for payroll, revenue and, in some cases, organization documents. To aid in the verification and SBA submission process, the classification of documents is important and will help to expedite the process. Also, the naming of documents will carry over into the portal. Please ensure documents are accurately named prior to upload. This will further aid in the verification process.

*Note: New PPP Customers, in addition to the payroll and revenue documents, new PPP customers will be required to supply documentation to meet Know Your Customer (KYC) rules, as required by the SBA. Required documents will include:*

- *Articles of Organization or Articles of Incorporation,*
- *government issued photo ID's for all owners of 20% or more, and*
- *a photo id for the authorized signer.*

To edit or review the application hit the “Back” button. This will allow you to see the application page that was completed. If changes are made, borrowers will be required to check the certification boxes again and hit “Next”.

## SUBMITTING FOR REVIEW:

Borrowers will be required to click the “Submit for Review” button for their application to move forward in the process and onto the bank for verification.

Congratulations your application has been submitted to the bank for verification. Once submitted, borrowers will not be able to make changes to the application or add additional supporting documents.

If changes are needed, please contact the [PPPforgiveness@civista.bank](mailto:PPPforgiveness@civista.bank) inbox or Help Hotline at 844.541.0300

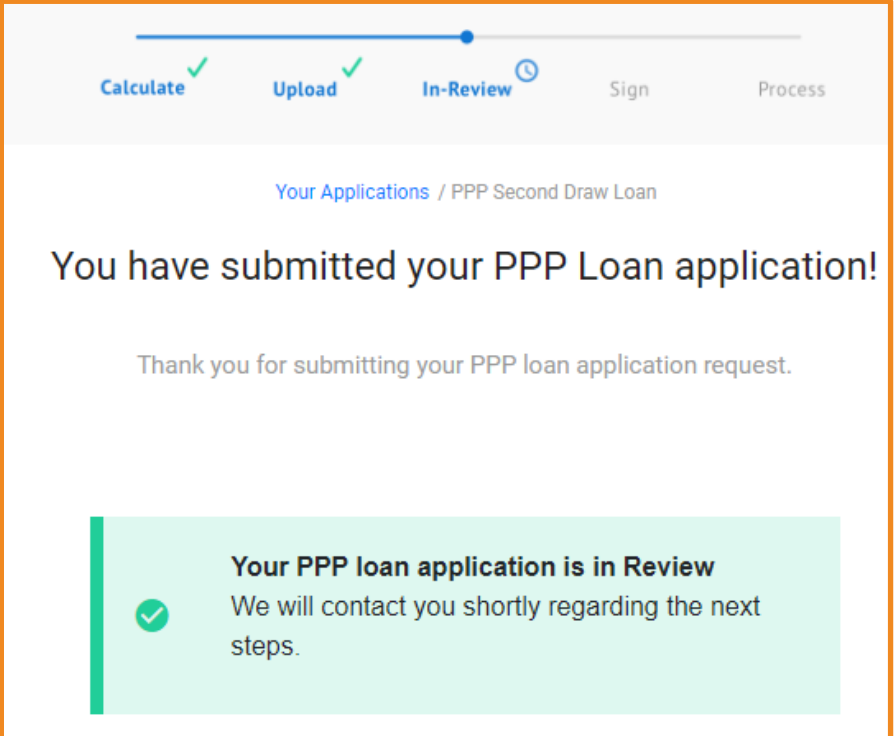
## NEXT STEPS:

### IN REVIEW:

During this stage the bank will verify the application and supporting documents submitted by the borrower. If updates or additional documentation is required a notification will come from portal, which will include the updates needed.

## SBA SUBMISSION:

Once the bank completes verification, the application will be submitted to the SBA for approval. Unlike the previous round of PPP lending, approval is not instantaneous, with the SBA stating it could take 24-48 hours.



The screenshot displays a progress bar at the top with five stages: Calculate (checked), Upload (checked), In-Review (active), Sign, and Process. Below the progress bar, the breadcrumb reads "Your Applications / PPP Second Draw Loan". The main heading states "You have submitted your PPP Loan application!". A thank-you message follows: "Thank you for submitting your PPP loan application request." A prominent green callout box contains the text: "Your PPP loan application is in Review" and "We will contact you shortly regarding the next steps."



**SIGN:**

After the SBA approves the loan request, borrowers will receive an email notification and the Esign process can be completed. There will be a link in the email, which will bring borrowers back into the portal to access the documents. \*\*\*If not previously entered, borrowers will need to enter their checking account number on the funding document in the Esign package. Not providing this information will delay the loan funding process.

## CIVISTA PPP PORTAL — REMINDERS & TIPS

### CALCULATION TIPS

1. To determine the average monthly payroll calculation, follow the SBA's guidance in the application. You will find a link to the guidance in the portal or [download a copy here](#). Note there are different instructions based on your type of business and whether or not you have employees.  
**No need to calculate your loan amount, the system will do it for you.**
2. If you are a farmer, use Line 9 gross income from Schedule F. (previous legislation used line 34)
3. Borrowers have the choice between using 2019 or 2020 documentation. Most borrowers will find it more advantageous to use 2019 numbers.
4. Uploading a spreadsheet illustrating how your average monthly payroll was calculated is a helpful tool for our bank review. This is not necessary, but a plus for our reconciliation.

### UPLOADING DOCUMENTATION TIPS

1. Do not upload password protected files in the portal. If you must, please also upload another file that contains the password to open the file.
2. All borrowers are encouraged to upload supporting payroll documentation, even if you are applying for a Second Draw PPP Loan and submitted payroll documents during Round 1. This isn't required but may help speed up the process.
3. Second Draw PPP Borrowers: There are several documentation options to support the 25% revenue reduction comparison. We recommend:
  - a. uploading a P&L or Income Statement (using Quickbooks or a comparable bookkeeping software) to show the revenue comparison, or
  - b. uploading copies of your tax filings, if they demonstrate revenue for the quarter/year designated for the comparison.

*For more information about how to calculate revenue reduction and maximum loan amounts, as well as what documentation to provide, please see the [SBA's guidance document](#).*

4. Second Draw PPP Borrowers applying for a loan \$150,000 or less: While not required until requesting PPP Forgiveness, we strongly recommend uploading documentation to support the 25% revenue reduction at the time of application (see above #3). This will help to ensure loan eligibility and avoid a negative impact when requesting Forgiveness.

### IMPORTANT INFORMATION ON SBA REVIEW:

Once the bank completes verification, the application will be submitted to the SBA for approval.

Unlike the previous round of PPP lending, approval is not instantaneous, with the SBA stating it could take **24-48 hours**. An email notification will be sent after the SBA approves the loan request.