



**CIVISTA<sup>®</sup>**  
**BANK**

**Paycheck Protection Program (PPP)**

**Forgiveness Online Portal**

## Automated Forgiveness Application User Guide

### Step 1: Borrower receives email invite from Civista Bank

Borrowers will be invited via email to enter Civista's PPP Forgiveness Online Portal and complete the PPP Automated Forgiveness Application. This email will originate from [news@marketing.civista.bank](mailto:news@marketing.civista.bank). Borrowers may also access the portal by visiting <https://www.civista.bank/ppp-forgiveness>.




For the best user experience, we recommend using Google Chrome as your browser to access the PPP Forgiveness Portal. We also recommend using a computer as opposed to a mobile device


### Step 2: Borrower Authenticates Identity

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.

1. Business TIN (EIN or SSN)
2. Authorized Representative Email Address
3. Authorized Representative Personal SSN

I'm not a robot  reCAPTCHA  
Privacy - Terms

Find My Account 

**1. Business TIN (EIN or SSN)** — This is the Employer Identification Number (EIN) associated with your business. If your business does not have an EIN, use the Social Security Number of the authorized signer instead.

**2. Authorized Representative Email Address** - This is the email address associated with the authorized signer for the business, which was provided on the original PPP loan application


**3. Authorized Representative Personal SSN** This is the social security number of the authorized signer for the business. If your business does not have an EIN, this number is the same as question 1.



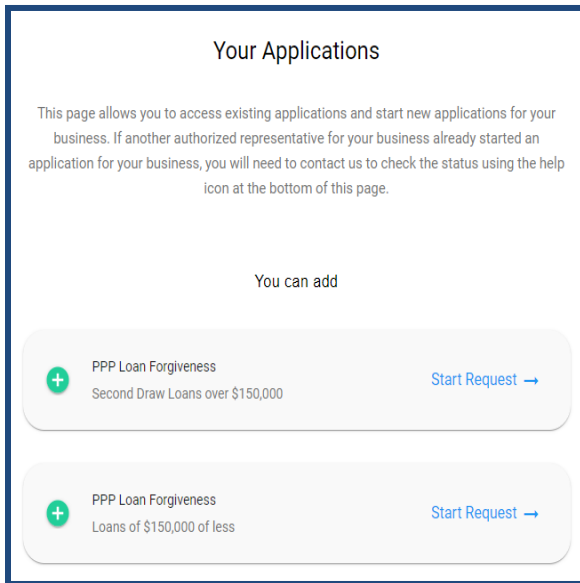
If you lock yourself out when trying to sign in, please allow 10 minutes for the system to reset, before trying to login again. If issues persist, please contact us.

After clicking the **Find My PPP Loan** button your identity will be authenticated and you will be taken to a screen to select an application to begin.



Throughout the application helpful hints are provided by clicking the  icon.

### Step 3: Select Your Forgiveness Application

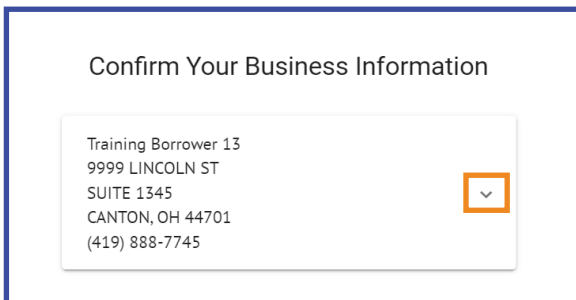


This screen allows you to open an existing forgiveness application, or start a new application from the choices provided. Borrowers who received both a 1<sup>st</sup> and a 2<sup>nd</sup> draw PPP loan from Civista will see two separate applications for each loan, such as seen in the example on the left. Since each 1<sup>st</sup> draw loan and 2<sup>nd</sup> draw loan has its own unique covered period, borrowers must submit a separate forgiveness application for each loan.

After clicking the start request button, you will be taken to a prefilled Forgiveness Request Page.

### Step 4: Complete Forgiveness Request

#### *Confirm Your Business Information*



On the Forgiveness Request Page you will confirm your businesses information. If something has changed since the time of application, you can click the dropdown arrow to update.

## Application Selection


### Fill Out Application Information for PPP Loan Forgiveness (EZ Application)

How to choose the correct Forgiveness application?

You (the Borrower) can apply for forgiveness of your Paycheck Protection Program (PPP) loan using the SBA Form 3508EZ if you can answer "Yes" to at least one of the qualifying questions presented at the beginning of the EZ application when selected below. If you cannot answer "Yes" to at least one of those questions, you are required to use the standard application.

- The full instructions for choosing & filling out the [EZ Application](#) can be found here.
- The full instructions for choosing & filling out the [Standard Application](#) can be found here.

Select Application:

PPP Loan Forgiveness (EZ Application) 

For applicants who received a PPP loan of \$150,000 or less, the Forgiveness Request Page will take you to the 'PPP Loan Forgiveness (S Application)'. Since the S application can be used for all PPP loans of \$150,000 or less, and is the easiest application to complete, this is the only forgiveness application that will be available to these borrowers.

For applicants who received a PPP loan in excess of \$150,000, the Forgiveness Request Page will default to the 'PPP Loan Forgiveness (EZ Application)'. If you know that you will be using the 'Standard Application', you can select this by clicking the dropdown arrow. If you are unsure which application to use, the following questions can help you decide. You can also click the blue hyperlinks on the page to view the SBA application instructions.

**Borrowers must satisfy one of the below conditions in order to use the Form 3508EZ.**

**If the borrower does not satisfy any of the below and received a PPP loan in excess of \$150,000, they must select the standard application above.**

You may exit the portal at any time, but be sure to save your work before exiting. The **SAVE** button is at the bottom of the page. In fact, we encourage you to save often as you are inputting your application data.











1. The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent AND The Borrower did not reduce the number of employees or the average paid hours of employees between January 1, 2020 and the end of the Covered Period.
2. The Borrower did not reduce annual salary or hourly wages of any employee by more than 25 percent AND The Borrower was unable to operate during the Covered Period at the same level of business activity as before February 15, 2020, due to requirements related to COVID-19.

## Application Selection Continued

If the EZ application is chosen, borrowers will need to answer 'Yes' to one of the questions to move forward with the EZ application. Mark 'Yes' to all that apply to your situation. If you can't answer 'Yes' to any of the questions, choose the 'Standard Application' from the **Select Application** dropdown.

## Your Financial Information

Once selecting 'Yes' to one of the EZ qualifying questions or selecting the 'Standard Application' you will be prompted to begin filling in application information. You will see that certain fields will already be completed based on your original PPP Loan Application.

Annual Sales (optional)	
\$ 50,000.00	
PPP Loan Amount	
151000.0 	
Employees at time of PPP Loan Application	
20	
Employees at time of Forgiveness Application	
22	
Start of Covered Period / Loan Disbursement Date	
01/15/2021 	
End of Covered Period	
04/15/2021	



Annual sales should be based on those reported in 2019.

All PPP borrowers have the option of electing a covered period between 8 and 24 weeks, inclusive. Borrowers choose the length of their covered period by entering the date they wish for their covered period to end. If you choose a covered period that is too long or too short, you will receive an error message indicating that you need to change the date. Only covered expenses paid or accrued within your elected covered period can be included in your forgiveness application.

**Your Financial Information Continued**

Has the borrower (with affiliates) received PPP loans in excess of \$2 million

Yes (i)

No

Calculation Form, Line 1: Total Payroll Costs

\$ 8,000,000.00 (i)

Calculation Form, Line 2: Mortgage Interest Payments

\$ 0.00 (i)

Calculation Form, Line 3: Rent or Lease Payments

\$ 0.00 (i)

Calculation Form, Line 4: Utility Payments

\$ 0.00 (i)

Entities are affiliates of each other when one controls or has the power to control the other, or a third party or parties controls or has the power to control both. It does not matter whether control is exercised, so long as the power to control exists. [eCFR § 121.301](#)

See [SBA FAQ's on PPP Loan Forgiveness](#) for more information about payroll expenses and non-payroll covered expenses. In addition to frequent questions, examples are also provided for guidance.



The application questions shown are for the EZ application. The Standard application will require additional inputs. Note that each question has a Line # associated with it, which corresponds to the question on the appropriate SBA application.





All fields in this section will require an answer, enter \$0 if nothing is being claimed for the particular line item.

***Your Financial Information Continued***

Calculation Form, Line 5: Covered Operations Expenditures	<input type="text" value="\$ 0.00"/>	<a href="#">i</a>
Calculation Form, Line 6: Covered Property Damage Costs	<input type="text" value="\$ 0.00"/>	<a href="#">i</a>
Calculation Form, Line 7: Covered Supplier Costs	<input type="text" value="\$ 0.00"/>	<a href="#">i</a>
Calculation Form, Line 8: Covered Worker Protection Expenditures	<input type="text" value="\$ 0.00"/>	<a href="#">i</a>

Above are additional covered expenses that can be claimed on your forgiveness application. Like the 1<sup>st</sup> four expenses, all lines require an answer. Enter \$0 if nothing is being claimed for any particular line item.

*Your Financial Information Continued*

Requested Loan Forgiveness Amount	
0.00	 
Estimated Forgiveness Gap (Remaining Loan Balance)	
151000.00	 

As the application questions are completed, the **Calculated Forgiveness Amount** and **Forgiveness Gap** will update. The **Forgiveness Gap** would be the amount that you would be responsible to repay over the remaining life of your loan, once payment deferral ends.

**Deferral Period** — If you submit to your lender a loan forgiveness application within 10 months after the end of your loan forgiveness covered period, you will not have to make any payments of principal or interest on your loan before the date on which SBA remits the loan forgiveness amount on your loan to your lender (or notifies your lender that no loan forgiveness is allowed).

With the changes passed in the Economic Aid Act in December 2020, all borrowers now have the option of electing any covered period length between 8 and 24 weeks, inclusive. Your lender must notify you of remittance by SBA of the loan forgiveness amount (or notify you that SBA determined that no loan forgiveness is allowed) and the date your first payment is due. Interest continues to accrue during the deferment period.

If you do not submit to your lender a loan forgiveness application within 10 months after the end of your loan forgiveness covered period, you must begin paying principal and interest after that period. For example, if a borrower’s PPP loan is disbursed on June 25, 2020, the 24-week period ends on December 10, 2020. If the borrower does not submit a loan forgiveness application to its lender by October 10, 2021, the borrower must begin making payments on or after October 10, 2021.

### Confirm Primary Authorized Representative

The **Primary Authorized Representative** displayed will be the authorized signer from your PPP loan origination. Please ensure that the information included is correct. You are able to edit using the dropdown on the right. The only fields that can't be edited are the email address, for security purposes. As an extra layer of security the authorized signer must also input their SSN as part of the process.

#### Confirm Primary Authorized Representative Information

BLAKE M ORANGE  
nicklublow@gmail.com  
(330) 555-1217  
1515 LINCOLN ST CANTON, OH  
SUITE 13016

Social Security Number

XXX-XX-XXXX



The Authorized Representative will be required to fill in the phone number and address fields, before completing.

I certify that I am the Authorized Representative and I agree with the [eSign Consent agreement](#) to use electronic records and signatures.

I certify that I am the Authorized Representative and I agree with the [PPP Loan Forgiveness Borrower Certifications](#).



Prior to completing, both check boxes must be marked, acknowledging the certifications. It is recommended that you review each of the disclosures, by clicking on the blue hyperlink. By doing this you can also email yourself a copy for your records.

Please note, any changes to the calculation page will require you to recheck the boxes and re-acknowledge your certification of the statements.



### Submitting Your Application

Once you have completed your application you will need to press **SAVE** to ensure all fields save and then press **SUBMIT**.

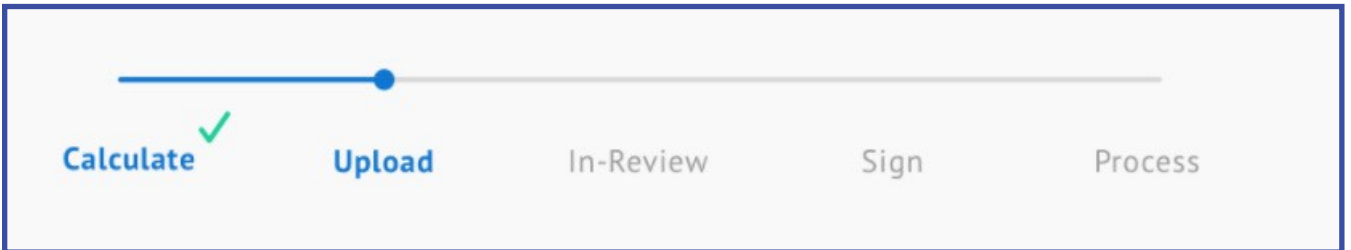


**Required Fields** — If you press **SUBMIT** before completing all of the required fields, the system will highlight those that need to be filled in.

If a field is required, such as **Utility Payments**, but you didn't have any utility payments, you would enter \$0 in the box.



Once you've submitted your application you'll move on to the next stage. The Status Bar at the top of the page will identify what stage your application is currently in.



## Step 4: Uploading Supporting Documents

Upload 1: Cash compensation for employees (0)

Upload 2: Tax forms (0)

Upload 3: Health insurance & retirement contributions (0)

Upload 4: Average number of FTE (0)

Upload 5: Business mortgage interest payments (0)

Upload 6: Business rent or lease payments (0)

Upload 7: Business utility payments (0)

Upload 8: Other documents (0)

The amount and type of documentation depends on which application form was used and based on the covered expenses being claimed.

There are brief helpful hints to the right of each document type, but it is recommended that the appropriate instructions be reviewed for full detail on what documentation is required.

The required documents are listed on Pg. 4 if using the [3508EZ form](#) and Pg. 6 for those using the [3508 Standard form](#).

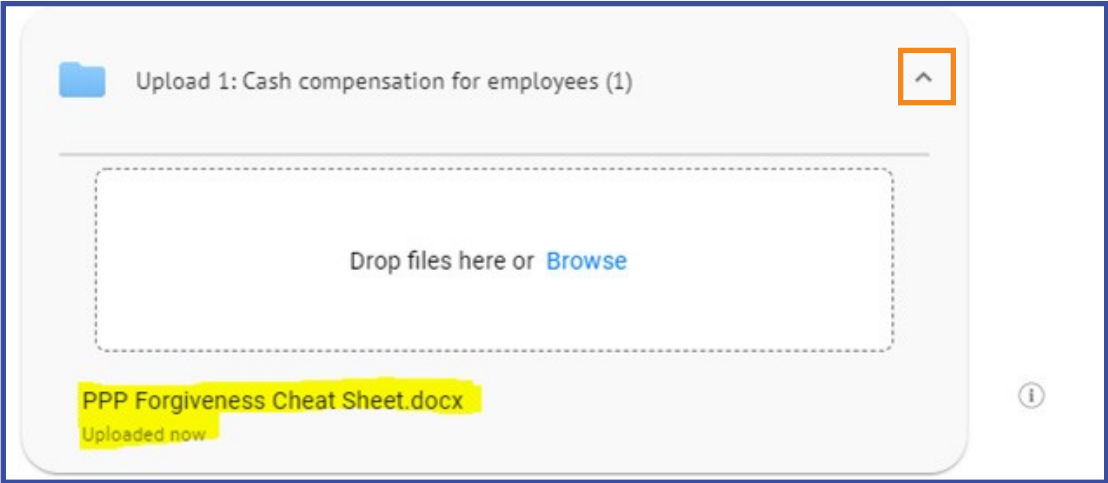
Generally applicants using the [3508S form](#) are not required to provide any supporting documentation. The only exception is recipients of 2<sup>nd</sup> draw PPP loans who elected to defer providing documentation of their revenue reduction. These individuals will be asked to provide information of their revenue reduction during the application phase, and will need to upload supporting documentation of the amounts claimed.



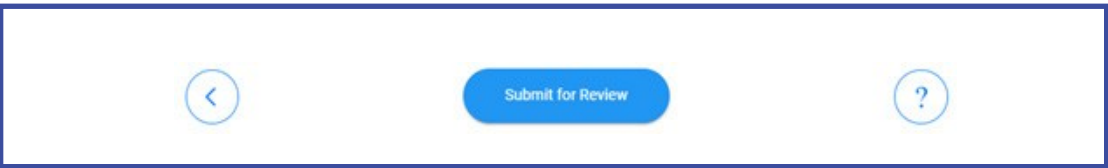
To avoid delays in processing or unnecessary document requests, please be sure to upload documents into the appropriate category. It's also important that the files be appropriately named for easy identification. This will help to streamline both the bank and SBA review processing. The SBA accepts the following file types: pdf, xls,xlsx, csv, doc, docx, jpg, jpeg, and png. The size limit is 35MB per document.

### Uploading Documents Continued

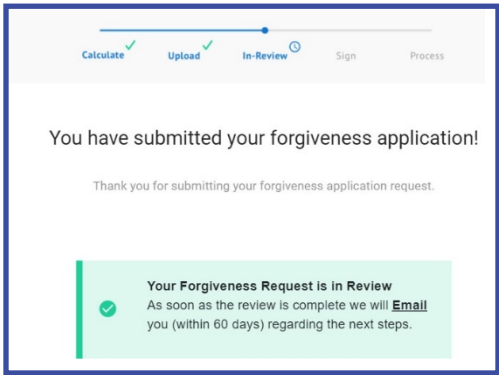
To upload documents click the dropdown arrow. You will then be able to either drag and drop the file into the portal or click the **Browse** hyperlink to search for the file on your computer. Once the file has finished uploading there will be a confirmation message, 'Uploaded Now', below the file name.



Once all of the required documentation is uploaded, click the **Submit for Review** button. Hitting the back arrow will allow you to go back to view the forgiveness calculation page. The back arrow will also be used, if you are required to make revisions to the application that are noted when in Credit Review or SBA Review. If revisions are needed, you will be notified via email.

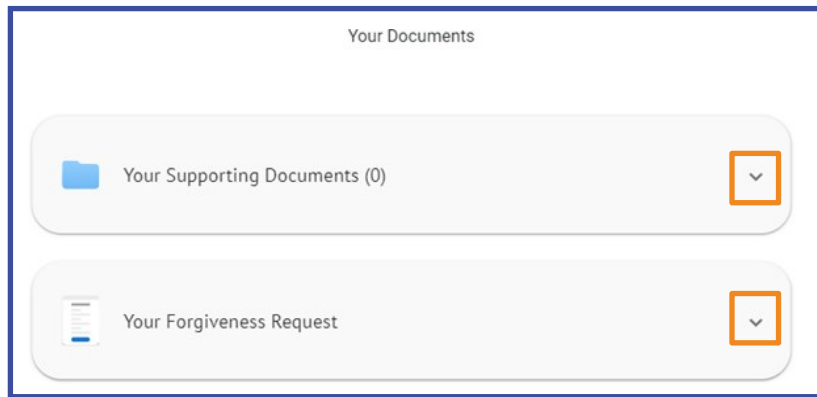


### Step 5: Review Status and Exit



Congratulations! You have now submitted your application to Civista Bank's Credit team for review.

## ***Review Status and Exit Continued***



During the review process you will be able to see what documents you have uploaded and view your forgiveness request details by clicking the dropdown arrows. However, you won't be able to upload additional documents or make changes to the application, unless notified by the Credit team reviewing your application.

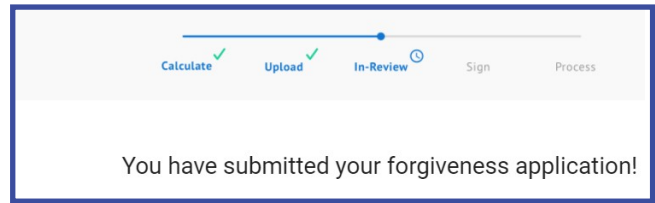


To exit the portal click ***Exit Securely***, to ensure you are signed out properly. After clicking the button, you will automatically be taken to the login screen.

***Continue for Additional Information***

## Status of Request

At the top of the screen there will be a status bar, which will tell you where your application is in the process.



**Calculate** – This is the initial stage where you determine your forgiveness amount. Application isn't complete nor submitted for bank review.

**Upload** – Time to upload your required supporting documents into the secure portal. Application isn't complete nor submitted for bank review.

**In-Review** – Borrower's submission has been sent for Bank review. At this point the bank has 60 days to make a decision on your application. If there are items that need revised or additional documentation required, you will be notified and the status will revert back to Upload.

**Sign** – The bank has finished its review and it's now time to sign the completed application, using DocuSign. At this stage you will receive two emails. One will have the code to access DocuSign and the second will be a link to DocuSign, where you will esign the forgiveness application. The access code will come from Civista PPP Loans and the DocuSign link from Paycheck Protection Program via DocuSign. If you do not receive an email with your access code, the code by default is the last four digits of the authorized signer's social security number. For more information regarding how to complete the esign process, please see the next section below.

**Process** – Application has been signed by the borrower and bank representative and has been submitted to the SBA for a final decision. The SBA has up to 90 days to make a decision on the PPP forgiveness application.

You will be notified once a decision from the SBA has been returned. There are three possible options: a request for additional information, full forgiveness, and partial forgiveness.



You will be able to login to the system at any time to view the status of the request, by using the link found in the initial email invite or within this document.

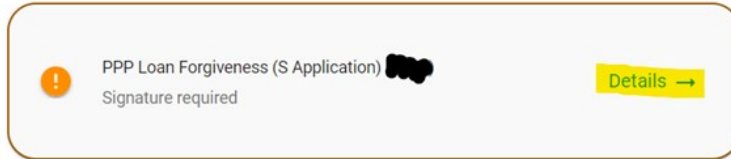
## How to Complete the E-Sign Process

Once the credit team has reviewed and approved your forgiveness application, your forgiveness application will advance to Sign status listed above. At this point, you must complete the esign process before we can submit your application to the SBA for their review. To complete the esign process, follow the below steps:

1. Sign into the PPP Portal using the same credentials you did to complete your forgiveness application. For more information on how to sign into the portal, please see Step 2: Borrower Authenticates Identity on page 1 of the user guide.
2. Select your forgiveness application.

## Your Applications

This page allows you to access existing applications and start new applications for your business. If another authorized representative for your business already started an application for your business, you will need to contact us to check the status using the help icon at the bottom of this page.

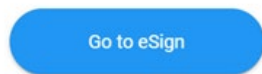
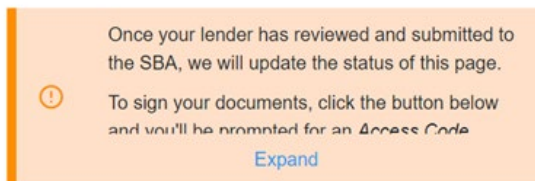


3. Click “Go to Esign”, which will be a blue button in the middle of the screen. If this button is missing, you may be locked out of esign, and need to contact us to have your account unlocked.

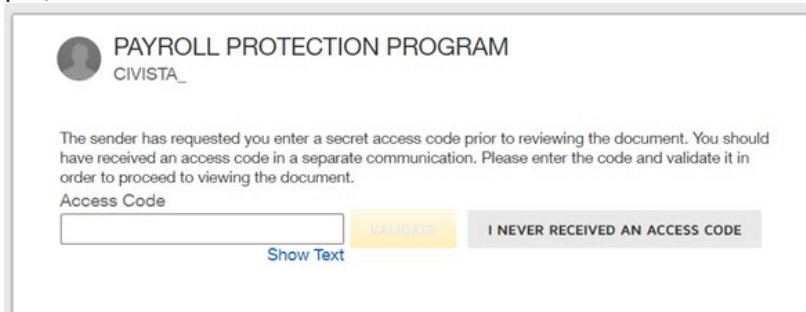
[Your Applications](#) / [PPP Loan Forgiveness \(S Application\)](#)

## Signing Documents

The next step in the process is for you to sign the forgiveness documents prior to sending them to the SBA



4. You will be directed to the DocuSign login screen and asked to supply a 4 digit pin. This pin by default is the last four digits of the authorized signer’s social security number. Enter the 4 digit pin, then click validate.



5. Follow the prompts to insert initials and signatures as required throughout the document. If you would like to provide the optional demographics information, complete this information as well. Providing the demographic information is completely voluntary, and providing or waiving this information will have no impact on your final forgiveness determination. Once finished, click the yellow finish button in the top right corner of your screen.

## Contact Us

PPP Forgiveness Helpline: 844.541.0300

Hours: Monday – Friday 9:00 am – 5:00pm EST.

PPPForgiveness@civista.bank

## Additional Resources & Helpful Links

- [Civista's PPP Forgiveness Online Portal](#)
- [Code of Federal Regulations: Affiliations](#)
- [SBA PPP FAQs for Lenders and Borrowers](#)
- [3508 S Form Instructions](#)
- [3508 EZ Form Instructions](#)
- [3508 Standard Form Instructions](#)