

State Small Business Credit Initiative

Frequently Asked Questions

AS OF SEPTEMBER 2022

This document contains answers to frequently asked questions regarding the Department of Treasury State Small Business Credit Initiative (SSBCI).

- For overall information about the program, including information on requesting funding, please see <https://home.treasury.gov/policy-issues/small-business-programs/state-small-business-credit-initiative-ssbci>.
- For general questions about SSBCI, please email ssbci_information@treasury.gov.

Questions added 9/16/22: 1.1, 2.1-2.11, 3.1-3.11, 4.1-4.9, 5.1-5.2, 6.1-6.6, 7.1-7.2, 8.1-8.3

1. Individuals, Small Businesses, or Wrong Program

1.1. General Inquiries

If you are a business or a lending institution that is interested in participating in small business financing programs through the SSBCI, please go to <http://treasury.gov/ssbci> and click on the List of Proposed Programs and Contacts link to locate the State or Territorial contact in your area.

You can find information on those programs on the Treasury.gov website at <http://treasury.gov/Recovery>. All other inquiries should be directed to the Public Affairs Office of the Treasury and any press inquiries should be directed to Press@Treasury.gov.

2. System Support

2.1. ID.me

If you are having difficulty registering on ID.me, please refer to ID.me Contact Support for assistance. ID.me's support website can be found at help.id.me.

2.2. What is ID.me? Why do I need to use ID.me?

ID.me is a technology partner to multiple Government Agencies and Healthcare Providers. It provides secure digital identity verification to those Government Agencies and Healthcare Providers to make sure that you are you – and not someone pretending to be you – when you request access to online services.

2.3. ID.me is asking for my personal information, but I'm trying to apply on behalf of my entity. Do I really have to provide ID.me with my personal information?

Because ID.me verifies your individual identity (and not your company or agency identity), you will need to provide some personal information during the ID.me verification process. Please refer to help.id.me for more details on that process.

2.4. How long will it take me to register with ID.me?

If you have all the required documents, the process should take only a few minutes.

2.5. What steps do I need to complete in ID.me?

You will need to verify your identity with ID.me. Please refer to help.id.me for more details on the verification process.

2.6. SAM.gov

If you are having difficulty registering on SAM.gov, please refer to the Federal Service Desk for assistance with your SAM.gov account. Their website is fsd.gov and you can also call them at 866-606-8220 from 8am - 8pm EST.

2.7. Why do I need to sign up at SAM.gov?

Registration with SAM.gov is required for any Entity that wants to do business with the federal government. SAM validates information and electronically shares the secure and encrypted data with the federal agencies' Finance Offices to facilitate paperless payments through Electronic Funds Transfer (EFT).

2.8. What steps do I need to complete in SAM.gov?

We recommend you review their webpage for full instructions. Please note that SAM.gov registration can take up to three weeks; delay in registering in SAM.gov could impact timely payment of funds.

2.9. How long will it take me to register with SAM.gov?

Please note that SAM registration can take up to three weeks; delay in registering in SAM.gov could impact timely payment of funds. Please refer to SAM.gov for further information.

2.10. I'm having issues with my SAM.gov account.

Please refer to the Federal Service Desk for assistance with your SAM.gov account. Their website is fsd.gov and you can also call them at 866-606-8220 from 8am - 8pm EST.

3. Treasury Portal

3.1. How do I create an account?

To create a Treasury Portal user account, please navigate to Portal.Treasury.gov/cares. Once there, you can click on Create an ID.me account and follow the instructions.

3.2. Why am I unable to log in? / How do I reset my password?

As a reminder, you must log in using the single sign on that you created using ID.me. To find the self-service options, please go to ID.me, select 'My Account', select 'Sign In' then select the 'Forgot password' link and follow the instructions.

Also please make sure you are using a supported browser. The Treasury Portal supports most modern browsers including Microsoft Edge, Google Chrome, and an updated version of Safari. The Treasury Portal does not work well on Internet Explorer.

3.3. How do I edit my individual account information?

When logged into the Treasury Portal, click on the Avatar in the top right-hand corner of the screen. Select the 'Settings' link. That will bring up the Account Update screen. From there, you can make any appropriate edits then click Save.

3.4. I'm trying to do something in the Treasury Portal and it's not working. What do I do?

Please check your browser. The best browsers to use are Microsoft Edge, Google Chrome or an updated version of Safari.

3.5. DocuSign Required Fields

While on the DocuSign page and once all required fields have been completed, the Finish button will appear. If the Finish button is not appearing, it is due to one or more incomplete required fields. Use the Auto Navigation feature (yellow tab) to help you navigate. When the 'Finish' button becomes active, you can complete the signing.

3.6. Signature Adoption

The first time you click a SIGN or INITIAL field, you are asked to adopt a signature and initials. First, verify that your name and initials are correct. If not, you can change them as needed. If you would like to change your name or initials, type the changes in the Full Name and Initials fields. Indicate if you want to select a preformatted signature style or if you will draw your signature.

3.7. Email Issues

If you did not receive the email, it could be because it was blocked by your Email Server, Firewall, Email Provider or Email Client. Please check your junk email, confirm your email address with the sender and select to trust all emails from DocuSign. If the email is still not found, Users can trigger the email to be resent from within the Treasury Portal.

For further assistance, reach out to support.docusign.com.

3.8. What is the Unique Entity Identifier (UEI) number?

On April 4, 2022, the Federal Government transitioned from the DUNS number issued by Dun and Bradstreet to the Unique Entity Identifier (UEI). At that point, Entities doing business with the Federal Government must use a Unique Entity Identifier (UEI) number assigned in SAM.gov and will no longer use a third-party website to obtain their identifier number.

Entities are able to manage organizational information, such as legal business name and physical address associated with a UEI number, directly from SAM.gov.

3.9. What does the Change to UEI Number mean for Recipients?

No action is required if you have an existing and active registration in SAM.gov. If you are registered in SAM.gov, your UEI number has already been assigned and is viewable in your SAM.gov account. Your UEI number is located below the DUNS number on your Entity Registration Record.

Please ensure your legacy DUNS number is accessible for historical reference where needed, as the DUNS number will no longer be visible to Users in SAM.gov after April 4, 2022. Similarly, Treasury will automatically populate your existing account records with the GSA-issued UEI number in the Treasury.gov Application and Compliance portal, as applicable.

3.10. Where can I get more information on the Transition to UEI Number?

Detailed questions about the conversion from DUNS number to UEI number should be directed to GSA by creating an incident ticket with the Federal Service Desk online at fsd.gov or by calling (866) 606-8220. Information about the UEI transition can be found by accessing GSA.gov and searching on ‘Unique Entity Identifier Update’.

For further information on the transition to UEI Number, access SAM.gov. Look for the Register Your Entity or Get a Unique Entity ID section on the page then click Learn More to display detailed information about the DUNS to Unique Entity ID (UEI) transition.

3.11. I have Subrecipients to report that have a DUNS, but no UEI. How do I report them?

All Recipients and Subrecipients can obtain a Unique Entity Identifier (UEI) number on the Sam.gov website and register for an account if needed:

- New SAM.gov registrants will be assigned a UEI number as part of their SAM registration.
- All existing Entities with an existing and active registration with SAM.gov will be assigned a UEI number that can be used for reporting activities.

For more information, please access the SAM.gov website.

4. Application Process

4.1. How do I apply for funds through the State Small Business Credit Initiative?

In late November 2021, Treasury launched an application portal for the State Small Business Credit Initiative (SSBCI) at Portal.Treasury.gov/cares. Eligible Entities can either create an account (your identity will need to be verified through ID.me) or log in.

From there, click the ‘Start an Application’ button located on the top, right-hand corner of the page and follow the instructions. Tribal Governments interested in participating in SSBCI were required to submit a Notice of Intent (NOI) to apply for SSBCI funds by December 11, 2021.

4.2. What information do I need to provide in order to receive the funding?

You will need to provide all of the information listed in the Treasury Portal at [Portal.Treasury.gov/cares](https://portal.treasury.gov/cares). For more information, please visit [Treasury.gov/SSBCI](https://treasury.gov/SSBCI).

4.3. My entity does not have a UEI number. What do I do?

All Entities can obtain a Unique Entity Identifier (UEI) number on the [Sam.gov](https://sam.gov) website and register for an account if needed:

- New SAM.gov registrants will be assigned a UEI number as part of their SAM registration.
- All existing Entities with an existing and active registration with SAM.gov will be assigned a UEI number that can be used for reporting activities.

For more information, please access the [SAM.gov](https://sam.gov) website.

4.4. I am trying to fill out the application. Can you send me the form to fill out?

All applications must be submitted electronically through the Treasury Portal at [Portal.Treasury.gov/cares](https://portal.treasury.gov/cares).

4.5. Why isn't the system accepting [x] information?

System inputs must be in the proper format. Please verify that you are supplying the information in the correct format. Also please verify that you are using a supported browser. The Treasury Portal supports most modern browsers including Microsoft Edge, Google Chrome, and an updated version of Safari. The Treasury Portal does not work well on Internet Explorer.

4.6. How do I check the status of my application? / What is the status of my application?

You can check the status of your application at any time by logging into the Treasury Portal at [Portal.Treasury.gov/cares](https://portal.treasury.gov/cares).

4.7. What is the turnaround time for reviewing an application?

There is no set turnaround time for reviewing applications. Treasury will review complete applications as quickly as possible, in the order in which they are received.

4.8. What is the last day I can apply for the Capital Program? /

Currently, non-Tribal applications must have been initiated by December 11, 2021 and completed by February 11, 2022 at 11:59pm ET (Eastern Time).

Tribal Governments must initiate and submit their completed SSBCI capital program application by October 31, 2022, at 11:59 p.m. ET. Please reference the website at [Treasury.gov/SSBCI](https://treasury.gov/SSBCI) for more information. Any changes to the application deadline will be posted on the website.

4.9. What is the last day I can apply for the Technical Assistance Grant Program? /

States, the District of Columbia, and Territories must submit their completed SSBCI Technical Assistance (TA) Grant Program application by October 14, 2022 at 11:59 pm ET (Eastern Time).

Tribal Governments must submit their completed SSBCI TA Grant Program application by December 9, 2022 at 11:59 pm ET.

Please reference the website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI) for more information. Any changes to the application deadline will be posted on the website.

5. Compliance Reporting Process

5.1. What reporting is required? / Am I required to report?

For the Capital Program, Quarterly and Annual Reporting will be required for Recipients of SSBCI funding:

- Quarterly Reports – Each participating jurisdiction must submit to Treasury a quarterly report for the first full calendar quarter following the execution of its Allocation Agreement with Treasury and each quarter thereafter. Quarterly reports must be submitted within 30 days after the end of each quarterly reporting period (excluding the quarterly reporting period ending on the expiration date of the Allocation Agreement).
- Annual Reports – Starting in 2023, each participating jurisdiction must submit to Treasury an annual report for each calendar year by March 31 of the following year.

For more information on reporting, please refer to the Capital Program Reporting Guidance available on the program website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI). To access the reporting guidance, scroll down to the Program Rules and Materials section then click on Capital Program Reporting Guidance.

When additional information becomes available, it will be posted on the program website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI).

5.2. Where do I submit reports?

For the Capital Program, Quarterly and Annual Reporting will be required for Recipients of SSBCI funding. When reporting begins, Entities will submit required reports to Treasury using an online portal that will be available at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI).

For more information on submitting reports for the Capital Program, please access the program website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI), scroll down to the Program Rules and Materials section then click on Capital Program Reporting Guidance.

When additional information becomes available, it will be posted on the program website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI).

6. Eligibility and Preliminary Allocations

6.1. What Entities are eligible for the Capital Program?

Eligible Entities include States, the District of Columbia, Territories, and Tribal Governments. Tribal Governments interested in participating in SSBCI were required to submit a Notice of Intent (NOI) to apply for SSBCI funds by December 11, 2021. For more information, visit the program website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI).

6.2. What Entities are eligible for the Technical Assistance Grant Program?

Eligible Recipients under the Technical Assistance (TA) Grant Program are States, the District of Columbia and Territories that submitted a complete SSBCI Capital Program application by February 11, 2022; and Tribal Governments that submit a complete SSBCI Capital Program application by October 31, 2022. For more information, visit the program website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI).

6.3. How much money have I been preliminarily allocated to receive?

For the Capital program, preliminary program allocations for states, territories, and the District of Columbia can be on the program’s website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI) by scrolling down to the Program Rules and Materials section then clicking on the Allocations for States Territories Washington DC and Tribal Governments link.

This document also contains the preliminary allocation methodology summary for Tribal governments. SSBCI will allocate at least \$500 million to Tribal governments. Tribal governments may request allocation information by emailing ssbci_information@treasury.gov or by accessing the application portal.

For the TA Grant program, preliminary program allocations for states, territories, and the District of Columbia can be found on the program’s website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI) by scrolling down to the Program Rules and Materials section then clicking on the Preliminary Technical Assistance Grant Program Allocation Table link.

This document also contains the preliminary allocation methodology summary for Tribal governments. SSBCI will allocate at least \$14.73 million to Tribal governments.

For more information on allocations and allocation methodology, please visit the State Small Business Credit Initiative website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI).

6.4. Can I apply to receive more?

Preliminary allocations were determined in advance by Treasury.

6.5. What was the allocation methodology for SSBCI?

For the Capital program, preliminary program allocations for states, territories, and the District of Columbia can be on the program’s website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI) by scrolling down to the Program Rules and Materials section then clicking on the Allocations for States Territories Washington DC and Tribal Governments link. Further information on how these allocations were made can be found by accessing in the Capital Program Policy Guidelines on the same page.

This document also contains the preliminary allocation methodology summary for Tribal governments. SSBCI will allocate at least \$500 million to Tribal governments.

For the TA Grant program, preliminary program allocations for states, territories, and the District of Columbia can be found on the program's website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI) by scrolling down to the Program Rules and Materials section then clicking on the Preliminary Technical Assistance Grant Program Allocation Table link. Further information on how these allocations were made can be found by accessing in the Technical Assistance Grant Program Guidelines on the same page.

This document also contains the preliminary allocation methodology summary for Tribal governments. SSBCI will allocate at least \$14.73 million to Tribal governments.

For more information on allocations and allocation methodology, please visit the State Small Business Credit Initiative website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI).

7. Eligible Uses of funds

7.1. What are the eligible uses for these funds?

SSBCI provides Eligible Jurisdictions funding for:

- Small business financing programs, which includes Capital Access programs, Loan Participations, Loan Guarantees, Collateral Support, and Venture Equity programs
- Technical Assistance to very small businesses and businesses owned and controlled by Socially and Economically Disadvantaged Individuals (SEDI) owned businesses applying for SSBCI and other government programs.

For more information, visit the program website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI).

7.2. How do I know if a specific use is eligible?

For more information, please see the Capital Program Policy Guidelines and FAQs on the program website at [Treasury.gov/SSBCI](https://www.treasury.gov/SSBCI). Please scroll down to the Program Rules and Materials section to access these documents.

8. Disbursement/Payment

8.1. How do I receive payment (Wire, ACH)?

Entities receive payment to Fed ACH (Automated Clearing House) and Fedwire bank accounts. An ACH routing number is required.

8.2. When will I receive payment?

Initial payments will occur sometime after the application is fully reviewed and approved and an allocation agreement is signed. A payment confirmation will be sent to the contact person and Authorized Representative, communicating the scheduled date of payment. It is their responsibility to notify financial personnel within their organization on their end of the incoming payment.

8.3. Is there a Webinar or Zoom call that I can attend?

Information regarding webinars will be emailed to the points of contact and Authorized Representatives provided in the Notices of Intent.

APPENDIX I: Resources

Issue	Resource
ID.me or login issues	https://help.id.me
Treasury Portal	https://portal.treasury.gov
Our Program Email	ssbci_information@treasury.gov
Technical Issues	covidreliefsupport@treasury.gov
Program Webpage	https://treasury.gov/ssbci
Other SSBCI FAQs	Small Business Credit Initiative Frequently Asked Questions
SSBCI Fact Sheet (Updated 8/18/2021)	SSBCI Fact Sheet
SSBCI Application Materials	https://home.treasury.gov/policy-issues/small-businessprograms/state-small-business-credit-initiative-ssbci/2021-ssbci/program-materials/application-materials