



SBA ONE: SO HOW'S IT GOING?

First, an update: [SBA One](#)* – SBA's streamlined online portal for 7(a) loan processing - has been mandatory since October 1 for all loans processed as non-delegated loans. If you're a PLP lender, you must now submit all non-delegated packages through SBA One. For delegated applications, SBA recently announced that these apps can still be submitted through Etran.

That said, at JRB we've been using SBA One in our work with lenders across the country since the program's launch more than a year ago. In fact, we've been using SBA One a lot. So here's our take:

Even though some submissions through Etran are OK, we believe SBA One is a better idea. Why? In September, SBA restated its ongoing policy that loans processed through SBA One "get preference for handling/processing over Etran submissions." SBA further noted, "On the average GP Loans submitted via SBA One are turned around in 16 working days versus Etran submissions are turned around [sic] 31 working days. A time savings of 3 weeks." Now with the exception of CAPLines, all loan programs can be processed through SBA One.

So SBA One makes sense. Since launch, SBA has made ongoing enhancements to SBA One, including more than a dozen effective last February. Importantly, one of these is the ability to view your PARRiS Lender Scorecard through SBA One. Seeing how SBA views your program is a great way to keep your finger on the pulse of your program.

What about ease of use? SBA One gets easier the more we use it. We find SBA One more intuitivethan Etran - and ease of use has improved with each update. Yes, there's a learning curve. To assist lenders, SBA offers regular SBA One training. We recommend you have your staff sit in on these sessions to shorten their learning curve. We've found the SBA One staff helpful and responsive, and we encourage you to reach out to them as needed. sba.one@bnymellon.com

And the beat goes on. SBA is making changes to SBA One - in some cases daily - to continue to improve the program. As SBA has indicated in recent webinars and training sessions, a Purchase module should be out in the summer of 2017. Watch for this and other SBA One enhancements!

What's your experience with SBA One? To let us know, and to discuss your SBA program, [Contact JRB!](#)

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*SBA One is an integrated 7(a) loan product developed in collaboration with Colson, a wholly owned subsidiary of BNY Mellon.