



Paycheck Protection Program (PPP)

Loan Forgiveness Portal User Guide

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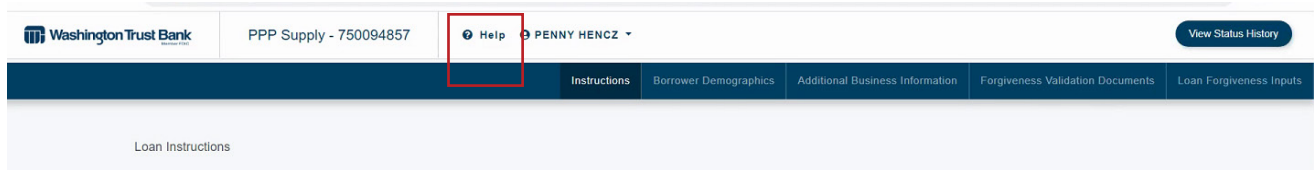
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Needing Help Using the Portal

Technical Support

If you need technical assistance navigating the PPP Loan Forgiveness portal, click on the Help option located in the header of the portal. You will receive a response within 24 hours.



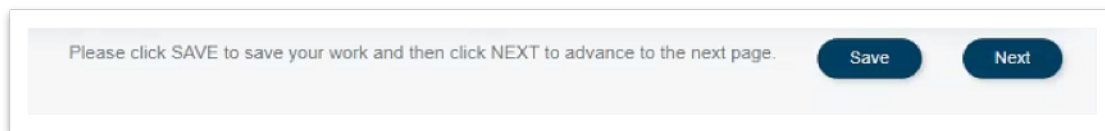
If your questions relate to the completion of the application itself, contact your Relationship Manager or your Financial Advisor. If you do not know who your Washington Trust Bank (WTB) Relationship Manager is, please call Priority Service at 800.788.4578.

Portal Navigation Tips

The following tips will help you best navigate the PPP Loan Forgiveness Portal.

1. For optimal experience, use Chrome or Edge to complete your application.
2. For easiest navigation, use your tab button or mouse to move from field to field.
3. All fields with a red asterisk are required fields.
4. The web browser back button will take you to the very beginning of the application. To move to a previous screen, click on the Application tabs.
5. Any changes made to your Application after you submit will require you to re-submit each time.
6. Always click **Save** then **Next** at the bottom of each screen to advance to the next screen.

NOTE: Your information may be lost if you don't click Save.



Returning to the Portal

After registering, use the following link to return to the portal to complete any additional information or review your loan status. You can also find a link to the portal at watrust.com/caresact.

<https://pppforgiveness.watrust.com>

Before you begin your forgiveness application, please have your 3508S / 3508EZ / 3508 application and worksheets ready as a reference as you will be transferring the information from them directly into the Forgiveness Application Portal.

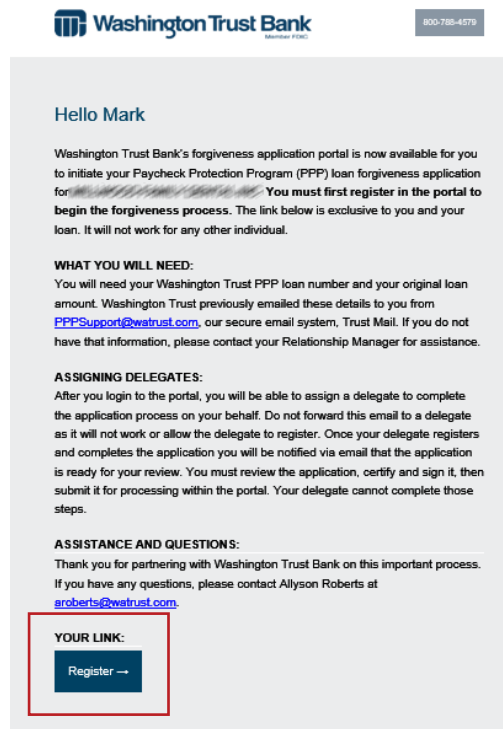
Step 1: Registration

A couple of days prior to receiving the below registration email, you should have received an email from Trust Mail, WTB's secure email system. This email contains the information you will need to complete your PPP Forgiveness Portal registration. If you need assistance accessing Trust Mail, please contact Priority Service at 800.788.4578.

Your portal registration email will be sent from PPPSupport@watrust.com. It will contain a link that is specific to you, and cannot be used by another individual. In addition, this link will only be available to use for registration. Use the link listed on the previous page for access to the portal post registration.

NOTE: Check your junk email folder if you are missing the registration email.

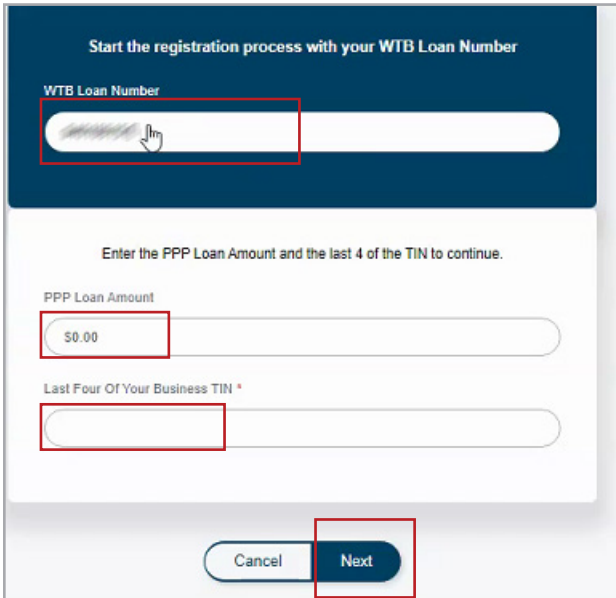
From the email, click the **Register** button to continue.



NOTE: This email is specific to you. **Do not forward.** If you wish to assign someone else to enter the PPP Forgiveness Application for you, you will use the **Assign Delegate** option after registering.

Portal Registration

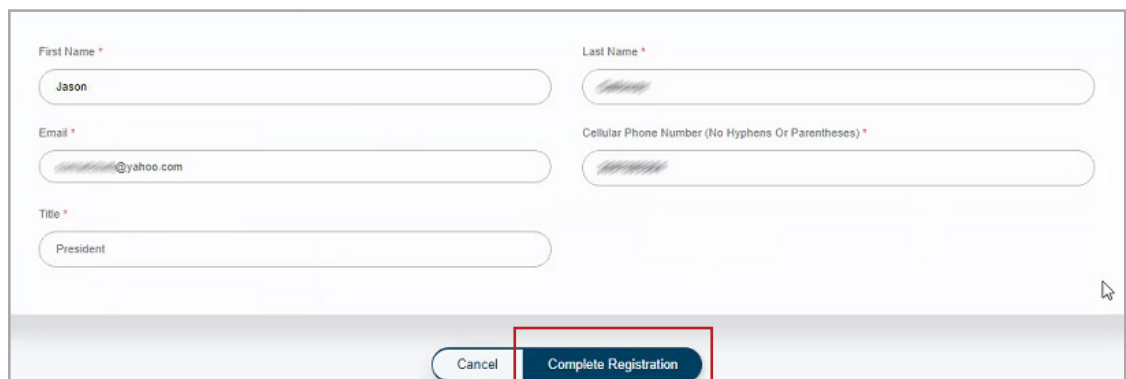
1. Begin your registration by entering your WTB Loan Number. (This information was included in the Trust Mail email.)
2. Enter your PPP Loan Amount and the last 4 digits of your Business Tax ID Number.
3. Click **Next** to continue.



The screenshot shows a registration form with a dark blue header. The header text reads "Start the registration process with your WTB Loan Number". Below the header, there is a text input field for "WTB Loan Number" with a red box around it. Below that, the instruction "Enter the PPP Loan Amount and the last 4 of the TIN to continue." is displayed. There are two more text input fields: "PPP Loan Amount" (containing "\$0.00") and "Last Four Of Your Business TIN *", both with red boxes around them. At the bottom, there are two buttons: "Cancel" and "Next", with a red box around the "Next" button.

4. Complete the following:

- First Name
- Last Name
- Email Address
- Cellular Phone Number
- Title



The screenshot shows a registration form with a light blue background. It has five text input fields arranged in two columns. The first column contains "First Name *" (with "Jason" entered), "Email *" (with "xxxxxx@yahoo.com" entered), and "Title *" (with "President" entered). The second column contains "Last Name *" (with "xxxxxx" entered), "Cellular Phone Number (No Hyphens Or Parentheses) *" (with "xxxxxx" entered), and a "Cancel" button. A red box highlights the "Complete Registration" button at the bottom right.

NOTE: If you are already registered under a different loan/entity it will indicate "You already have an account registered with us. Here's your account information". Please verify the information then select "Complete Registration". You will then be able to select the appropriate loan to complete the Forgiveness Application for.

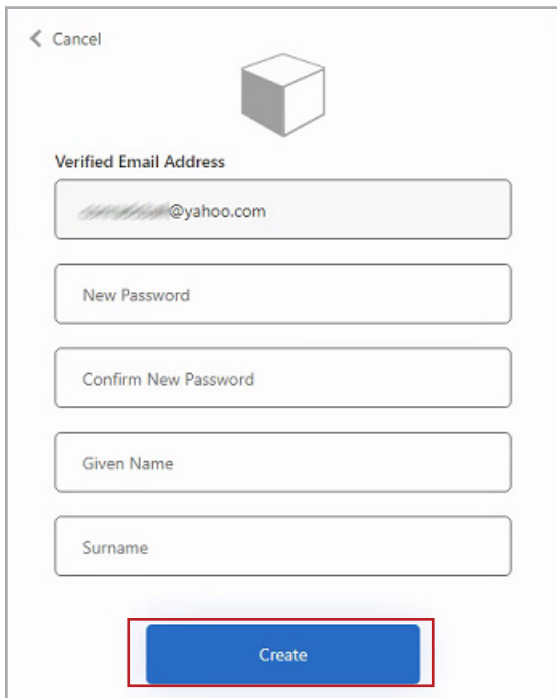
5. Click **Complete Registration**

Password Creation

After clicking **Complete Registration**, you will need to verify your email address and create a password (first time registration).

Verify Email and Create Password. Complete the following:

- Create a Password
- Confirm New Password
- Enter Given Name
- Enter Surname
- Click **Create**



Cancel

Verified Email Address

#####@yahoo.com

New Password

Confirm New Password

Given Name

Surname

Create

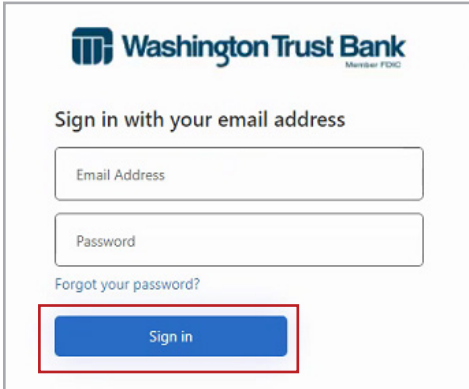
Password Requirement

8-16 characters, containing 3 out of 4 of the following: Lowercase characters, uppercase characters, digits (0-9), and one or more of the following symbols: @ # \$ % ^ & * - _ + = [] { } \ : ' , ? / ^ ~ * () ḡ .

Sign In and Authentication

After creating a password, you will now be ready to sign in to the portal.

1. Enter your email address and the password you created.
Click **Sign In**.

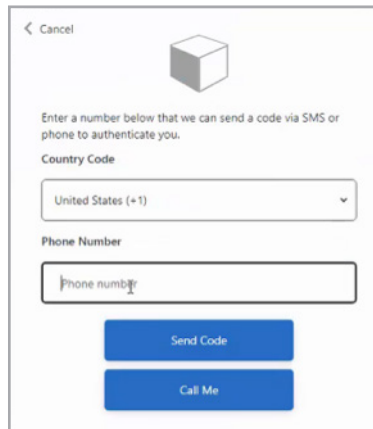


The screenshot shows the Washington Trust Bank sign-in interface. At the top is the bank's logo and name. Below it, the text "Sign in with your email address" is displayed. There are two input fields: "Email Address" and "Password". A link for "Forgot your password?" is located below the password field. At the bottom, a blue "Sign in" button is highlighted with a red rectangular border.

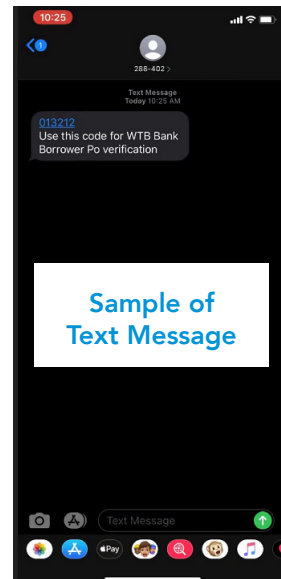
2. Complete Authentication.

NOTE: Authentication will be required each time you sign into the portal.

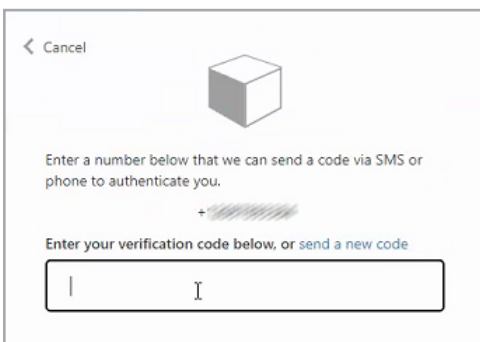
- Enter your Phone Number and select either:
 - Send Code (SMS/Text messaging) or
 - Call Me (Voice messaging)



This screenshot shows a screen for selecting a phone number. It includes a "Cancel" button at the top left, a 3D cube icon, and the instruction "Enter a number below that we can send a code via SMS or phone to authenticate you." There is a "Country Code" dropdown menu currently set to "United States (+1)". Below that is a "Phone Number" input field with a cursor. At the bottom are two blue buttons: "Send Code" and "Call Me".



3. After receiving your verification code, enter the code.



This screenshot shows the verification code entry screen. It features a "Cancel" button at the top left, a 3D cube icon, and the instruction "Enter a number below that we can send a code via SMS or phone to authenticate you." Below this is a blurred verification code. The text "Enter your verification code below, or send a new code" is displayed above a large input field with a cursor.

Select a WTB Loan Number (Not Applicable to All)

The following screen will only appear if you have more than one PPP Loan with WTB, or you are a Delegate assisting with more than one PPP Forgiveness Application.

A list of loans you have been assigned will be displayed. From the Select a WTB Loan Number screen, click on the blue Loan Number in the left hand column to open the PPP Forgiveness Application.

Select a WTB Loan Number Below

Showing 1 to 8 of 8 entries 25

WTB Loan Number	SBA Loan Number	Client Name	DBA	PPP Loan Amount	Loan Status	Loan Disbursement Date	Contact Name	Contact Email Address
7500	43725			\$67,800.00	Pending	04/06/2020	Penny Hencz	PHencz@watrust.com
7500	69640			\$94,700.00	Completed	04/15/2020	Conrad Ball	CBall@watrust.com

To return to the list of loans at any time, click on the Washington Trust Bank logo from the page Header.

Washington Trust Bank | PPP Supply - 750094857 | Help | CONRAD BALL | View Status History | Direct Entry 3508 | Direct Entry 3508 EZ | Save

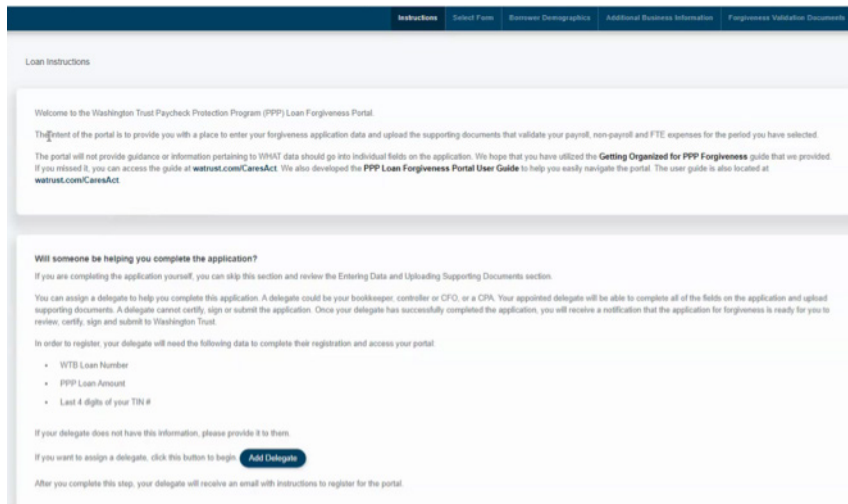
Instructions | Select Form | Borrower Demographics | Additional Business Information | Forgiveness Validation Documents | Loan Forgiveness Report

Step 2: Instructions Tab



The Instructions tab provides you with a summary of instructions on how to navigate the tabs and complete your application. In addition, you will find a link to the WTB website where you can access the “Getting Organized for PPP Forgiveness” Guide and this training guide.

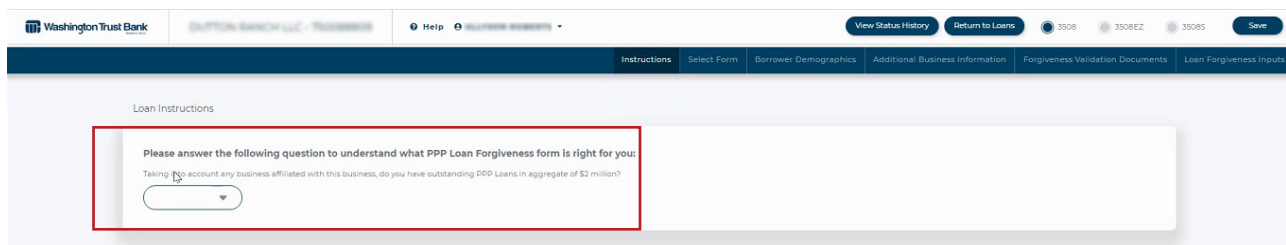
From the Instructions Tab, you will be able to assign a Delegate. A Delegate is able to complete all of the fields on the application and upload supporting documents. They are not able to certify, sign or submit the application. If you choose not to assign a Delegate, you will be responsible for these tasks.



If no Delegate will be assigned, click **Save** and **Next** to continue.



NOTE: For loans \$150,000 or less, you will have an additional question(s) at the top of the Instructions Tab you will need to complete. This will determine if you are eligible to use the 3508S Form.



If you answer no to both questions, you will be automatically directed to complete Form 3508S.

Loan Instructions

Please answer the following question to understand what PPP Loan Forgiveness form is right for you:

Taking into account any business affiliated with this business, do you have outstanding PPP Loans in aggregate of \$2 million?

No

You qualify to use the simplest PPP Forgiveness application form - the 3508S. Would you like to continue using that form?

Assigning a Delegate (Optional)

Click the **Add Delegate** button to assign a Delegate. For more information on the role of a Delegate, refer to the “Will Someone Be Helping You Complete the Application” section of the Instructions page in the portal. Once a Delegate is added, they cannot be removed. **Note: You cannot assign your WTB Relationship Manager as your Delegate.**

Will someone be helping you complete the application?

If you are completing the application yourself, you can skip this section and review the Entering Data and Uploading Supporting Documents section.

You can assign a delegate to help you complete this application. A delegate could be your bookkeeper, controller or CFO, or a CPA. Your appointed delegate will be able to complete all of the fields on the application and upload supporting documents. A delegate cannot certify, sign or submit the application. Once your delegate has successfully completed the application, you will receive a notification that the application for forgiveness is ready for you to review, certify, sign and submit to Washington Trust.

In order to register, your delegate will need the following data to complete their registration and access your portal:

- WTB Loan Number
- PPP Loan Amount
- Last 4 digits of your TIN #

If your delegate does not have this information, please go to the **Add Delegate** button.

If you want to assign a delegate, click this button to begin.

After you complete this step, your delegate will receive an email with instructions to register for the portal.

1. Add Delegate:
Click **New Delegate**

Add Delegate

You may invite a delegate to complete this application on your behalf. Your delegate may complete the application and upload your required documentation. Once complete you will be required to review the delegate's input, certify the application, sign it and submit it.

Existing Delegates:

First Name	Last Name	Email Address	Title	Registered
No data available in table				

New Delegate

Invite delegate to this loan:

First Name * Last Name * Email Address * Title *

Opgrad

Invite

2. Invite Delegate:

- Enter First Name, Last Name, email address, and Title of the Delegate
- Click **Invite**
- The Delegate will now receive an email invite to register. (see below)

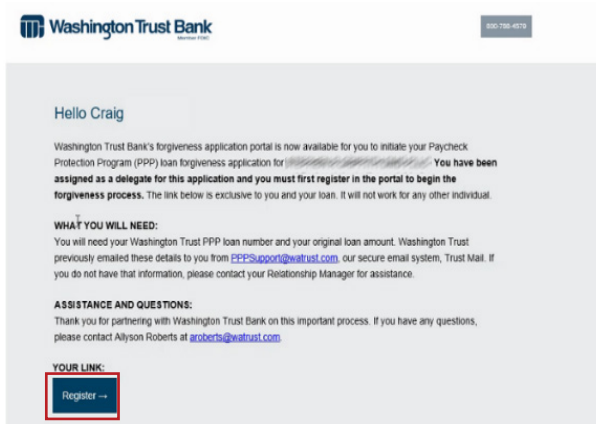
NOTE: The Delegate will not have received the information that came in the Trust Mail email. You will need to provide your Delegate with the WTB Loan Number, the PPP Loan Amount, and the last 4 digits of the business tax ID number in order for them to register.

3. Click **Save**, then **Next** to continue

Delegate Registration Process

Once a Delegate has been invited, they will receive an email with instructions to register.

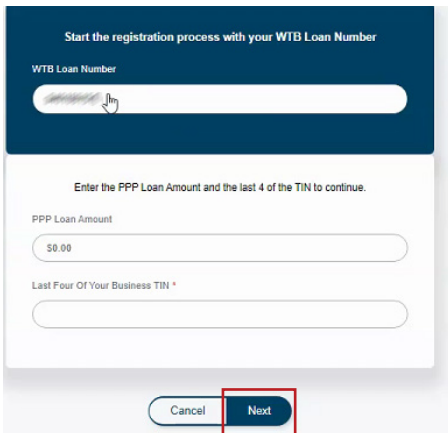
Delegate – From the email received, click **Register** to continue.



Portal Registration – Delegate

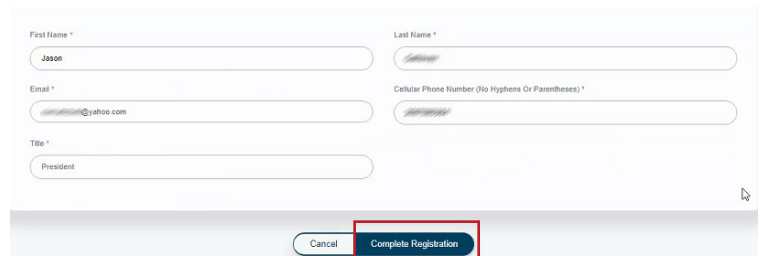
In order to register, the information required below will need to have been provided to you from the individual who assigned you as a Delegate.

1. Begin your registration by entering the WTB Loan Number.
2. Enter the PPP Loan Amount and the last 4 digits of the Business Tax ID Number.
3. Click **Next** to continue.



4. Complete the following:

- First Name
- Last Name
- Email Address
- Cellular Phone Number
- Title



NOTE: If you are already registered under a different loan/entity it will indicate "You already have an account registered with us. Here's your account information". Please verify the information then select "Complete Registration". You will then be able to select the appropriate loan to complete the Forgiveness Application for.

5. Click **Complete Registration**

Password Creation – Delegate

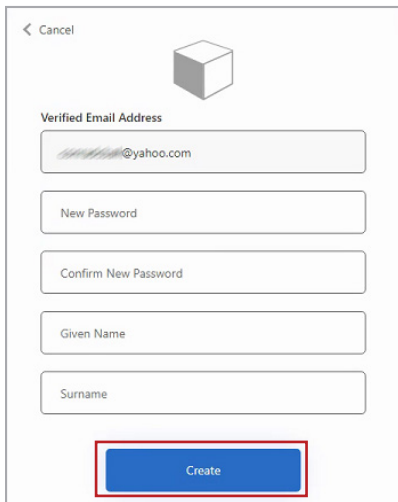
After clicking **Complete Registration**, you will need to verify your email address and create a password (first time registration).

Verify Email and Create Password. Complete the following:

- Create a Password
- Confirm New Password
- Enter Given Name
- Enter Surname
- Click **Create**

Password Requirement

8-16 characters, containing 3 out of 4 of the following:
Lowercase characters, uppercase characters, digits (0-9), and
one or more of the following symbols: @ # \$ % ^ & * - _ + =
[]{}|\:'.?/'~*()_.

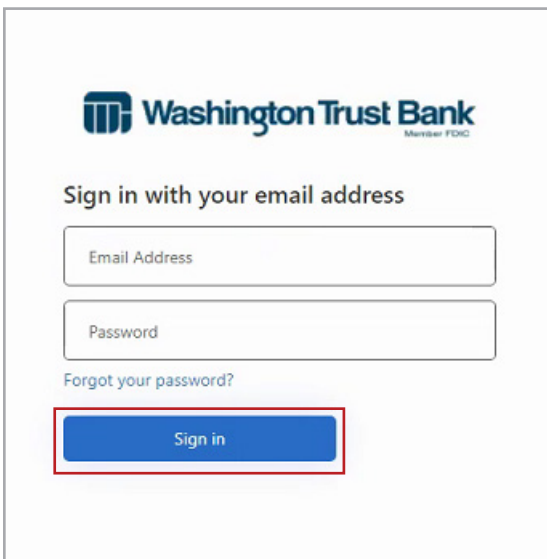


A screenshot of a mobile application form for creating a password. At the top left is a back arrow and the word "Cancel". Below that is a 3D cube icon. The form contains five input fields: "Verified Email Address" (with a pre-filled email address), "New Password", "Confirm New Password", "Given Name", and "Surname". At the bottom is a blue "Create" button, which is highlighted with a red rectangular border.

Sign In and Authentication - Delegate

After creating a password, you will now be ready to sign in to the portal.

1. Enter your email address and the password you created.
Click **Sign In**.

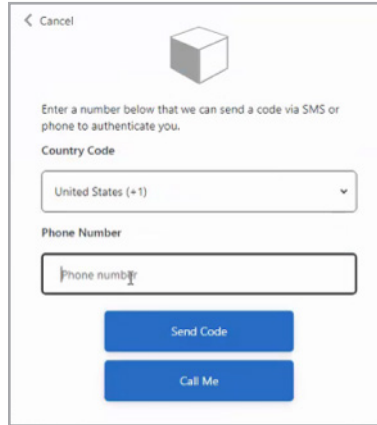


A screenshot of the Washington Trust Bank sign-in screen. At the top is the Washington Trust Bank logo and the text "Member FDIC". Below that is the heading "Sign in with your email address". There are two input fields: "Email Address" and "Password". Below the "Password" field is a link that says "Forgot your password?". At the bottom is a blue "Sign in" button, which is highlighted with a red rectangular border.

2. Complete Authentication.

NOTE: Authentication will be required each time you sign into the portal.

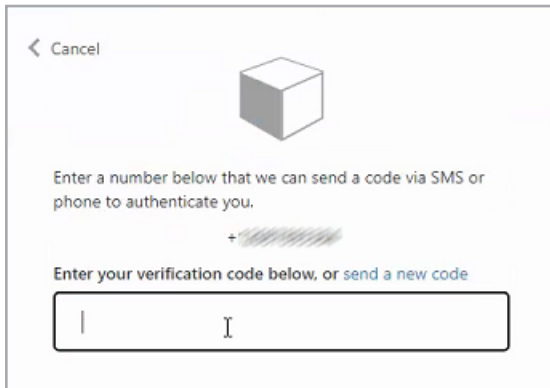
- Enter your Phone Number and select either:
 - Send Code (SMS/Text messaging) or
 - Call Me (Voice messaging)



A screenshot of a mobile application's authentication screen. At the top left is a back arrow and the word "Cancel". Below is a 3D cube icon. The text reads: "Enter a number below that we can send a code via SMS or phone to authenticate you." There are two input fields: "Country Code" with a dropdown menu showing "United States (+1)", and "Phone Number" with a placeholder "Phone number". At the bottom are two blue buttons: "Send Code" and "Call Me".



3. After receiving your verification code, enter the code.



A screenshot of the same authentication screen as above, but now with a large input field for the verification code. The text above the field reads: "Enter your verification code below, or send a new code". The input field contains a cursor and a vertical bar. Above the field is a small icon of a cube and a redacted area with a plus sign.

NOTE: If this is for a Second Draw Loan Request, the below message will appear upon initial login:

NOTICE: You are currently accessing your second draw Paycheck Protection Program (PPP) loan forgiveness application. Per Small Business Administration (SBA) guidelines, if your loan is greater than \$150,000 the forgiveness application for your first draw PPP loan must be submitted to the SBA prior to the submission of your second draw forgiveness application. Please make sure you have submitted your first draw forgiveness request prior to submitting this second draw forgiveness request. If your loan is \$150,000 or less, we recommend completing your first draw forgiveness application prior to your second draw application. Please reach out to your banker with any questions or concerns.

4. Step 3: Select Form Tab



Use this page to review criteria to help identify which Form (3508, 3508EZ, and 3508S) will be best for you to use.

Read through the choices and mark the radio button that applies to your situation.

Click **Save** and **Next** to continue.

Select Form

Step 1: Determine which form you will be submitting to apply for forgiveness

Please review the criteria below to determine if you qualify to complete the Direct Entry 3508 EZ application form. If you are able to check one of the first three buttons, you will be completing the 3508 EZ application. If you do not meet one of the first three criteria for the EZ application, please check option 4 to complete the Direct Entry 3508 form.

You (The Borrower) Are A Self-Employed Individual, Independent Contractor, Or Side Proprietor Who Had No Employees At The Time Of The PPP Loan Application And Did Not Include Any Employee Salaries In The Computation Of Average Monthly Payroll In The Borrower Application Form (SBA Form 2463).

You (The Borrower) Did Not Reduce Annual Salary Or Hourly Wages Of Any Employee By More Than 25 Percent During The Covered Period Or The Alternative Payroll Covered Period (As Defined Below) Compared To The Period Between January 1, 2020 And March 31, 2020 (For Purposes Of This Statement, "Employees" Means Only Those Employees That Did Not Receive, During Any Single Period During 2019, Wages Or Salary At An Annualized Rate Of Pay In An Amount More Than \$100,000); AND You (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, (Ignore Reductions That Arise From An Inability To Retire Individuals Who Were Employees On February 15, 2020 If The Borrower Was Unable To Hire Similarly Qualified Employees For Unfilled Positions On Or Before December 31, 2020. Also Ignore Reductions In An Employee's Hours That The Borrower Offered To Restore And The Employee Refused. See 85 FR 33004, 33007 (June 1, 2020) For More Details.

You (The Borrower) Did Not Reduce Annual Salary Or Hourly Wages Of Any Employee By More Than 25 Percent During The Covered Period Or The Alternative Payroll Covered Period (As Defined Below) Compared To The Period Between January 1, 2020 And March 31, 2020 (For Purposes Of This Statement, "Employees" Means Only Those Employees That Did Not Receive, During Any Single Period During 2019, Wages Or Salary At An Annualized Rate Of Pay In An Amount More Than \$100,000); AND You (The Borrower) Was Unable To Operate During The Covered Period At The Same Level Of Business Activity As Before February 15, 2020, Due To Compliance With Requirements Established Or Guidance Issued Between March 1, 2020 And December 31, 2020 By The Secretary Of Health And Human Services, The Director Of The Centers For Disease Control And Prevention, Or The Occupational Safety And Health Administration, Related To The Maintenance Of Standards Of Sanitation, Social Distancing, Or Any Other Work Or Customer Safety Requirement Related To COVID-19.

If you do not meet any of the three criteria above, click here and you will be completing the Direct Entry 3508 form.

Step 4: Borrower Demographics Tab



This page is used to gather demographic information such as Ethnicity, Race, Veteran Type, and Gender. Disclosure is voluntary and will have no bearing on your loan forgiveness decision.

To add additional Owner/Principal demographic information, click [Add New Owner/Principal](#).

Scroll down to view the additional Owner/Principals to complete.

Click [Save](#) and [Next](#) to continue.

A screenshot of the 'Add New Owner/Principal' button and the form for 'Owner/Principal 1'. The button is dark blue with white text and is highlighted with a red rectangular box. Below it is a form with a yellow 'Remove Owner/Principal' button. The form fields are: 'Owner/Principal Name' (text input), 'Position' (text input), 'Ethnicity' (dropdown menu with 'Select an Ethnicity'), 'Race' (dropdown menu with 'Select a Race'), 'Veteran Type' (dropdown menu with 'Select a Veteran Type'), and 'Gender' (dropdown menu with 'Select a Gender').

Step 5: Additional Business Information Tab



The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. This information on this screen will allow us to understand the impact of the program. Disclosure is voluntary and will have no bearing on your loan forgiveness decision.

Complete the following information about your business.

- Primary Physical Address
- 2019 Gross Annual Revenue
- Farm or Ag Business – yes or no
- State & County
 - **NOTE:** If you do not see your State and County represented in the options available, you do not need to complete this page.
 - County options will be based on state selected
- Annual Salary Threshold will prefill based on State & County selected
- # of Employees whose salary is greater than threshold
- # of Employees below threshold
- To add a secondary location, click the “Add a Second Business Location” button.

Click **Save** and **Next** to Continue.

The screenshot shows the 'Additional Business Information' form. The form is titled 'Additional Business Information' and has a 'Remove Business Information' button in the top right corner. The form fields are: 'Primary Physical Address' (text input), '2019 Gross Annual Revenue For Borrowing Entity' (text input), 'Farm Or Agriculture Business?' (radio buttons for Yes/No), 'State And County' (dropdown menu showing 'ID - Ada'), 'Annual Salary Threshold' (text input showing '\$57,360'), 'How Many Employees Do You Have At This Location Whose Salary Is Greater Than The Annual Salary Threshold Noted Above?' (text input), and 'How Many Employees Do You Have At This Location Whose Salary Is Equal To Or Below The Annual Salary Threshold Noted Above?' (text input). At the bottom of the form, there is an 'Add a Secondary Business Location' button, a 'Next' button, and a 'Save' button.

Step 6: Forgiveness Validation Documents Tab



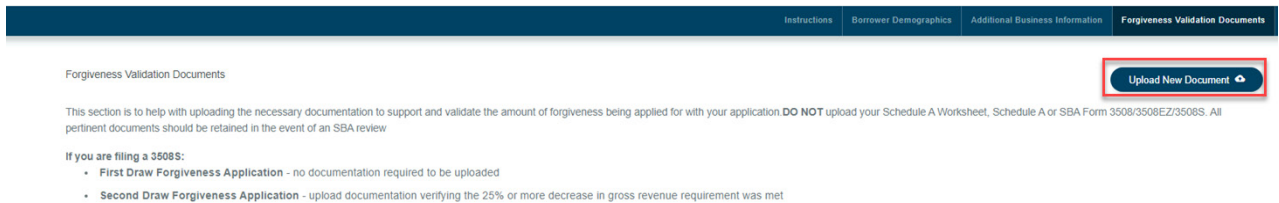
Upload your required PPP Forgiveness Validation documents on this page.

NOTE: Refer to the [Getting Organized for PPP Forgiveness Guide](#) for a list of documents that could be required.

Document Upload Tips:

- Upload each named document individually and not as one large file.
- If you need to make changes to a document that is already uploaded (add pages, delete pages, split docs, etc.) delete the original and re-upload with the changes.
- The maximum document upload size is 25MB.
- Document Types limited to: Pdf, Doc, Docx, Xls, Xlsx, Jpg, Jpeg, Png.
- Do not upload password protected documents.

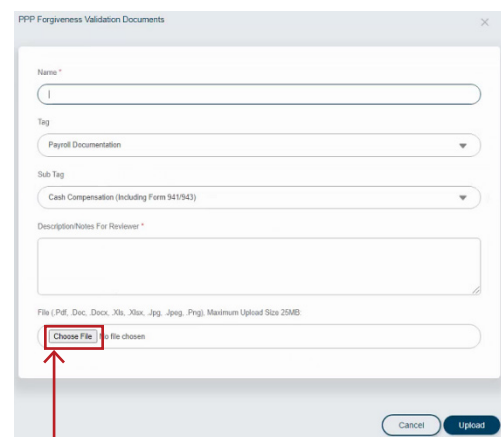
How to Upload Documents



1. Click **Upload New Document** to begin the upload process.

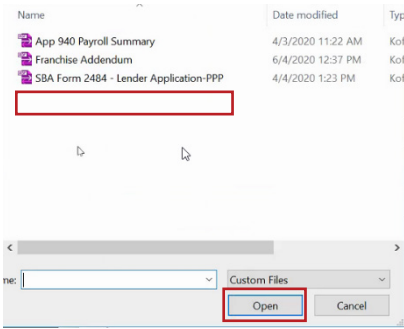
2. On the PPP Forgiveness Validation Documents Screen, complete the following:

- Document **Name**; Enter name of document
- **Tag** (from tag drop down choices)
 - Payroll Documentation
 - Non-Payroll Documentation
 - FTE Documentation
- **Sub Tag** (from drop down choices)
 - There are multiple selections for sub tag based on the primary Tag selected
- Enter **Description**: Enter brief description of the document



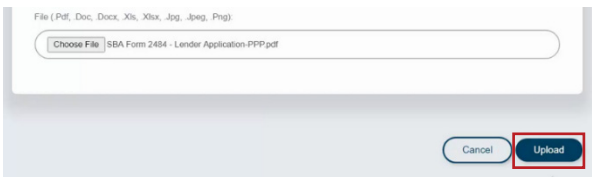
3. Click **Choose File** to search your computer for the file to upload.

4. To select a document, either double click on the document, or highlight the document and click Open.

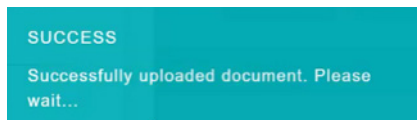


For easier upload, you can also drag and drop your documents from your desktop/file into the choose file field.

5. When you are brought back to the document upload screen, click **Upload** to save the document.



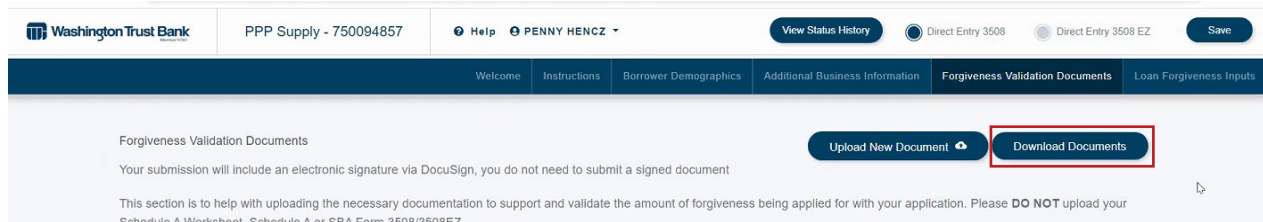
The following message will appear during upload and will disappear after the document has been successfully uploaded.



6. Click **Save** and **Next** to continue.

View Uploaded Documents

To view any documents that have been uploaded, use the Download Documents button.





The screenshot shows the top navigation bar of the Washington Trust Bank PPP Forgiveness Portal. The user is logged in as PENNY HENGZ. The current page is 'Forgiveness Validation Documents'. Below the navigation bar, there are two buttons: 'Upload New Document' and 'Download Documents'. The 'Download Documents' button is highlighted with a red rectangular box.

Delete Documents

To remove an uploaded document, click on the trash can icon at the end of the document.

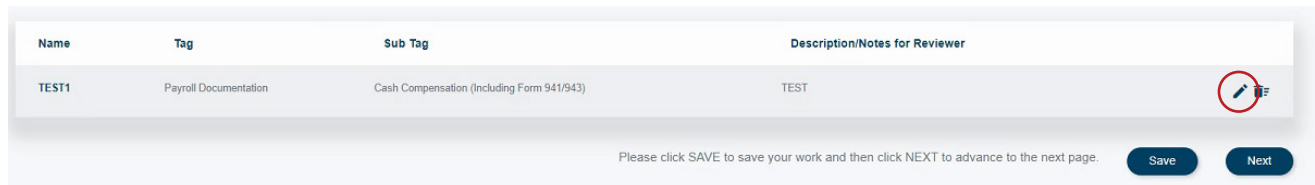



Name	Tag	Description	
TEST1	Payroll Documentation	test	
TEST2	Payroll Documentation	test	
test 3	Payroll Documentation	test	

At the bottom of the table, there are two buttons: 'Next' and 'Save'.

Edit Name/Tag/Sub-Tag/Description of Documents

To edit the name, tag, sub-tag and/or description of an uploaded document, click on the pencil icon.



Name	Tag	Sub Tag	Description/Notes for Reviewer	
TEST1	Payroll Documentation	Cash Compensation (Including Form 941/943)	TEST	

Below the table, there is a message: 'Please click SAVE to save your work and then click NEXT to advance to the next page.' and two buttons: 'Save' and 'Next'.

Step 7: Loan Forgiveness Inputs Tab



Enter your Loan Forgiveness Inputs with the information needed per your Application type.

Other Schedule: *  **NOTE: Hover on any available tool tip icon at the end of a field to get a further description of what information should be included.**

For additional assistance, click the **Contact RM** button. 

Your RM will receive an email notification and contact you directly.

Complete all the required fields for either the 3508, 3508EZ, and 3508S Application.

Once all required fields are completed, click **Save** at the bottom of the page. 

You are now ready to Submit your PPP Forgiveness Application.

Submitting and Signing Forgiveness Application – No Delegate

Once all information has been completed and saved and you are ready to submit your Forgiveness Application, click **Submit**.

You will now be taken to the DocuSign portion of the application. Refer below.

Submitting and Signing Forgiveness Application – With Delegate

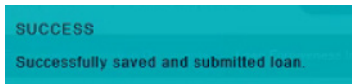
Once a Delegate completes the application and hits Submit, the following Confirm Submission message will appear.

Click **Yes** to continue.



NOTE: A Delegate is not able to submit the application. The Authorized Business Signer will need to approve and submit the application.

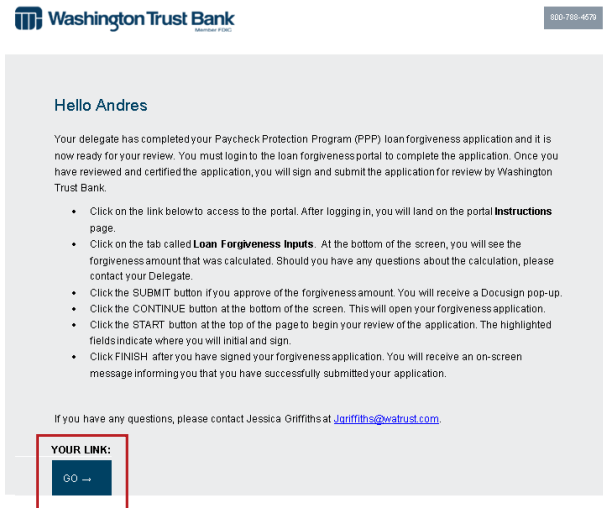
The following message will appear indicating the Application was saved successfully. The Delegate can now sign out of the portal.



Application Review

After the Delegate confirms the submission, the Authorized Business Signer will receive an email notification.

Click **Go** to open the application to review, certify, sign and submit the application through DocuSign.



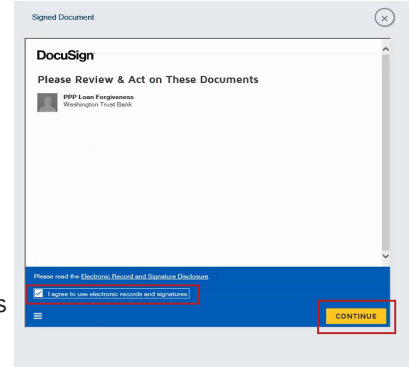
The Authorized Business Signer will be brought to the portal to review the information on each tab. After reviewing the application on the **Loan Forgiveness Inputs Tab**, click **Submit**.

You will now be taken to the DocuSign portion of the application. Refer below.

Signing Docs - DocuSign

You will now electronically certify, authorize, and sign your PPP Forgiveness Application.

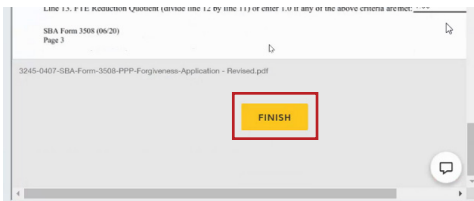
1. In the DocuSign pop-up:
 - After reviewing the “Electronic Record and Signature Disclosure”, check the box “I agree to use electronic records and signatures”.
 - Click **Continue**
2. To begin signing, click **Start**.
You will be prompted to initial/sign any yellow fields. Please read through these carefully before initialing, as these are your Certifications to the SBA.



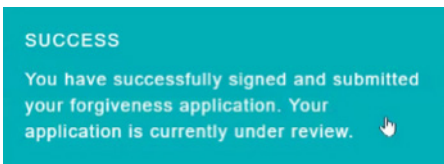
Business Legal Name ("Borrower")		DBA or Tradename, if applicable	
PPP Supply		PPP Supply	
Business Address		Business TIN (EIN, SSN)	Business
		Primary Contact	E-mail A

SBA PPP Loan Number: 6911 Lender PPP Loan Number: 7500
PPP Loan Amount: \$1,500,000.00 PPP Loan Disbursement Date: 04-17-2020
Employees at Time of Loan Application: 50 Employees at Time of Forgiveness Application: 50
EIDL Advance Amount: \$0.00 EIDL Application Number:

3. Scroll through the document to ensure all fields have been completed.
4. Click **Finish** once complete.



5. The Success Message will appear once the Forgiveness Application has been successfully submitted.



Printing Your PPP Forgiveness Application

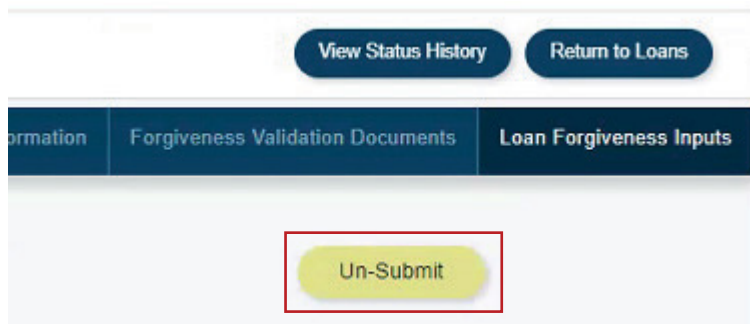
To print your completed PPP Forgiveness Application, follow the steps below:

1. After submission and signature by the Authorized Signer, login to the customer portal using the Borrower Portal url: <https://pppforgiveness.watrust.com>.
2. Go to the [Forgiveness Validation Documents Tab](#).
3. Click on the [DocuSign Envelope](#) document. This should be listed at the top of your document upload list.
4. The PPP Forgiveness Application will now download.
5. [Open](#) the downloaded PDF and [Print](#).

Unsubmit Application

If you have submitted your application and supporting documents and want to change your submission, go to the [Loan Forgiveness Inputs Tab](#) and select the gold [Un-Submit](#) button in the upper right corner of the page. You can make your desired changes and [resubmit](#).

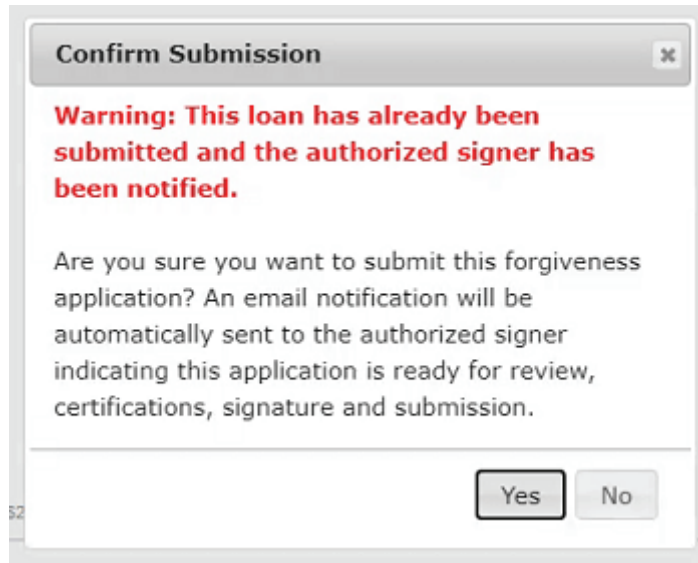
You are able to [Un-Submit](#) up until the Forgiveness Application is submitted to the SBA.



Resubmitting Application - Delegate

In the case of a delegate resubmitting an **Application**, the **Authorized Signer** will be notified. Any changes/updates to the **Application**, or the supporting documents, will require the **Authorized Signer** to **Approve** by certifying and re-signing the **Application**.

If the delegate submits and/or resubmits the **Application** multiple times, the following warning message will appear. The message is to alert you to the fact that you have already submitted prior, and ensures you intentionally clicked the **Submit** button. If you want to resubmit, click **Yes** to continue.



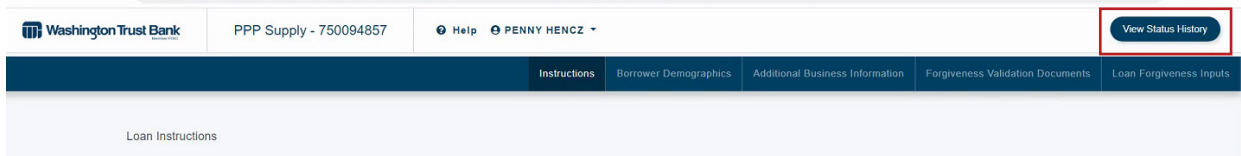
Viewing Status History

To view your loan forgiveness status history:

Use the following link to access the Portal:

<https://pppforgiveness.watrust.com>

- Sign into the portal using your user name and password
- Click on the **View Status History** button in the header of the Portal



A list of statuses will be shown with the most recent status listed first

The screenshot shows a 'Loan Status History' window with a close button (X) in the top right corner. It contains a table with the following data:

Original Loan Status	Updated Loan Status	Reason(s)	Notes	Created By	Created On
Pending	Submitted for Initial Review			Bank Reviewed	07/29/2020 9:43 pm
New	Pending			Bank Reviewed	07/29/2020 6:31 pm

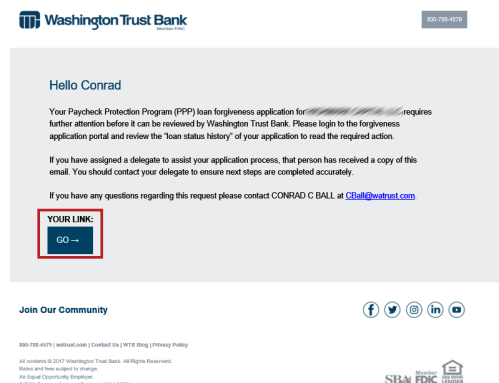
Additional information shown above the table includes:

Client Name:	Loan Amount:	WTB Loan Number:	SBA Loan Number:
PPP Supply	\$1,500,000.00	7500[REDACTED]	69115[REDACTED]

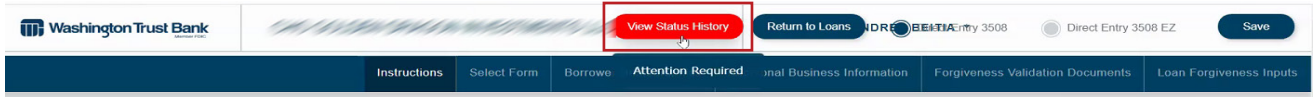
When More Information is Required

If more information is required, you (and your Delegate if one was assigned) will receive an email notification.

From the email, click the **Go** button to be taken to the portal to review what additional information is needed.



Click on the [View Status History](#) icon.



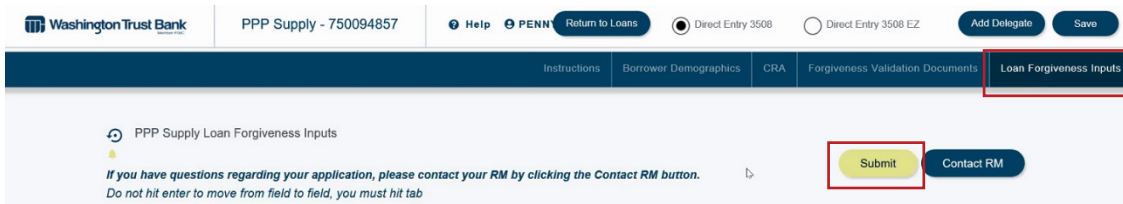
Read the Notes section for guidance on what changes need to be completed.

Original Loan Status	Updated Loan Status	Reason(s)	Notes	Created By	Created On
Under Initial Review	Needs Further Review	Payroll Cost Excessive of Spending	Hello- In looking at your documents compared to what you entered on the application I see that things are not adding up. Please revise line 7 of the application and your payroll documentation and either add a new doc or change your information in line #7.	Bank Reviewed	07/30/2020 6:06 pm
Submitted for Initial Review	Under Initial Review			Bank Reviewed	07/30/2020 6:03 pm

You will need to go back into your application to make the appropriate changes.

Once changes are made, go to the [Loan Forgiveness Inputs Tab](#) (if not already there), and click [Submit](#) to re-submit and sign your application.

NOTE: In the case you receive feedback from the initial reviewer indicating there is action that needs to be taken on your application, and you are unsure what you are being asked to do, it is recommended to type up your response/thoughts/questions into a Word document and upload on the Forgiveness Validation Documents Tab. The reviewer will then be able to view the Word document and provide a response back.



Loans Greater than \$2 Million (Or Aggregate of \$2 Million)

If your PPP Loan was greater than \$2 million, or if you have multiple PPP Loans that total more than \$2 million, your Forgiveness Application will undergo additional reviews.

Follow the Status History from the [View Status History](#) button to see what stage the Application is in.

Client Name:	Loan Amount:	WTB Loan Number:	SBA Loan Number:
[REDACTED]	\$59,500.00	7501 [REDACTED]	4402 [REDACTED]

Original Loan Status	Updated Loan Status	Reason(s)	Notes	Created By
Under Regional Credit Officer Review	Completed			Ban Rev
Submitted For Regional Credit Officer Review	Under Regional Credit Officer Review			Ban Rev

Application Complete

Once WTB has confirmed that we have received all required documents/information needed to begin the review process, you will receive an email notifying you that your application is Complete.

If there are any further questions about your PPP Forgiveness Application you will be contacted via either email or a phone call from your Relationship Manager.

Congratulations! You have successfully completed your PPP Forgiveness Application.

Hello Andres

You have completed your Paycheck Protection Program (PPP) loan forgiveness application for ██████████. Washington Trust Bank will begin our review of your application. We anticipate the bank's review to be completed quickly, however the bank may take up to 60 days to complete our review and submit your application to the Small Business Administration (SBA). The SBA then has up to 90 days to review and make a final decision on your application.

You will receive a letter from Washington Trust that confirms our decision and a second letter from the bank to confirm the SBA's decision. If you have any questions, please contact Allyson Roberts at aroberts@watrust.com.

YOUR LINK:

GO →

What Comes Next

According to the guidelines provided by the SBA, lenders have 60 days to complete the review process and render a forgiveness decision. **You will receive an email notification notifying you when we submit your application to the SBA.**

Washington Trust will notify the SBA of the forgiveness decision for your PPP loan. The SBA has 90 days to respond with a final forgiveness decision. Washington Trust will notify you by mail when the SBA decision is rendered and remittance for your loan has been received.

As always, your best source of support will be your WTB Relationship Manager. Do not hesitate to contact them if you have any questions about the PPP Loan Forgiveness process.