Washington Trust Bank
Member FDIC

Paycheck Protection Program (PPP)

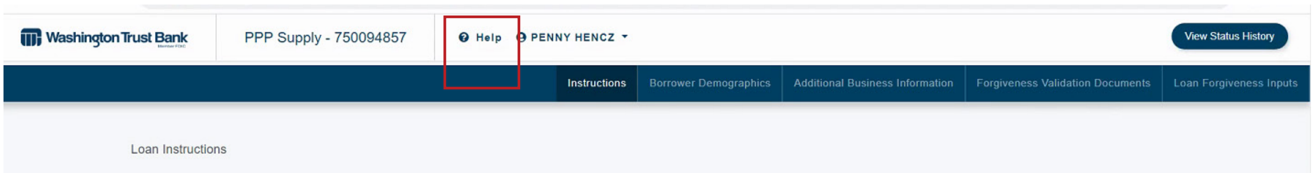
Loan Forgiveness Portal User Guide

Table of Contents

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.

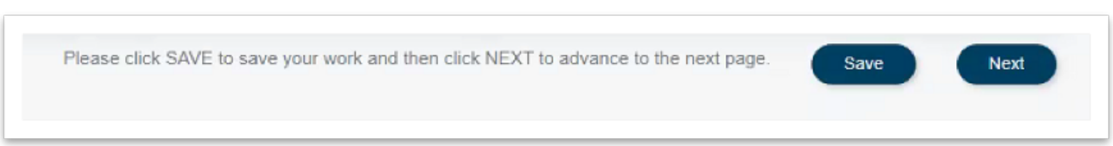


If your questions relate to the completion of the application itself, contact your Relationship Manager or your Financial Advisor. If you do not know who your Washington Trust Bank (WTB) Relationship Manager is, please call Priority Service at 800.788.4578.

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

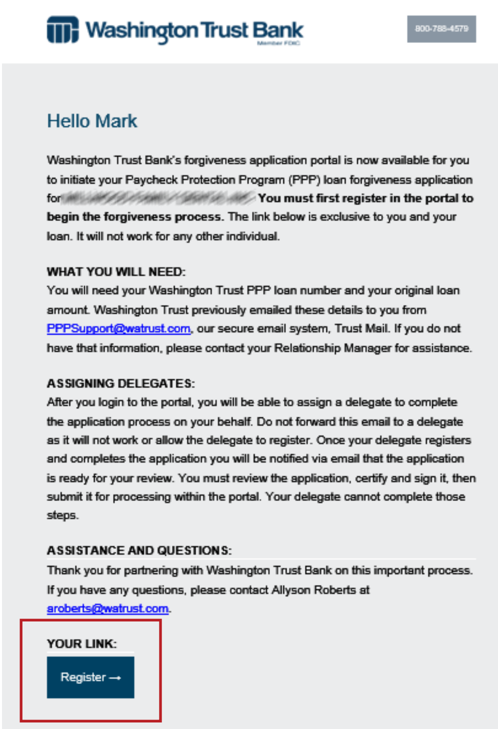
Before you begin your forgiveness application, please have your 3508S / 3508EZ / 3508 application and worksheets ready as a reference as you will be transferring the information from them directly into the Forgiveness Application Portal.

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.


Washington Trust Bank

800-788-4579

Hello Mark

Washington Trust Bank's forgiveness application portal is now available for you to initiate your Paycheck Protection Program (PPP) loan forgiveness application for [illegible] **You must first register in the portal to begin the forgiveness process.** The link below is exclusive to you and your loan. It will not work for any other individual.

WHAT YOU WILL NEED:
You will need your Washington Trust PPP loan number and your original loan amount. Washington Trust previously emailed these details to you from PPPSupport@watrust.com, our secure email system, Trust Mail. If you do not have that information, please contact your Relationship Manager for assistance.

ASSIGNING DELEGATES:
After you login to the portal, you will be able to assign a delegate to complete the application process on your behalf. Do not forward this email to a delegate as it will not work or allow the delegate to register. Once your delegate registers and completes the application you will be notified via email that the application is ready for your review. You must review the application, certify and sign it, then submit it for processing within the portal. Your delegate cannot complete those steps.

ASSISTANCE AND QUESTIONS:
Thank you for partnering with Washington Trust Bank on this important process. If you have any questions, please contact Allyson Roberts at aroberts@watrust.com.

YOUR LINK:

Register →

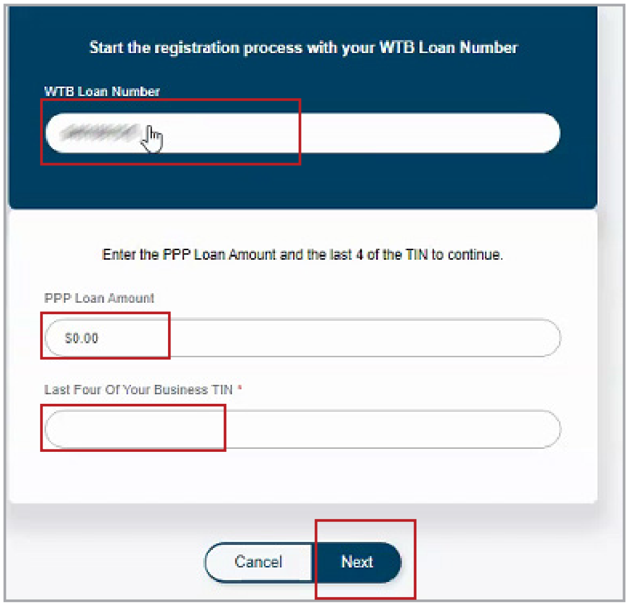
NOTE: This email is specific to you. **Do not forward.** If you wish to assign someone else to enter the PPP Forgiveness Application for you, you will use the **Assign Delegate** option after registering.

Portal Registration

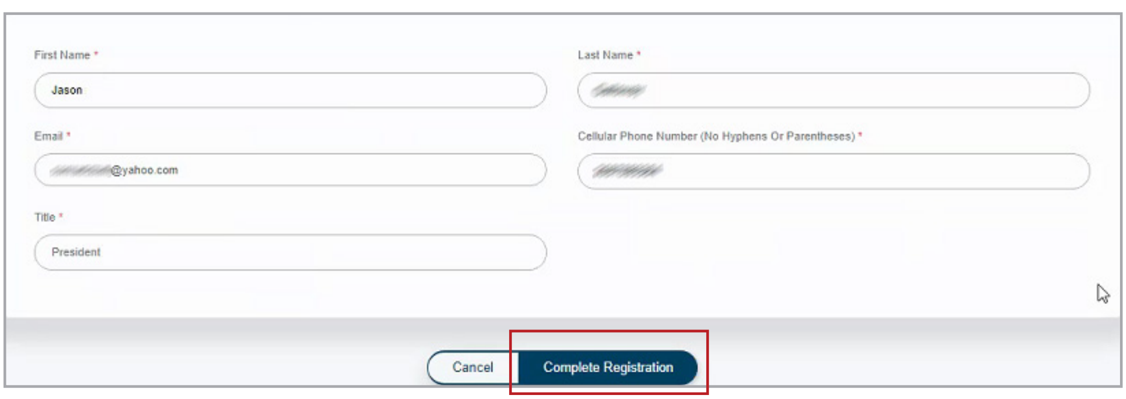
1. Begin your registration by entering your WTB Loan Number. (This information was included in the Trust Mail email.)

2. Enter your PPP Loan Amount and the last 4 digits of your Business Tax ID Number.

3. Click **Next** to continue.



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.

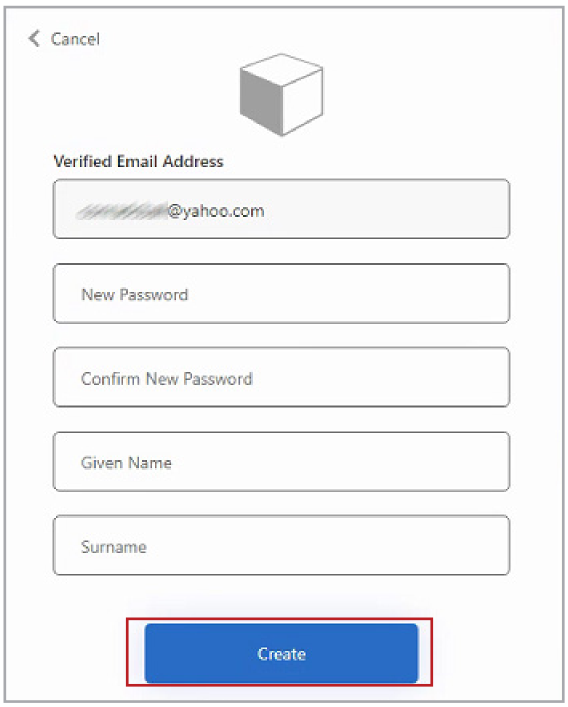
5. Click **Complete Registration**

Password Creation

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**



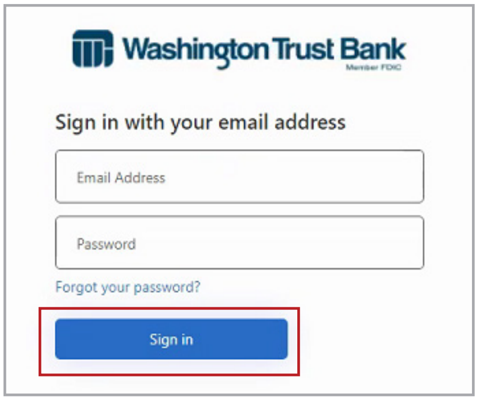
Password Requirement

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: @ # $ % ^ & * - _ + = [ ] { } | \ : ' , ? / ` ~ " ( ) ; .

Sign In and Authentication

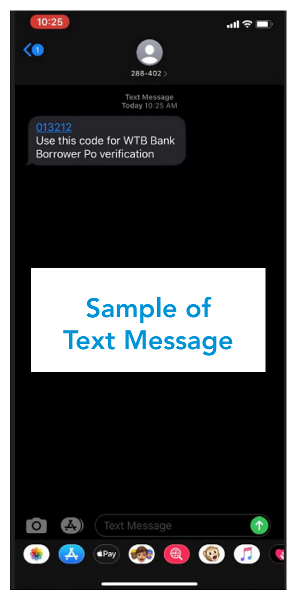
After creating a password, you will now be ready to sign in to the portal.

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

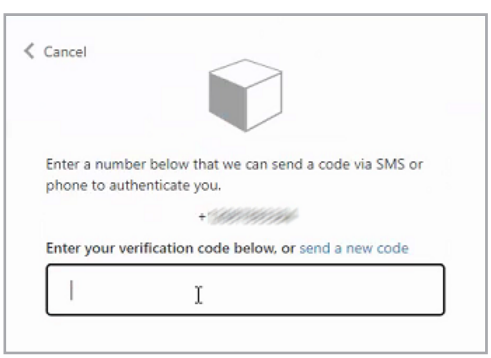


2. Complete Authentication.
   NOTE: Authentication will be required each time you sign into the portal.

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



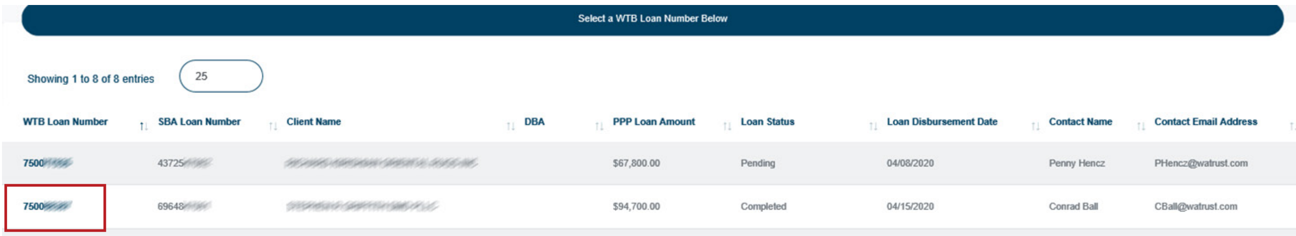
3. After receiving your verification code, enter the code.



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.

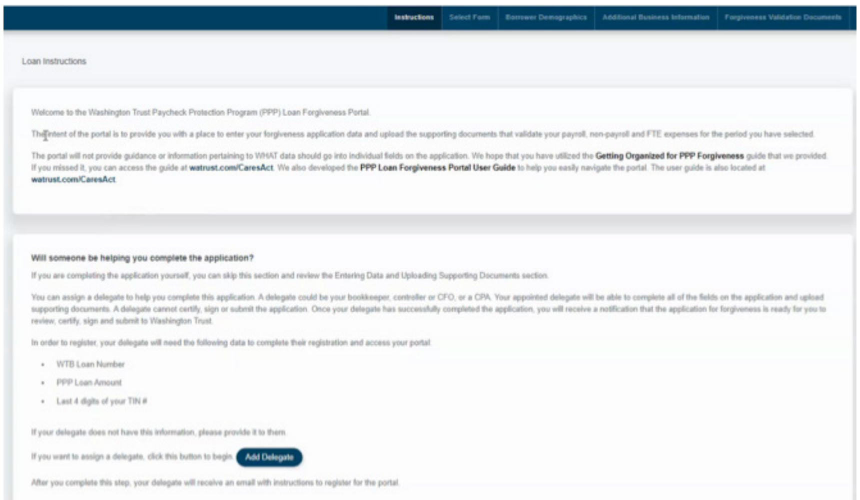


To return to the list of loans at any time, click on the Washington Trust Bank logo from the page Header.

Step 2: Instructions Tab

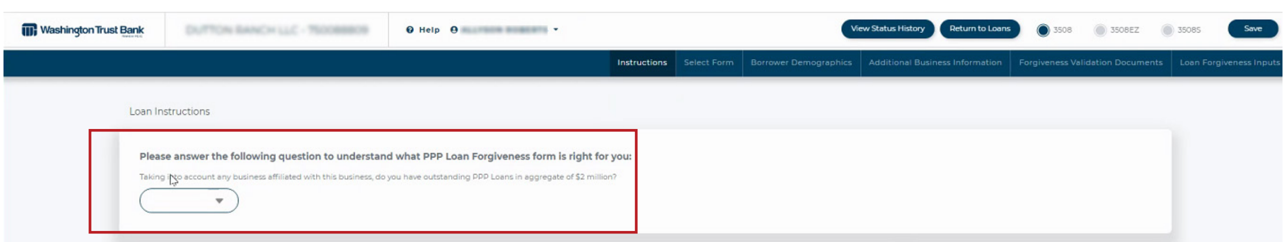
The Instructions tab provides you with a summary of instructions on how to navigate the tabs and complete your application. In addition, you will find a link to the WTB website where you can access the "Getting Organized for PPP Forgiveness" Guide and this training guide.

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.

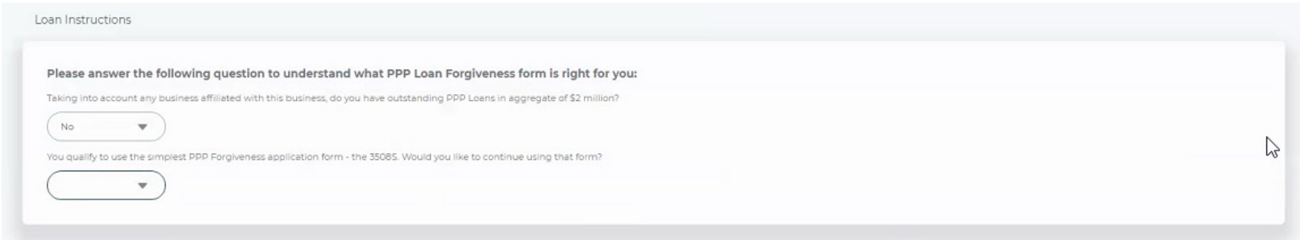


If no Delegate will be assigned, click **Save** and **Next** to continue. 

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.

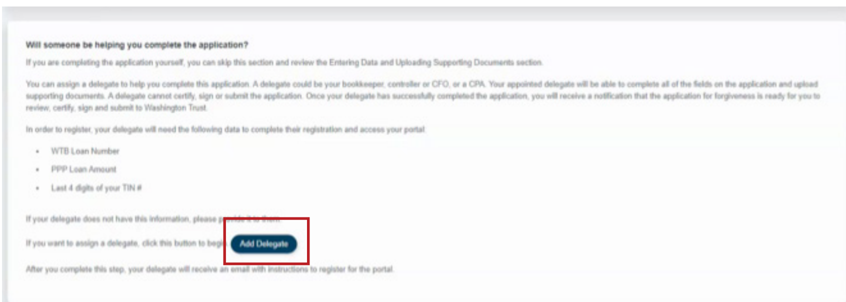


If you answer no to both questions, you will be automatically directed to complete Form 3508S.

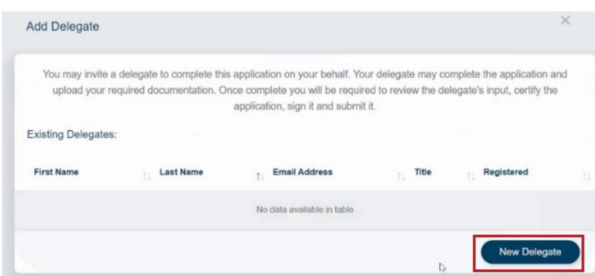


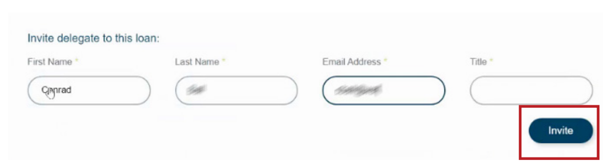
Assigning a Delegate (Optional)

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.**



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





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)

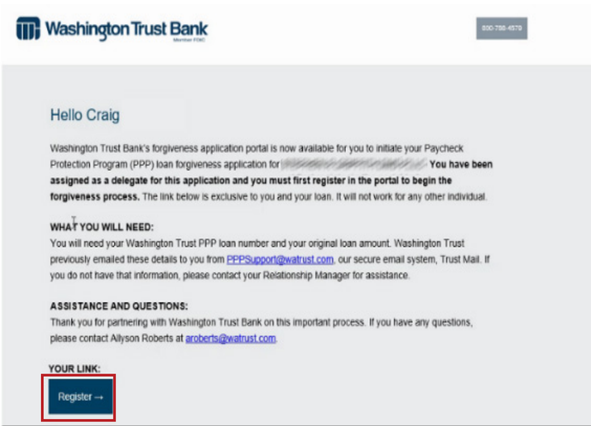
     NOTE: The Delegate will not have received the information that came in the Trust Mail email. You will need to provide your Delegate with the WTB Loan Number, the PPP Loan Amount, and the last 4 digits of the business tax ID number in order for them to register.

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.

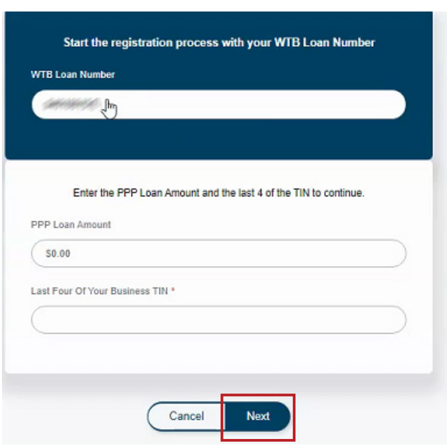
Delegate – From the email received, click **Register** to continue.



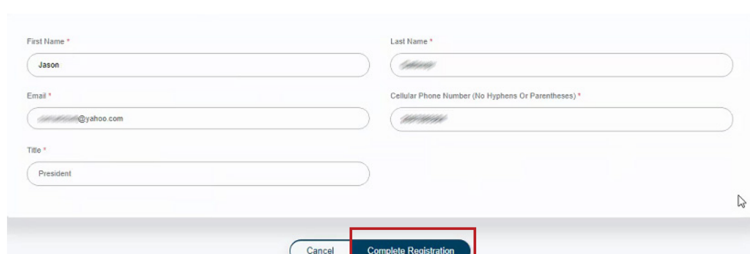
Portal Registration – Delegate

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
5. Click **Complete Registration**



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.

Password Creation – Delegate

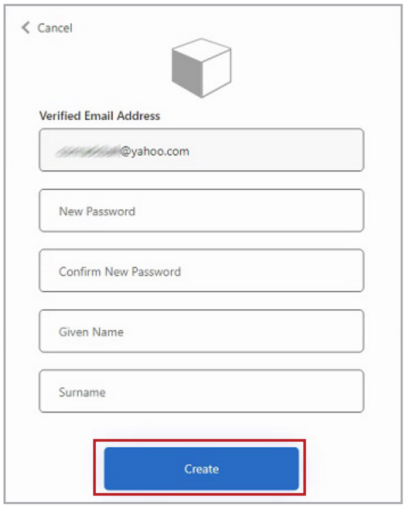
After clicking **Complete Registration**, you will need to verify your email address and create a password (first time registration).

Verify Email and Create Password. Complete the following:

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

Password Requirement

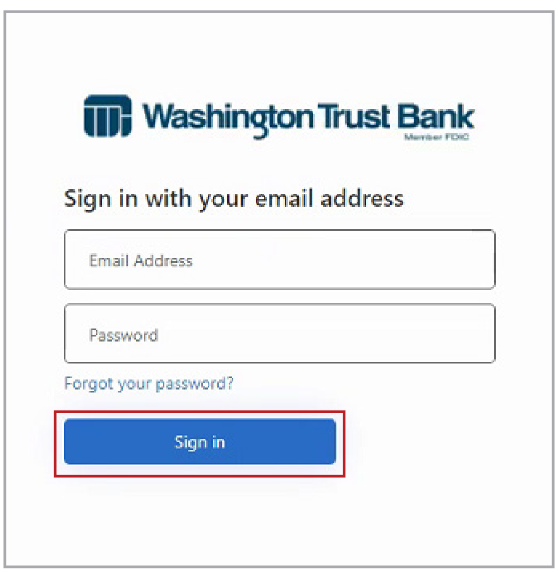
8-16 characters, containing 3 out of 4 of the following: Lowercase characters, uppercase characters, digits (0-9), and one or more of the following symbols: @ # $ % ^ & * - _ + = [ ] { } | \ : ' , ? / ` ~ " ( ) ; .



Sign In and Authentication - Delegate

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

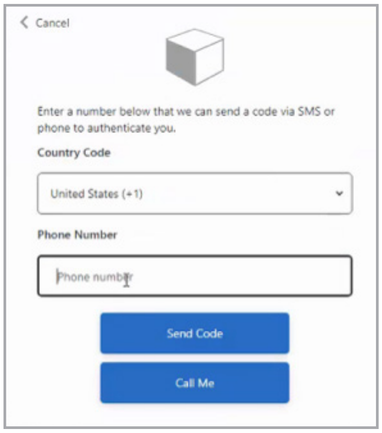
1. Enter your email address and the password you created.
   Click **Sign In**.



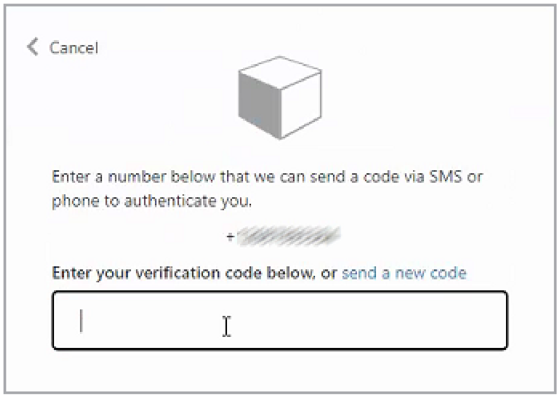
2. Complete Authentication.

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)



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



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

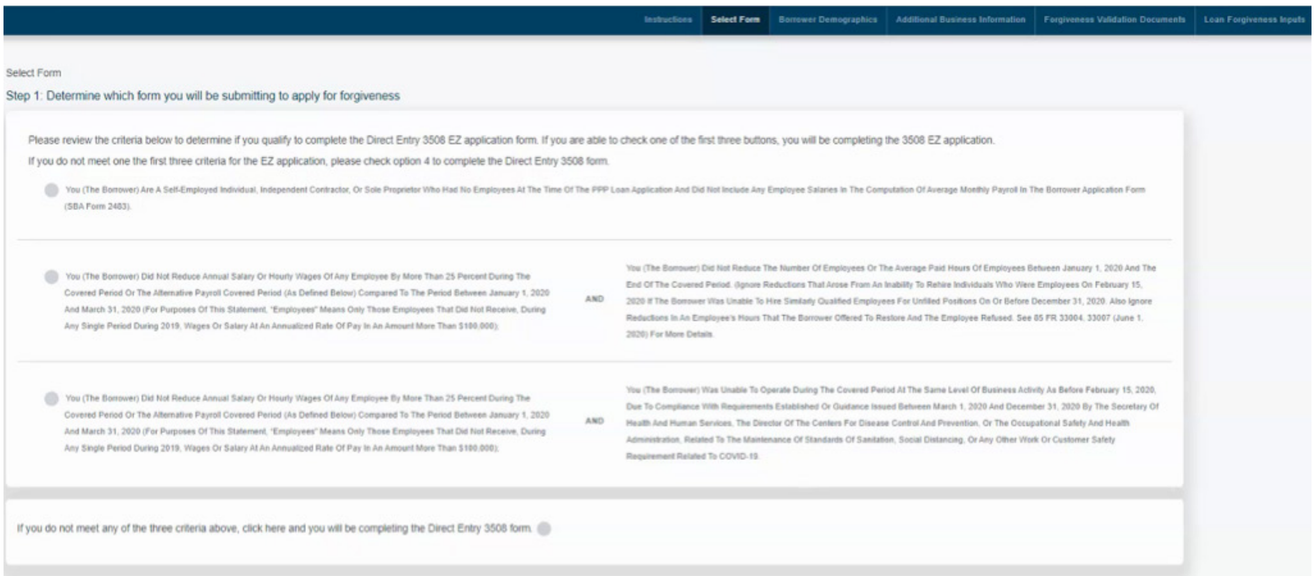
NOTICE: You are currently accessing your second draw Paycheck Protection Program (PPP) loan forgiveness application. Per Small Business Administration (SBA) guidelines, if your loan is greater than $150,000 the forgiveness application for your first draw PPP loan must be submitted to the SBA prior to 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.



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.

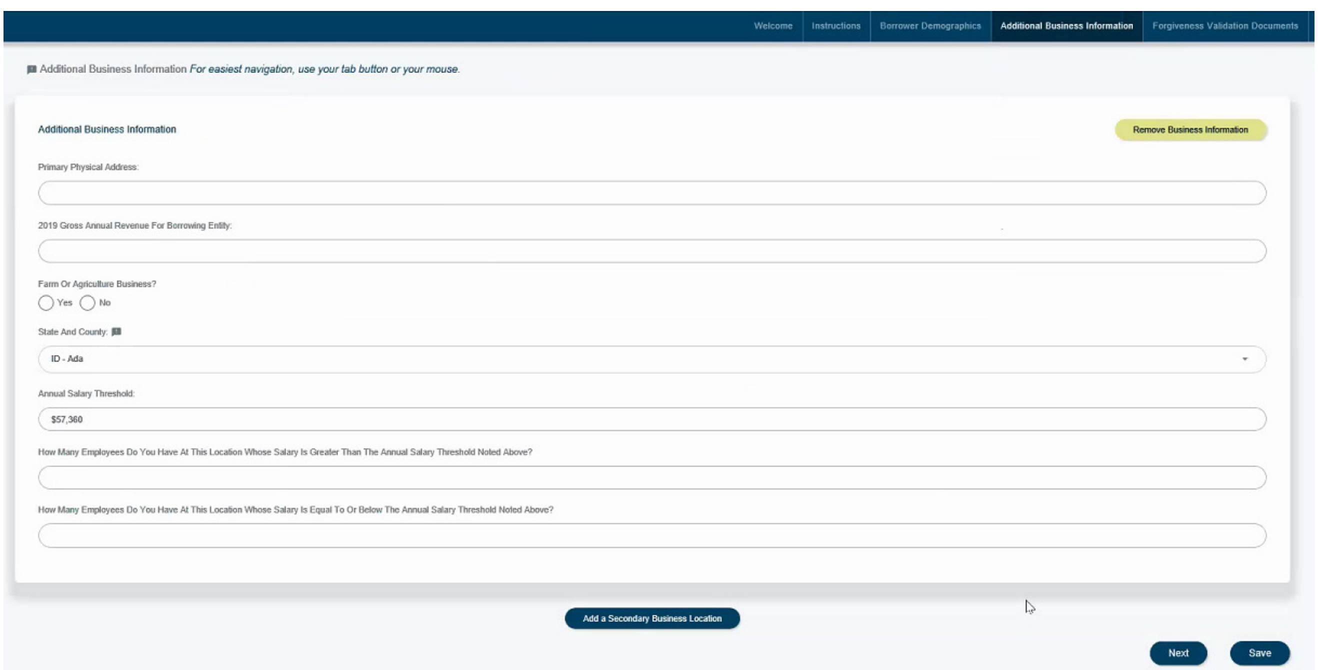
Step 5: Additional Business Information Tab

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
- 2020 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.



Step 6: Forgiveness Validation Documents Tab

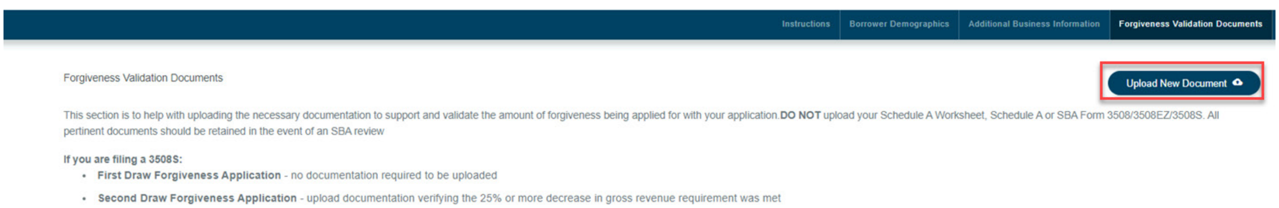
Upload your required PPP Forgiveness Validation documents on this page.

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

Document Upload Tips:

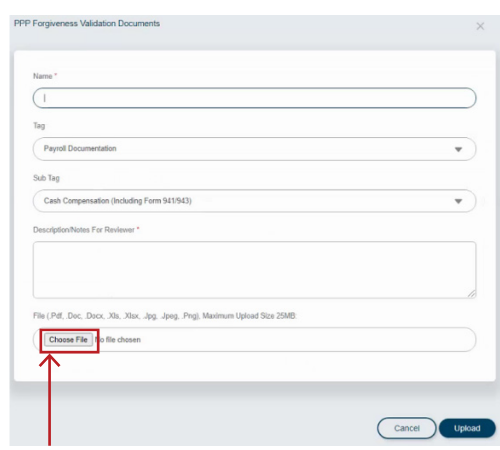
- Upload each named document individually and not as one large file.
- If you need to make changes to a document that is already uploaded (add pages, delete pages, split docs, etc.) delete the original and re-upload with the changes.
- The maximum document upload size is 25MB.
- Document Types limited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

How to Upload Documents



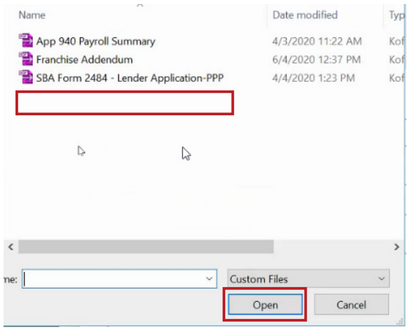
1. Click **Upload New Document** to begin the upload process.

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



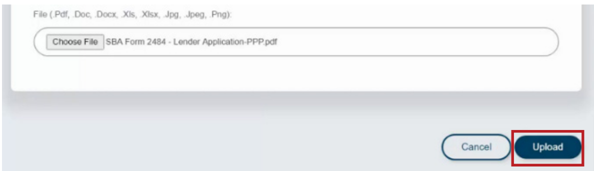
3. Click **Choose File** to search your computer for the file to upload.

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

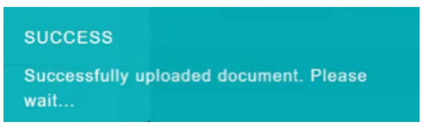


For easier upload, you can also drag and drop your documents from your desktop/file into the choose file field.

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



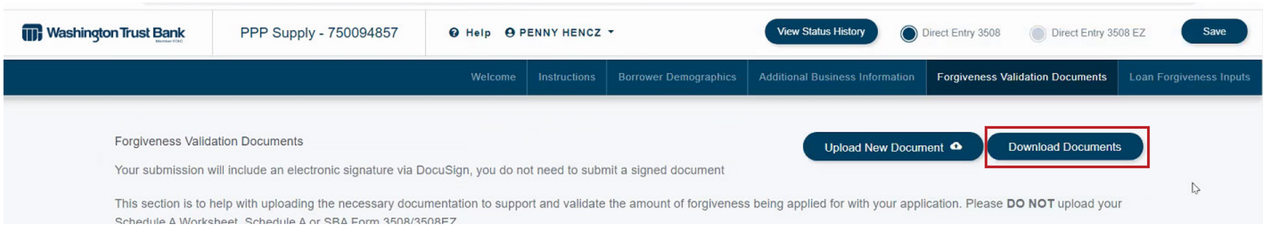
The following message will appear during upload and will disappear after the document has been successfully uploaded.



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

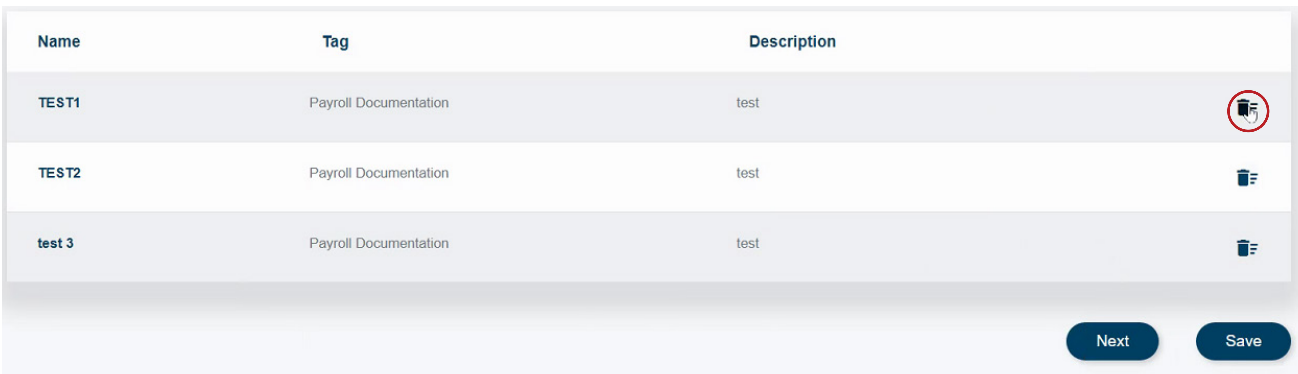
View Uploaded Documents

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



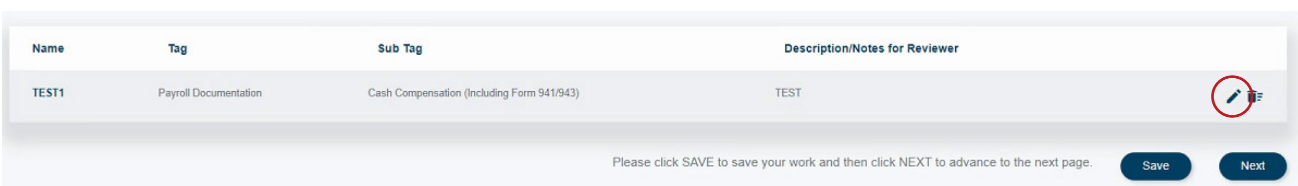
Delete Documents

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



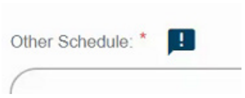
Edit Name/Tag/Sub-Tag/Description of Documents

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



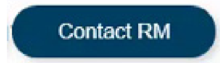
Step 7: Loan Forgiveness Inputs Tab

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



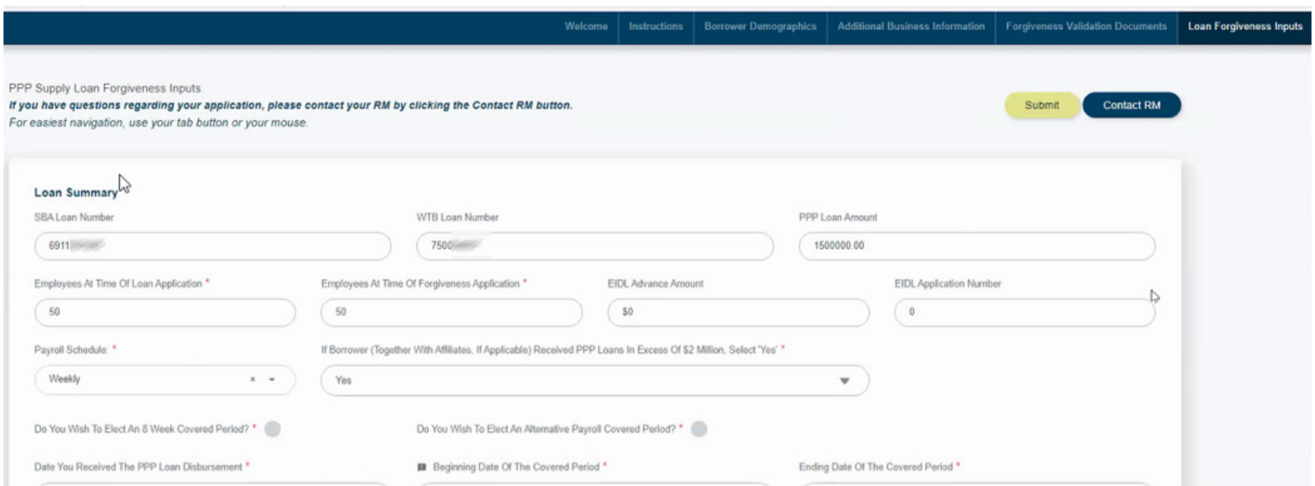
NOTE: Hover on any available tool tip icon at the end of a field to get a further description of what information should be included.

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

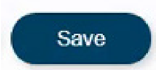


Your RM will receive an email notification and contact you directly.

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



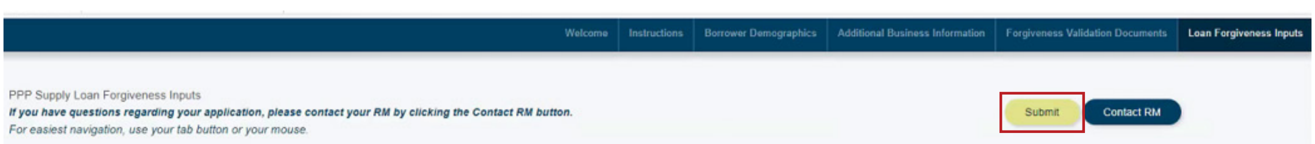
Once all required fields are completed, click **Save** at the bottom of the page.



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.

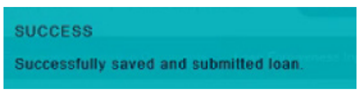
Submitting and Signing Forgiveness Application – With Delegate

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.

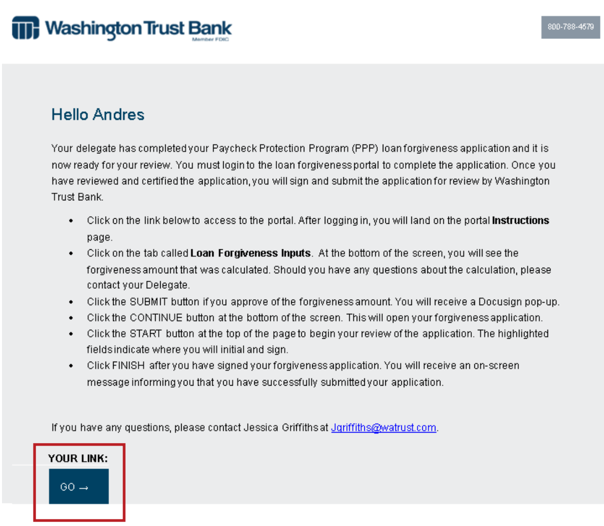
The following message will appear indicating the Application was saved successfully. The Delegate can now sign out of the portal.



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.



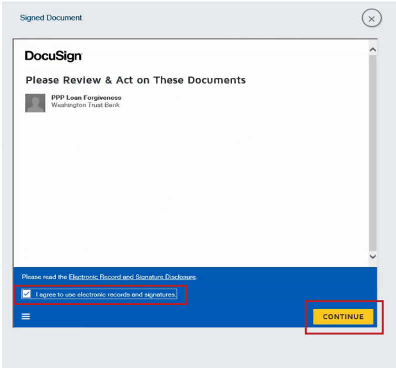
The Authorized Business Signer will be brought to the portal to review the information on each tab. After reviewing the application on the **Loan Forgiveness Inputs Tab**, click **Submit**.

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

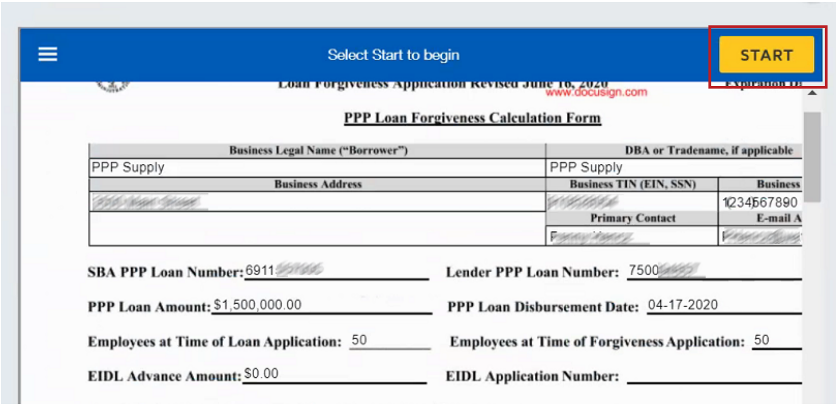
Signing Docs - DocuSign

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**

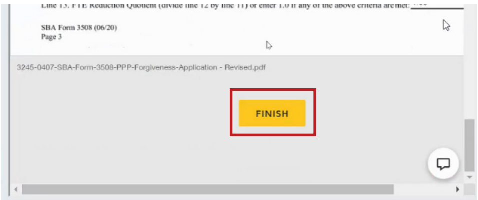


2. To begin signing, click **Start**.
   You will be prompted to initial/sign any yellow fields. Please read through these carefully before initialing, as these are your Certifications to the SBA.

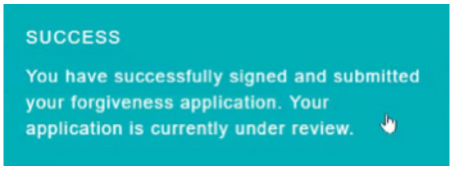


3. Scroll through the document to ensure all fields have been completed.

4. Click **Finish** once complete.



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



Printing Your PPP Forgiveness Application

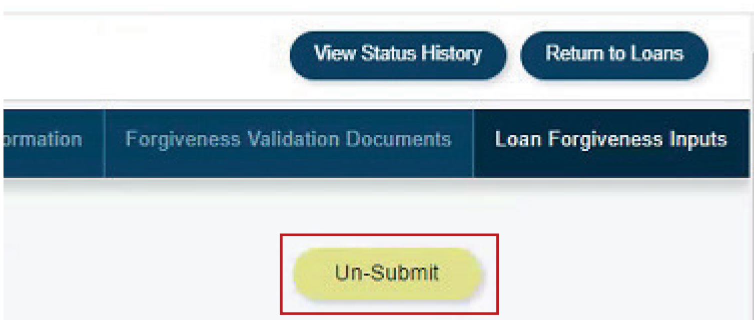
To print your completed PPP Forgiveness Application, follow the steps below:

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 dowloaded 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**.

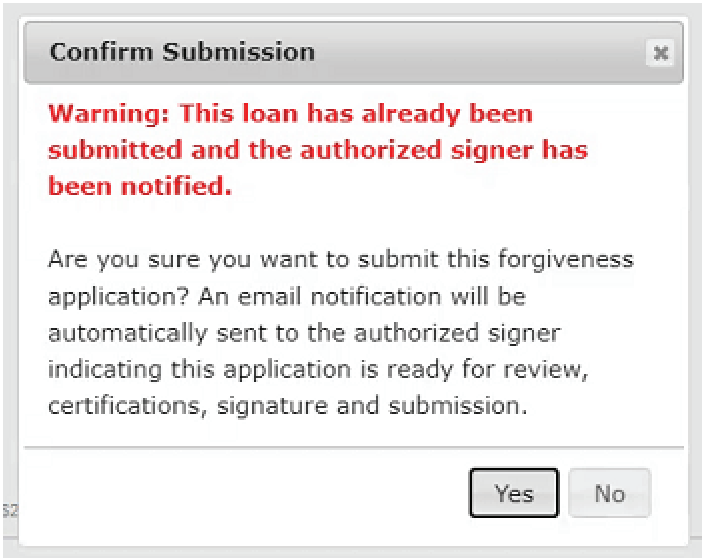
You are able to **Un-Submit** up until the Forgiveness Application is submitted to the SBA.



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.



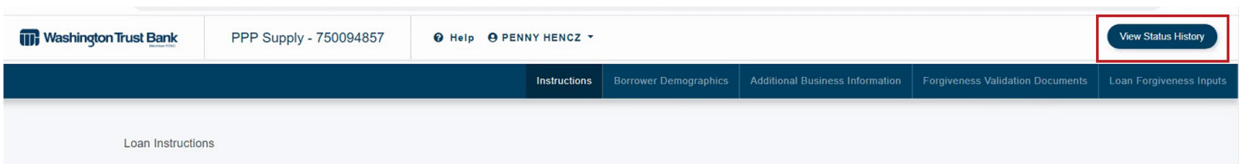
Viewing Status History

To view your loan forgiveness status history:

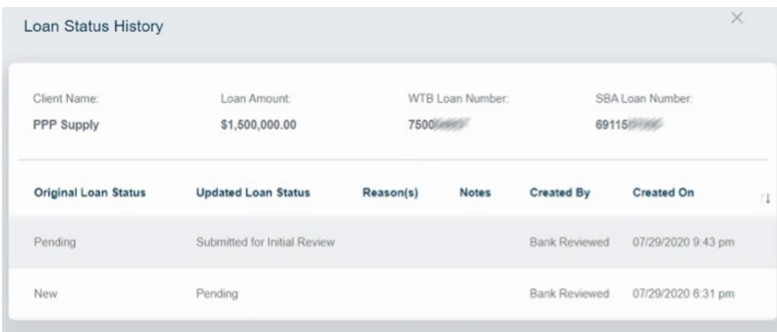
Use the following link to access the Portal:

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



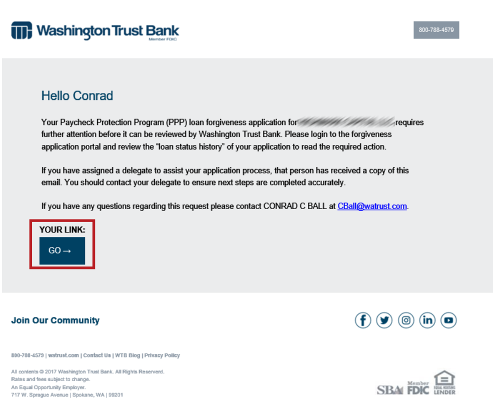
A list of statuses will be shown with the most recent status listed first



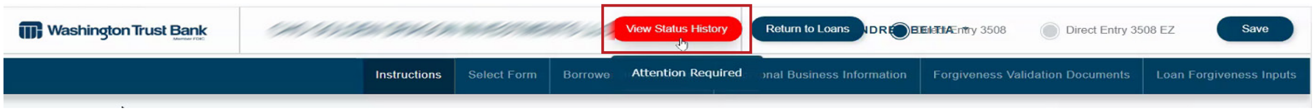
When More Information is Required

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

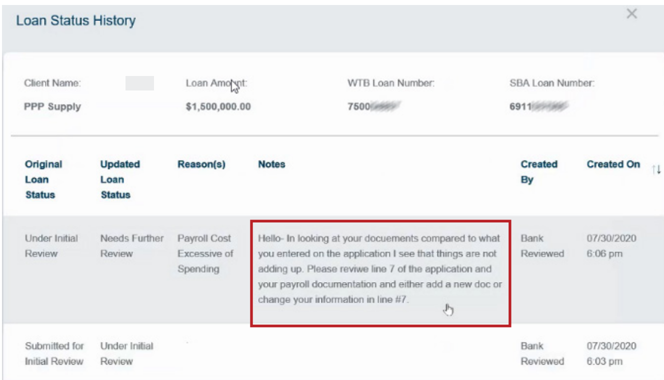
From the email, click the **Go** button to be taken to the portal to review what additional information is needed.



Click on the **View Status History** icon.



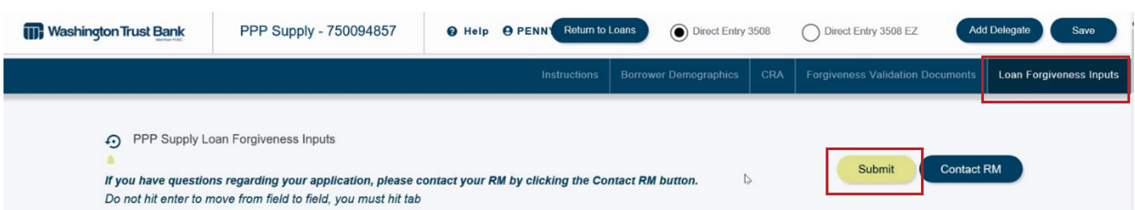
Read the Notes section for guidance on what changes need to be completed.



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.

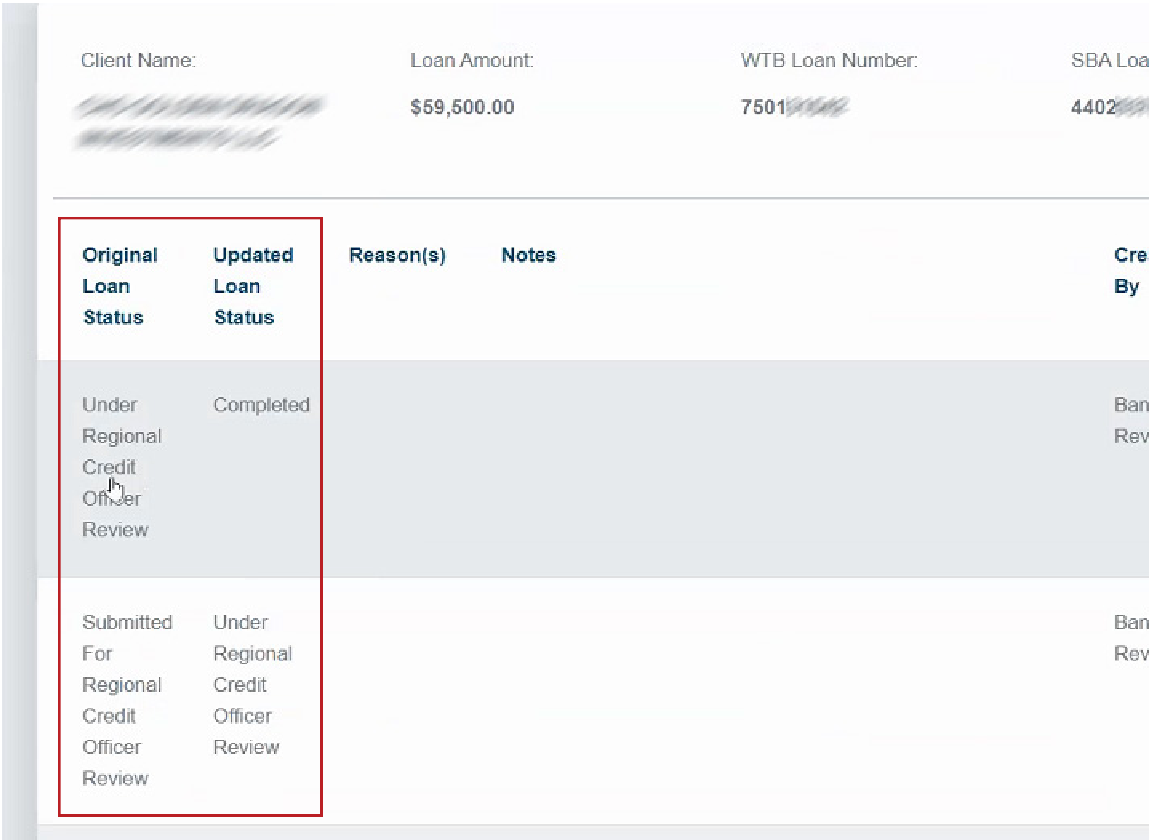
NOTE: In the case you receive feedback from the initial reviewer indicating there is action that needs to be taken on your application, and you are unsure what you are being asked to do, it is recommended to type up your response/thoughts/questions into a Word document and upload on the Forgiveness Validation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



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 [redacted]. 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.