



U.S. Small Business  
Administration

## **GUIDANCE MEMO:**

### **XML File Submission Process for Paycheck Protection Program (PPP)**

The Treasury Department and SBA are implementing a process that allows lenders that have a large number of SBA-ready PPP loan applications to make a one-time bulk submission of XML files to E-Tran.

XML File Submission: The SBA will accept one bulk submission per lender. The minimum amount of SBA-ready PPP loans that a lender must have ready for XML file submission is 15,000 loans. Submissions will be processed individually and each loan in the bulk submission will be subject to funds available for the program and subject to the individual lender cap.

The lending institution may coordinate the XML submission file with SBA by emailing [Sheri.McConville@sba.gov](mailto:Sheri.McConville@sba.gov)

**Please note these submitted XML files will not be processed before Monday, April 27, 2020 at 10:30am EDT.**

#### How It Works:

1. The lender must use the standard 6.0 SBA .xml data set for each loan, delimited, and create a single file for submission to SBA (attached). Lender creates a flat file of .xml for all loans in their pipeline that have gone through the lender's preapproval processes and are ready to send to SBA for processing.
2. The lender transmits the file to SBA via file upload. Using the Messenger function in SBA E-Tran (screenshot), the lender uploads the XML submission to the agency.
3. SBA will process the XML submission into E-Tran, using its standard validation, on an individual loan basis. Error files within the XML submission will be automatically removed. Approved loans will be issued a guaranteed SBA loan number.
4. SBA will return a single file to the lender. For successful PPP loan applications, the file will contain the following data: SBA loan guarantee numbers, amounts approved, and related information. Additionally, the file will note loans that were not successfully processed by SBA loan systems.

About this XML Process:

- This solution uses E-Tran for loan approval, the same as traditional submission methods.
- This solution processes loans individually, and each individual loan is subject to funds availability.
- This solution does not work with any other software vendor product.