



comerica.com/business

As of June 12, 2020

## Preparing for Your Online Paycheck Protection Program Loan Application

### Getting started

Please allow yourself ample time and focus to complete your application accurately. Following these tips can help you prepare the information you will need and may prevent unnecessary processing delays. **You must be an existing Comerica business checking or business savings account customer as of February 15, 2020.**

For program eligibility, guidelines and rules, visit the [U.S. Department of the Treasury website](#).

### Who should complete this online application?

- **The application for PPP loan forgiveness must be completed, certified and signed by an Authorized Representative of the borrower.**
  - An Authorized Representative is a person who has the power and authority to apply for and sign the PPP loan forgiveness application and other document(s) required for PPP loan forgiveness on behalf of the borrower; and who is authorized to sign and to make certifications for and on behalf of the borrower and on behalf of each owner of 20% or more of the borrower's equity.
  - Comerica is not accepting applications from or through Agents (as defined by the SBA to include attorneys, accountants, consultants, or any other third-party entity representing the business), nor will Agent fees be paid by Comerica in connection with the loan forgiveness application.
- NOTE: The identity documentation requested is used to authenticate the applicant and any other owners as it relates to this loan request; it is not used to pull personal credit history

### What information will I be asked to provide?

- You can review the sample [SBA Form 2483 Paycheck Protection Program Borrower Application Form](#) to get familiar with what you must fill out online via comerica.com
- NOTE: Do not complete the sample borrower's application, but rather use it as a guide to help you collect the information required on the form for your comerica.com application

### Which business name is appropriate?

- Business legal name needs to match exactly as it is on your filed entity formation documents, including punctuation (for example: Inc.)
- DBA or Tradename needs to match as it is on your filed fictitious name certificate or like document, if applicable

### What reference should I have at hand?

- Your Comerica Business Checking or Business Savings Account Number
- Your Business Tax ID Number (TIN, EIN, or SSN)
- Email addresses and dates of birth for the Authorized Representative and all Owners with 20% or more ownership
- Legible front and back picture of the driver's license or State ID or U.S. Passport for the individual signing as Authorized Representative on the application and all Owners with 20% or more ownership



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## What payroll documentation is required to establish my eligibility?

- You must provide documentation that verifies payroll on or around February 15, 2020
- Documents you could provide include payroll processor records, payroll tax filings (for example, 941 Quarterly forms (all 4Q) or 944 Annual), or Form 1099-MISC, or income and expenses from a sole proprietorship; and other supporting documents for eligible payroll not included in the standard tax forms
- For borrowers who do not have any such documentation, you must provide other supporting documentation, such as bank records, sufficient to demonstrate the qualifying payroll amount

### HOW TO ENTER YOUR DATA

Avoid delaying the processing of your application by following these data entry tips carefully

- If your TIN is required, do not use dashes when entering your TIN
- Business Phone Number is required even though the form lets you leave this field empty
- For all business and personal "Phone" fields: use 10-digit phone number with no dashes and no country code (for example: 1112223333)
- For all addresses: Street, City, State, and ZIP Code are required
- For State data fields: you must use capitalized two-character state codes (for example: TX)

### How can I get help with my Account or TIN data or Portal Eligibility Date?

If you have questions or concerns regarding your Account or TIN data or Portal Eligibility Date, please contact our Customer Contact Center at 800.979.0850, Monday through Friday from 8 a.m. to 9 p.m. ET and Saturday from 8 a.m. to 5 p.m. ET.

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Using the Online Application Portal**



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## Using the Online Application Portal

### IMPORTANT

Please carefully read the instruction information at the top of each screen because it is specific to that application section.

For the best browser experience when completing your application, use Microsoft Edge or Google Chrome

#### How do I fix information I entered incorrectly?

- If you've incorrectly entered information in your application, you can return to previous pages to edit **prior** to submitting the application only (from the left navigation pane)
- **IMPORTANT:** Once the application is submitted, you will be unable to edit any fields

#### Can I save and return to complete my application later?

- Click **Save and come back later** at the bottom of any completed loan application screen
- When you return to your portal dashboard, you can view and edit any existing application using the left navigation pane

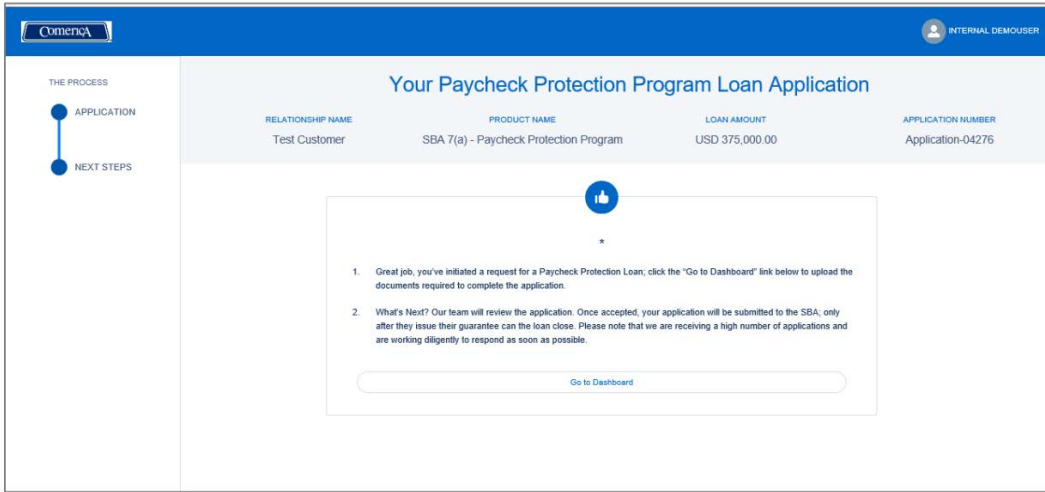
#### How do I upload my documents?

- **IMPORTANT:** After you acknowledge and submit your application, you must follow the screen instructions to return to the Upload Documents section
- Drag and drop **ONLY ONE** document at a time and ensure it is fully uploaded before starting the next one
- Ensure that you upload all required documents identified in your portal dashboard; document requirements are based on your application responses
- Missing required documents will cause delays in processing your application
- If you upload an incorrect document, use the function to replace the document
- You may provide additional documents and supplemental files by uploading them in the Additional Documents section at the bottom of your window (such as supplemental annual financial statements)

*SCROLL TO NEXT PAGE FOR MORE INFORMATION...*

### When are my online application steps complete?

- STEP 1: Submit your application. You will see this screen:



- STEP 2: Upload your required and supporting documents. You will see this screen:



*Demand for this program is extremely high. All institutions who are accepting applications cannot guarantee how quickly the volume of applications can be processed and prepared for submission to the SBA, nor guarantee that funds will still be available at the time an application reaches the submission stage.*