U.S. Small Business Administration

SBA Rapid Decision
Reference Guide

Below are the various "INFO" messages that may be seen when processing files in the RER system. "INFO" messages are generated based on established business rules and require further review by a loan officer. These items must be addressed and mitigated appropriately. Below are the actions to be taken in response to each of the "INFO" messages that may appear on deals in process.

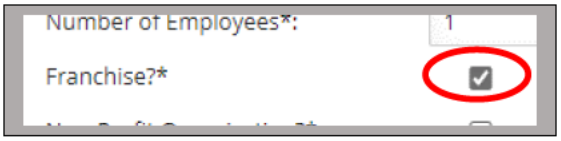
Before decisioning any deals, review the Notes for information pertaining to the file.

INFO: Advance amount sent to client: This is the advance amount provided to the applicant ranging from ($1,000 - $10,000) based on $1000 per employee.

Action To Take:

Review to ensure the system deducted the advance from the eligible loan amount correctly.

INFO: Applicant indicated they are a Franchise: Results when the Applicant indicates the business is a Franchise.



Always review the NOTES section.

Action To Take:

- Check SBA's franchise directory to determine if the applicant's brand is listed.
  - [redacted]

SBA FRANCHISE IDENTIFIER CODE	BRAND	MEETS FTC DEFINITION?	IS AN ADDENDUM NEEDED?	SBA ADDENDUM - Form 2462	SBA NEGOTIATED ADDENDUM	SBA FRANCHISE IDENTIFIER CODE Start Date	NOTES
S3456	A Mother's Touch Movers	Y	Y	Y	N	09/05/2018	When the real estate where the franchise business is located will secure the SBA-guaranteed loan, the Collateral Assignment of Lease may not be executed.

Updated 06/12/2020

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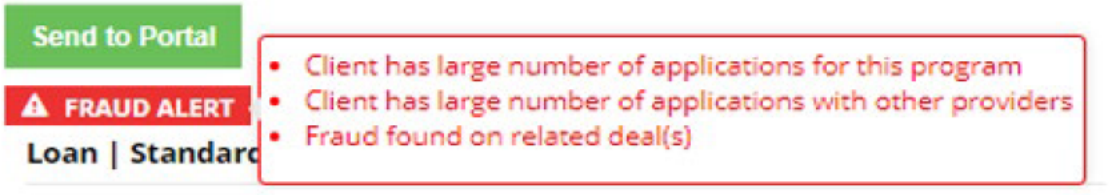
Rapid Fraud Indicators: **Appears when the RER Rapid fraud indicators are true**



Loan Officer Action:

These are the fraud searches that will be performed by RER Rapid. Loan Officer action is the **red text**.

1. Device (computer, mobile, IP address) associated with fraud – Review file to determine if a loan packager is involved with applications submitted. If so, **Approve.**
2. Large number of applications with other lenders (large scale) – Contact Borrower and ask why so many applications with private lenders and find out status of those applications. How many approved loans for how much, etc. (see Fraud on Credit Report)
3. Large number of applications for this program (several in succession) – Review the applications to determine if they are duplicates and mark accordingly. **Duplicate all but one of the applications from the applicant.** Rapid Finance system identifies the fields of duplication. (see Fraud on Credit Report)
4. Owner/Client information failed validation (information doesn't go together, person is listed as deceased, etc.) – Contact the applicant and ask verification questions to confirm their identity. **Obtain a copy of a valid government issued photo ID to further verify identity. If unable to confirm identity = Decline the loan**
5. Owner/Client information failed online identity verification – Contact the applicant and ask verification questions to confirm identity. **Obtain a copy of a valid government issued photo ID to further verify identity. If unable to confirm identity = Decline the loan**
6. Client location is international – If the applicant business has a physical presence in a declared area proceed with processing loan. If not, **Decline** for no physical presence.
7. Digital identity fraud suspicion/suspicious online behavior – the data altogether has been used fraudulently online – **Decline**
8. VOIP phone number or phone number not associated with business or owner – Contact the applicant, confirm phone number - **Approve**
9. Email has not passed validation – Contact applicant for valid email address



- **Client has large number of applications for this program (**will be reflected in "Related Deals")

  Action To Take:

  Loan Officer to compare the applications to determine if duplicative.
  If not duplicative, review to ensure compliance with ODA's limits on loan approval authority. **Approve loan within the authority limits.**
  If duplicative and the duplicated loan(s) is already approved – **Decline Loan**

- **Client has large number of applications with other providers** (based on the CBR reflecting several inquiries within a specific timeframe)

  Action To Take:

  Contact applicant to inquire of any additional borrowing (when, how much, purpose). If applicant has not accepted any disaster related loans – **Approve**

  If applicant has taken out another disaster type loan that would duplicate the purpose of the EIDL loan from another lender, determine whether that loan duplicates the EIDL working capital loan.

- **Fraud found on related deal(s)**

  Action To Take:

  Review each related deal to determine and resolve each fraud alert associated with the specific deal.
  Document review findings and action taken in the "Notes"