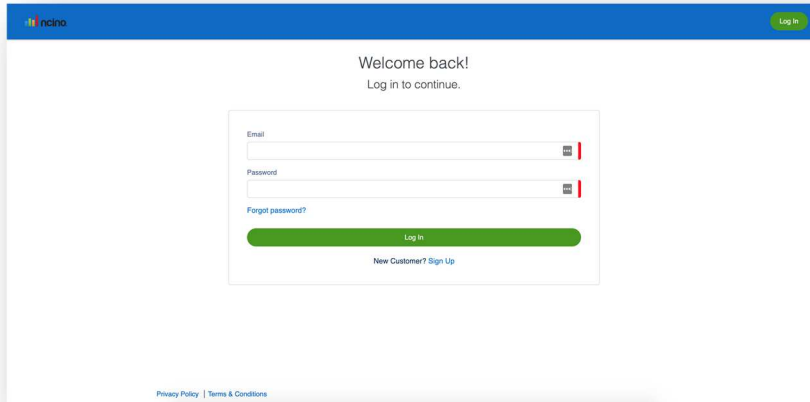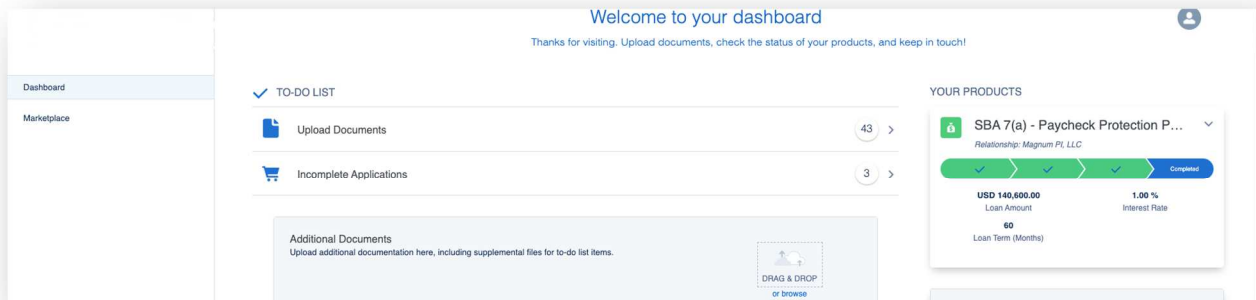## Online Application – Applying for Forgiveness

1. User logs into the online application and uses "New Customer" option to establish credentials.
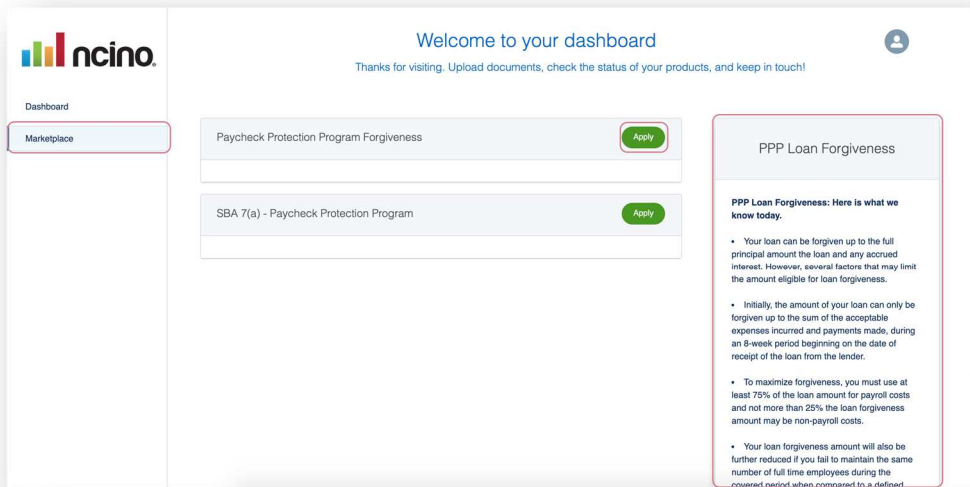

2. Upon **Log In**, the user lands on the dashboard where the original PPP loan is viewable in the Your Products component.
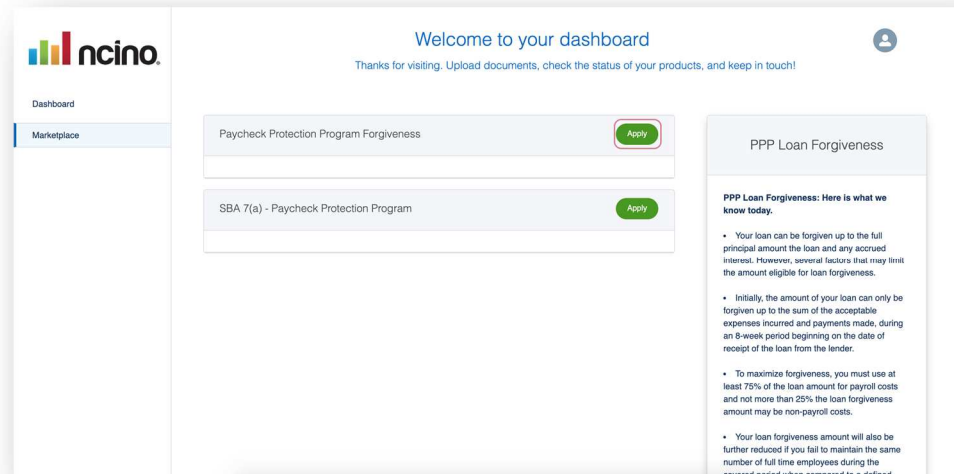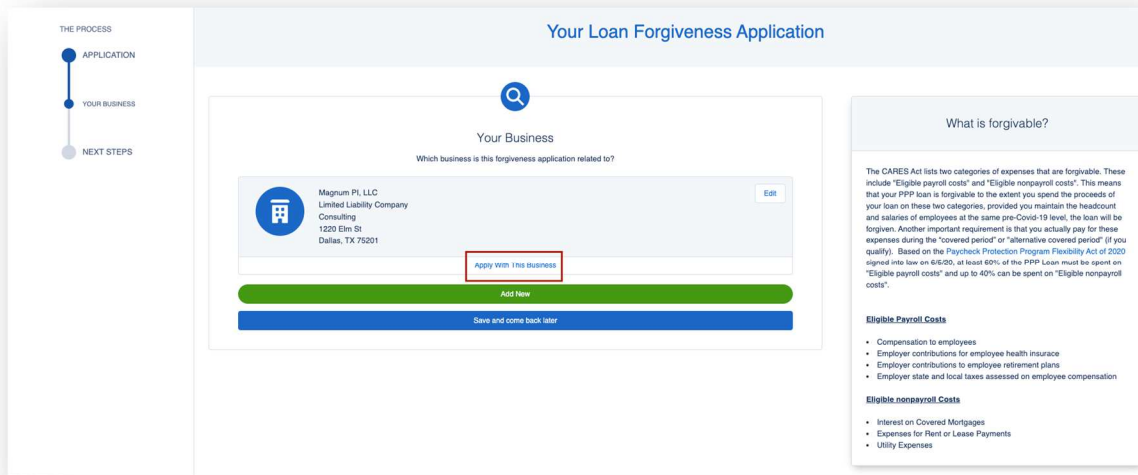

3. To apply for forgiveness, the user clicks **Marketplace**.
   Note: Informational tiles (on the right in this layout) can help drive the user experience by providing guidance to the user.
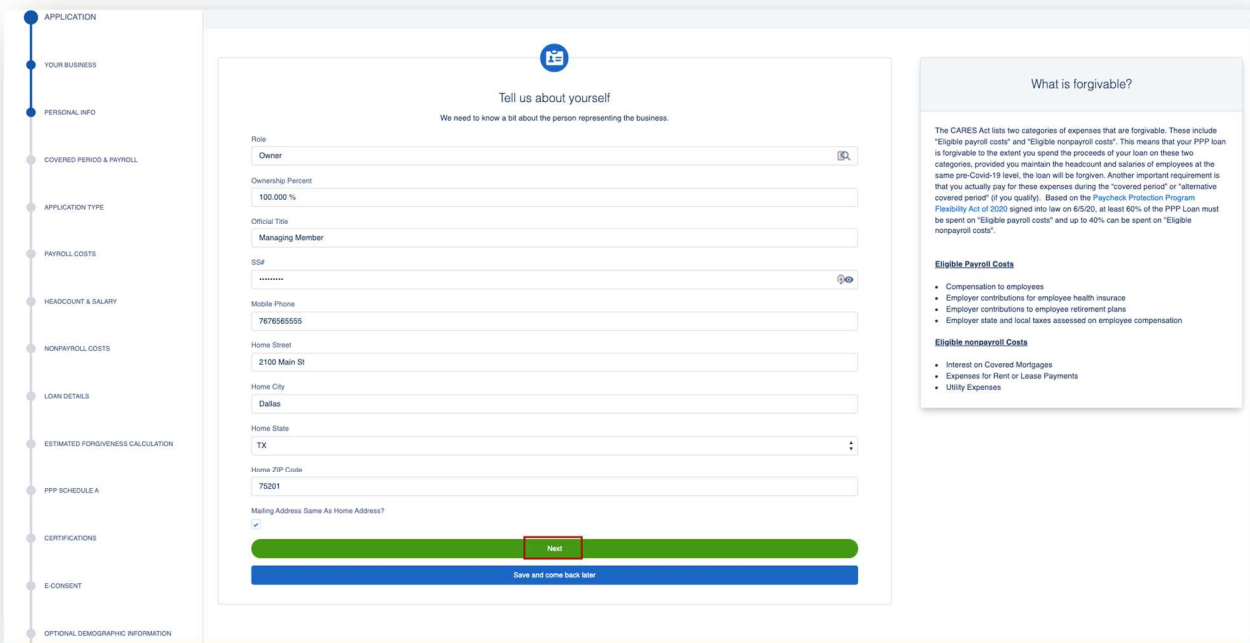
![Westfield Bank logo]

4. The user clicks **Apply** to apply for Paycheck Protection Program Forgiveness.

5. The first thing the user must do is confirm the business for which they are applying for forgiveness. They click **Apply With This Business**.

6. Next, is a quick confirmation of personal details. If any information has been updated from the time the original PPP loan was created, the end user has the ability to update that information here. Then, they click **Next**.

7. Next, the user is directed to enter their Covered Period and Payroll Frequency. The tiles on the right will provide guidance on how to complete the required information. The user will choose 8 or 24 weeks and then their payroll schedule. Then the user clicks **Next**.

8. The user will determine if they are eligible to complete the 3508EZ by answering the questions below. If they answer Yes one of the questions, the user can select to continue with EZ application. If they answer No, they will be directed to the 3508 application. Then the user clicks **Next**.

9. Next, the user enters their business's payroll costs. As always, the tile on the right provides guidance on how to answer the payroll questions. Then the user clicks **Next**.

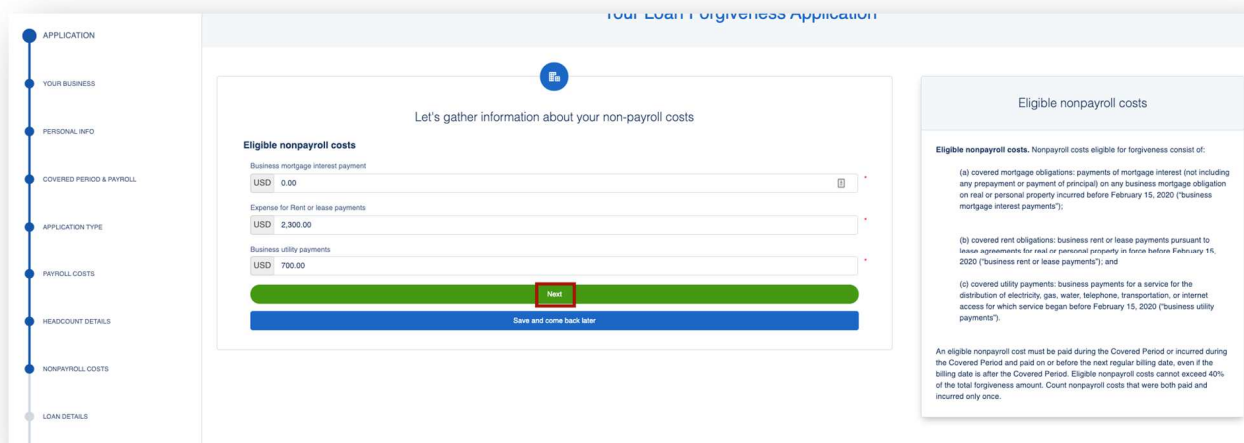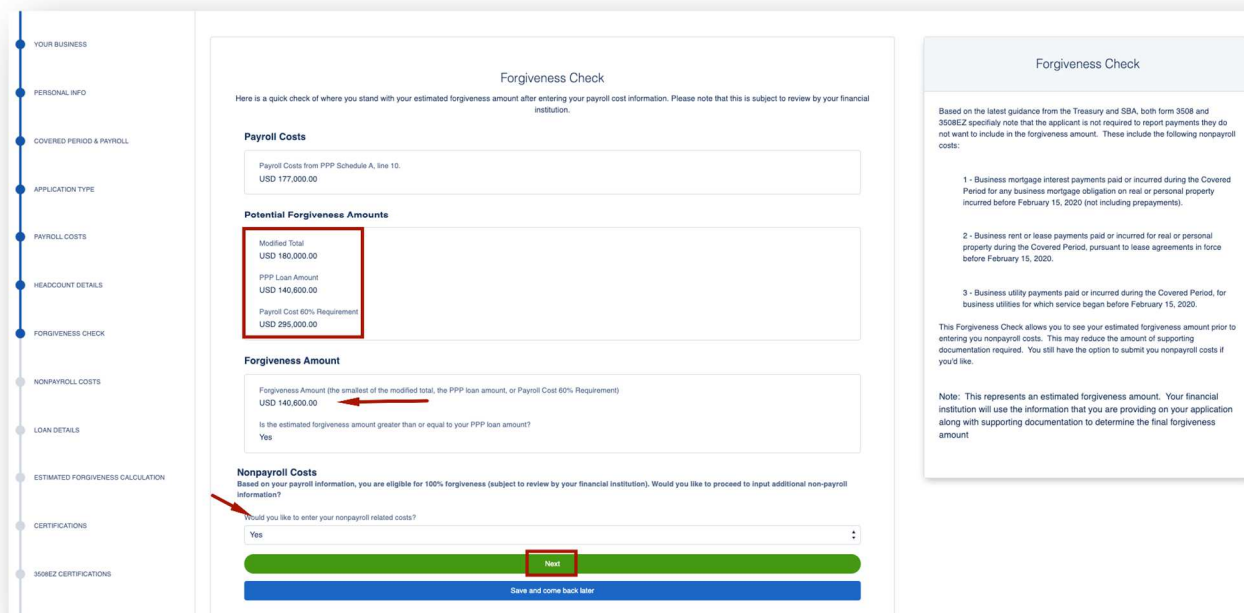10. The user enters their business's headcount. As always, the tile on the right provides guidance on how to answer the headcount questions. Then the user clicks **Next**.
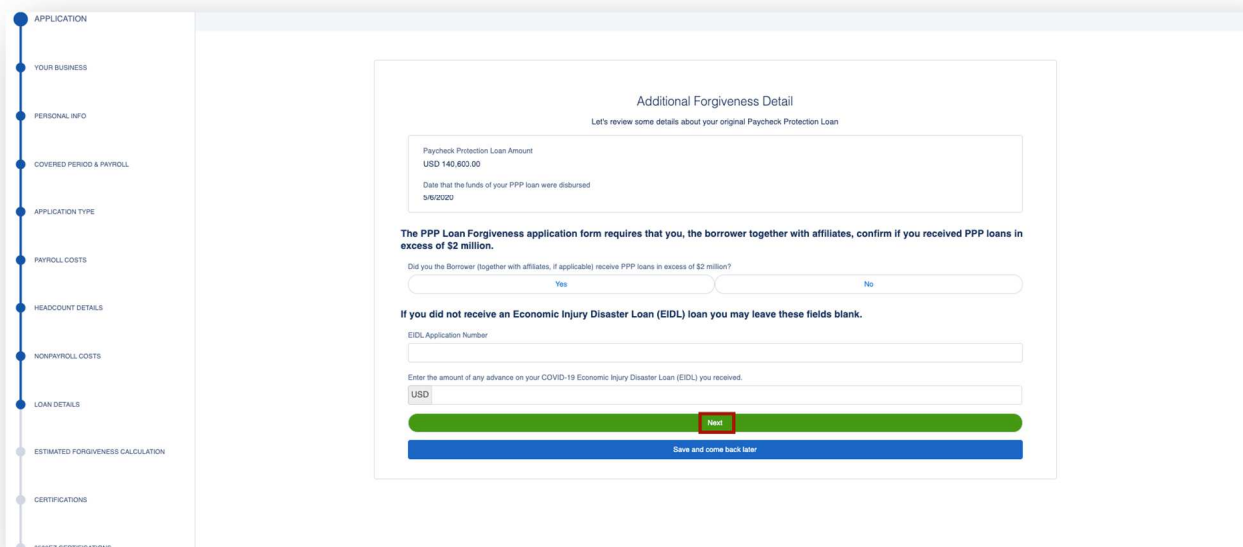

11. A) If the amount of the payroll costs <u>DO NOT EQUAL</u> the PPP loan, the nonpayroll costs route will automatically render. The user will enter their nonpayroll costs and click **Next**.

B) If the amount of the payroll costs <u>EXCEEDS</u> the PPP loan, the Forgiveness Check route will automatically render. The user can enter their nonpayroll costs. The user then clicks **Next**.

12. The user will provide the answer to the two questions on the Additional Forgiveness Route – PPP loan over $2 million and if they have an EIDL. Then the user clicks **Next**.

13. The Estimated Forgiveness Calculation is an estimate of the amount to be forgiven. The user will click **Next**.

14. The Certifications route ensures the user is supplying true and accurate information. User certifies by clicking the appropriate check boxes and then clicks **Next**.
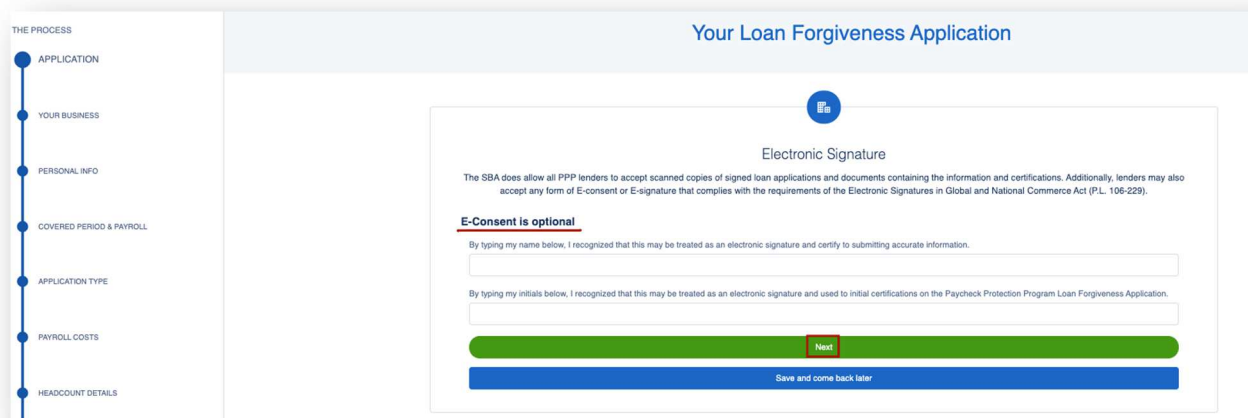
15. Additional certifications for 3508EZ ensure that the user is still able to use the EZ form. By answering the questions below, the user will be notified of their continued eligibility then clicks **Next**.
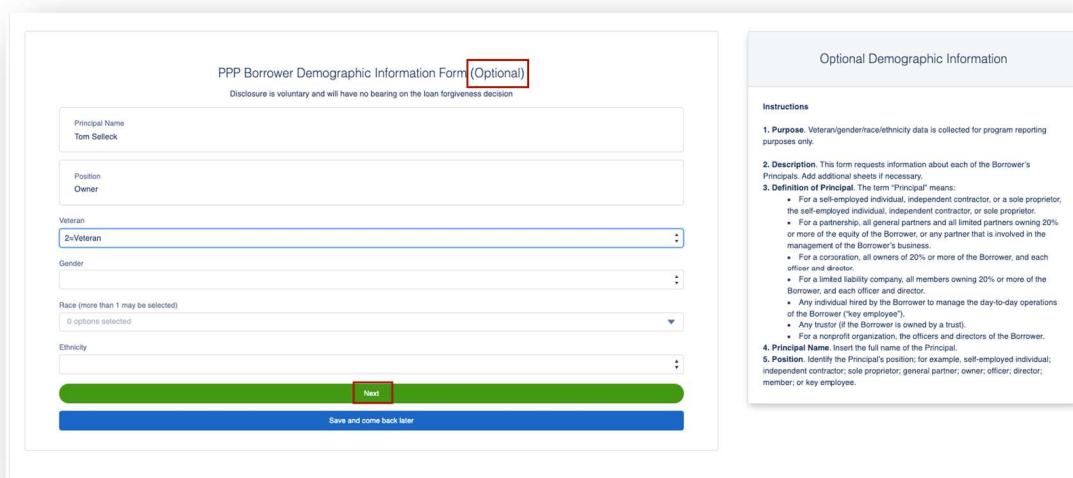

16. The E-Consent route is optional but will allow the user to apply electronically. The user will complete or leave blank and **Next**.

17. The Demographic Information route is optional. The user will complete or leave blank and **Next**.

18. Finally, the system navigates the user to the Review and Submit page to ensure there are no issues with the data that has been added to the application for PPP Forgiveness. User clicks **Submit Application**.

    Note: your Review & Submit route may look different from the one below.

19. Once application is submitted, the user can click the **Go to Dashboard** button to return to the dashboard where they can view the progress of their submitted application.
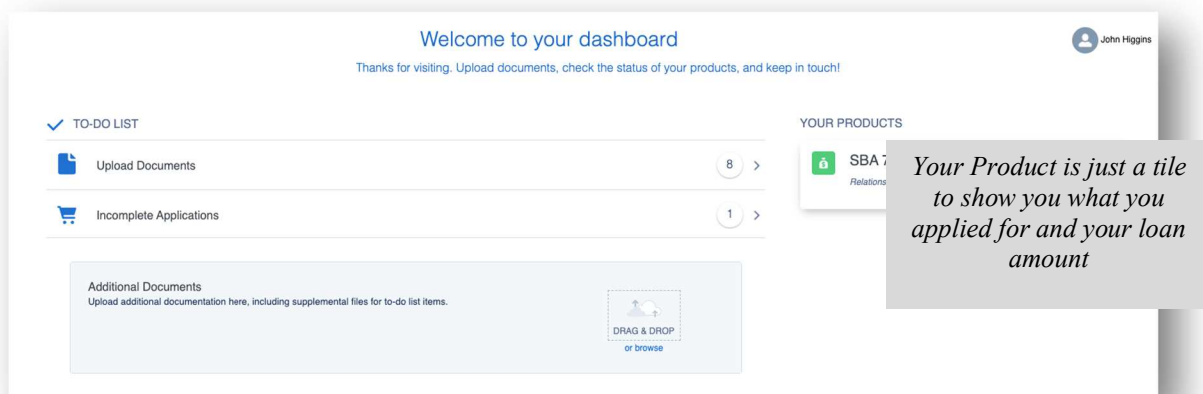
Dashboard – Documents

1. Once submitting the application, the user will see **To Do List** as well as **Incomplete Applications**, if any.

2. The **number in the circle** indicates how many documents the user may need to upload.

Your list of documents may look different from the list here.

3.   The user can either **browse** or **Drag & Drop** into the placeholder.

4.   As the user uploads documents the number will decrease and the placeholder will change. The user will see a checkmark and that the document is uploaded. *There is no need to Save.*
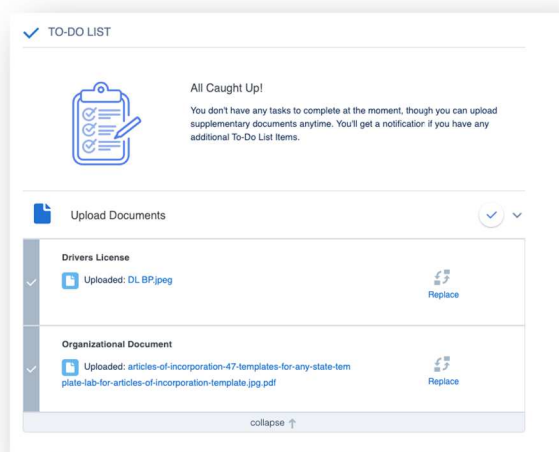
5. The user can also verify if the document is uploaded, toggle the **Show Previously Completed** button. This will list the documents already uploaded.

6. Once all of the documents are uploaded, the user will be **All Caught Up!**

♦♦♦ END OF ONLINE USER EXPERIENCE♦♦♦