



U.S. Small Business
Administration



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**Capital Access Financial System (CAFS)
SBA Partner Account Set-Up
Guide**

Nov 2022

Description and purpose of the Capital Access Financial System (CAFS) Account

Overview

The **Capital Access Login System (CLS)** supports account creation for CAFS. A CAFS account and a CLS account are the same; the terms can be used interchangeably.

This presentation provides **step-by-step instructions** for creating and authenticating a new CAFS/CLS account, including requesting access to appropriate systems and applications.



Step 1: Creating a CAFS Account

SBA Partner Account Creation

Instructions

1. Go to the Capital Access Financial System (CAFS) home page: [Capital Access Financial System \(sba.gov\)](https://caweb.sba.gov)
2. Click the **“Not Enrolled?”** link in the top left corner of the login box

The screenshot shows a web browser window at the URL https://caweb.sba.gov/cfs/dsp_login.htm. A green info banner at the top reads "Welcome to the refreshed Capital Access Financial System." Below this is the "SBA Account Login" section. A red circle with the number "1" points to the browser's address bar. A second red circle with the number "2" points to the "Not Enrolled?" link in the top left corner of the login box. The login box contains links for "Forgot Password?" and "Forgot Username?", followed by input fields for "User ID" and "Password". Below the fields are links for "Show/Hide Terms and Conditions", "Disclaimer", and a note about accessing a U.S. Government Information system.

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Partner Account Creation

Instructions

- On this screen, you will need to complete all mandatory fields

Mandatory fields are indicated by **bold text** and a ***red asterisk**

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Login Information

* UserID [SBA UserID Rules](#)

* Password Phrase [SBA Password Phrase Rules](#)

* Re-enter Password Phrase

Identity Information

* User Type Partner

* Name:

(* First) (Middle) (* Last) (Suffix)

* Date of Birth:

mm/dd/yyyy

Contact Information

* Country UNITED STATES

* Zip-4 Lookup City/State by Zip

Please Enter Zip Code (5-digit or Zip+4), and then click the "Lookup ..." button to auto-populate the appropriate address fields.

* Street Address Line 1

(Please add street number.)

Street Address Line 2

* City/State

* Landline Phone Number

(* Country) (* Area Code) (* Landline Number) (Extension)

* Mobile Phone Number

(* Country) (* Area Code) (* Mobile Phone Number)

Fax Number

(Fax Country) (Area Code) (Fax Number)

* E-Mail Address

* Re-enter E-Mail Address

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Partner Account Creation

Instructions

4. Choose and enter your User ID and Password Phrase which you will use to login to the system

Your User ID must be 8 to 15 characters long, and cannot include , ' ; & , or accented characters.

Your Password Phrase must be a minimum of 16 characters, and must contain at least three of the following properties:

1. Upper Case Letters (A, B, C, ... Z)
2. Lower Case Letters (a, b, c, ... z)
3. Numerals (0, 1, 2, ... 9)
4. Special Characters ({}[]<>.:?|`~ !@ \$ % ^ & * _ - +=)

To keep your account active, you must log in at least once every 90 days

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Login Information

* UserID [SBA UserID Rules](#)

* Password Phrase [SBA Password Phrase Rules](#)

* Re-enter Password Phrase

Identity Information

* User Type **Not Yet Selected** ▼

* Name:

(* First) (Middle) (* Last) (Suffix)

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Partner Account Creation

Instructions

- From the User Type drop down menu, select the “**Partner**”

- Fill in your name

First and last names are required, middle name is optional

- Fill in your Date of Birth

Your DOB must be filled out in the format of mm/dd/yyyy (e.g., November 1, 1980 = 11/01/1980)

Welcome to CLS: Creating a New SBA CLS Account

Login Information

* UserID [SBA UserID Rules](#)

* Password Phrase [SBA Password Phrase Rules](#)

* Re-enter Password Phrase

Identity Information

5 * User Type **Partner** ▼

6 * Name:
(* First) (Middle) (* Last) (Suffix)

7 * Date of Birth:
mm/dd/yyyy

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Partner Account Creation

Instructions

- Enter the **Headquarters Location Id** in this field.

If you do not know what your location ID is, please ask your Authorizing Official (AO), contact CAFS Support, or utilize the 'Lookup' function.

- Use the '**Lookup Lender's Authorizing Official**' button to look for your AO. The system will automatically fill in the information above.

Note: Please do not manually input information in the fields above.

If your Location ID has many AOs, they will appear in the dropdown, please select one.

If you are the first CAFS account for a Location ID, you will be automatically assigned as the AO. In this case, you will not be able to select an AO from the dropdown.

Partner Information

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* Headquarters Location ID
Lookup

Lender's Authorizing Official (Lookup)

Also known as Lender's Authorizing Official, or "LAO". Your LAO will have the same "Headquarters Location ID" as you, so please enter that first (above).

Note: In the following, "Partial" means "starts with":

Lender's Authorizing Official's E-Mail

Lender's Authorizing Official's First Name

Lender's Authorizing Official's Last Name

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Lookup Lender's Authorizing Official

Lender's Authorizing Official's Appear Here After Lookup ▼

* Lender's Authorizing Official (ID) (First) (Middle) (Last) (Email)

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Partner Account Creation

Instructions

10. Enter your Phone Numbers (landline and mobile)

The **country code for the selected country will pre-populate**. Include a hyphen in the 7-digit phone number. If you are only using your cell phone, put your mobile number under both landline and mobile

11. Enter your email address

- Your email address must be user specific
- The email domain must be private and resolve to your institution
- Public email domains will not be accepted

Your mobile number, landline number or email will be used for your two-factor authentication upon login, so you will need to be able to access your phone or email to receive your PIN

Contact Information

* Country UNITED KINGDOM

Postal Code

* State/Province

* Street Address Line 1

Street Address Line 2

City

* Landline Phone Number

44			
(* Country)	(City Code)	(* Landline Number)	(Extension)

* Mobile Phone Number

44		
(* Country)	(Area Code)	(* Mobile Phone Number)

Fax Number

44		
(Fax Country)	(Area Code)	(Fax Number)

* E-Mail Address

* Re-enter E-Mail Address

● The red dots correspond to the numbered instructional step on the left side of the screen

SBA Partner Account Creation

Instructions

12. Select three security questions from the dropdown and enter your answers in the appropriate boxes

13. Verify the Captcha by entering the text in the box

Please note that the text is case sensitive

14. Click “**Submit**” at the bottom of the page

15. If there are any errors in the previous fields, you must correct the errors and re-enter the below information:

- your password
- security questions and answers
- Captcha text

The screenshot displays the SBA Capital Access Financial System interface for creating a new SBA CLS account. The page title is "Welcome to CLS Creating a New SBA CLS Account".

Step 12: Security Questions

The "Security Questions" section contains three questions, each with a dropdown menu and an answer field:

- First Question:** 1-What is the First Name of your childhood best friend? (Dropdown)
- Second Question:** 2-What is the name of your childhood hero/ido? (Dropdown)
- Third Question:** 4-As a child, what did you want to be when grew-up? (Dropdown)

Each question has an associated "Answer:" text input field.

Step 13: Verify Captcha

The "Verify Captcha" section shows a green box with the text "W5 v L S" overlaid on a background image. Below the image is a "Refresh Image" button and a text input field with the instruction: "Please enter text shown in the image (case sensitive)".

Step 14: Submit

At the bottom right of the form, there are three buttons: "Submit", "Reset", and "Cancel".

Step 15: This step is indicated by a red dot next to the "Submit" button, corresponding to the instruction that if there are errors, the user must correct them and re-enter the information.

● The red dots correspond to the numbered instructional step on the left side of the screen



Step 2: Authenticate Your Account

Use two-factor authentication to verify your identity

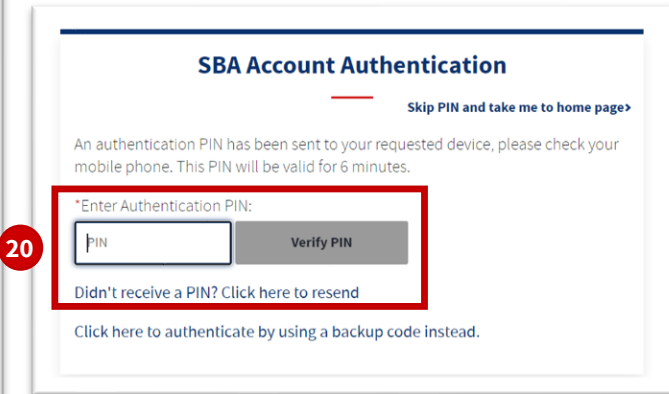
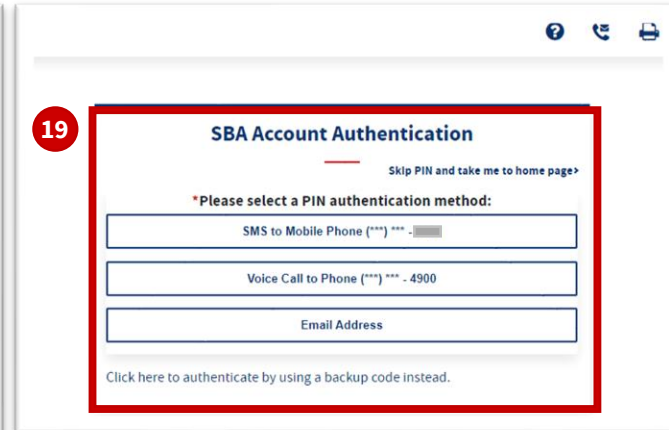
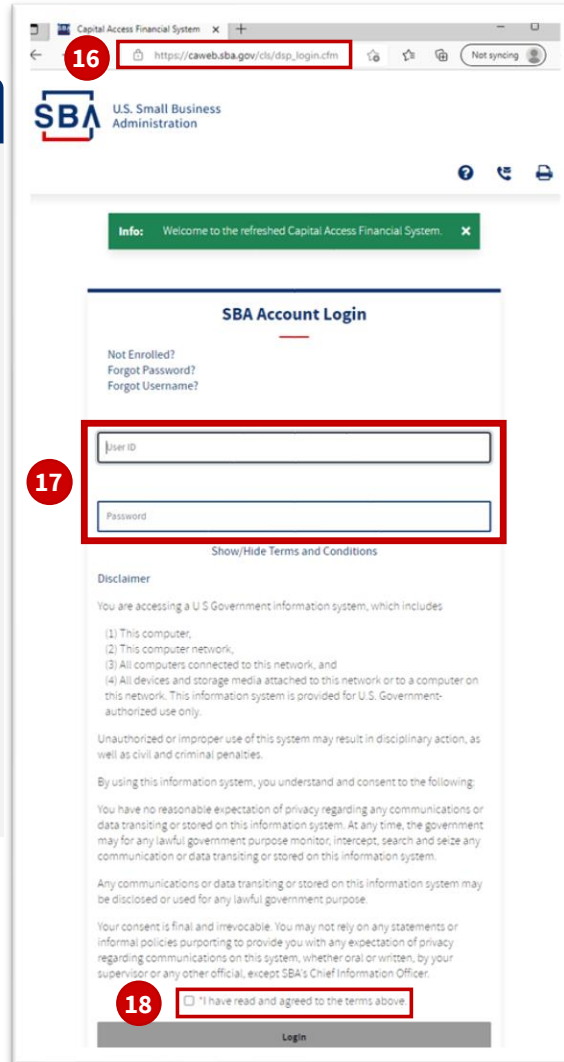
Partner : Authenticate Your Account

Instructions

- 16. Go to the [Capital Access Financial System \(CAFS\)](#) home page
- 17. Enter the credentials created during account set-up
- 18. Check the box next to **“I agree to these terms”** and click **“Login”**

You must complete two-factor authentication to be considered fully active

- 19. You can receive your PIN by text, call, or email (*select your preferred option*).
- 20. When received, enter your PIN and click **“Verify PIN”**



● The red dots correspond to the numbered instructional step on the left side of the screen



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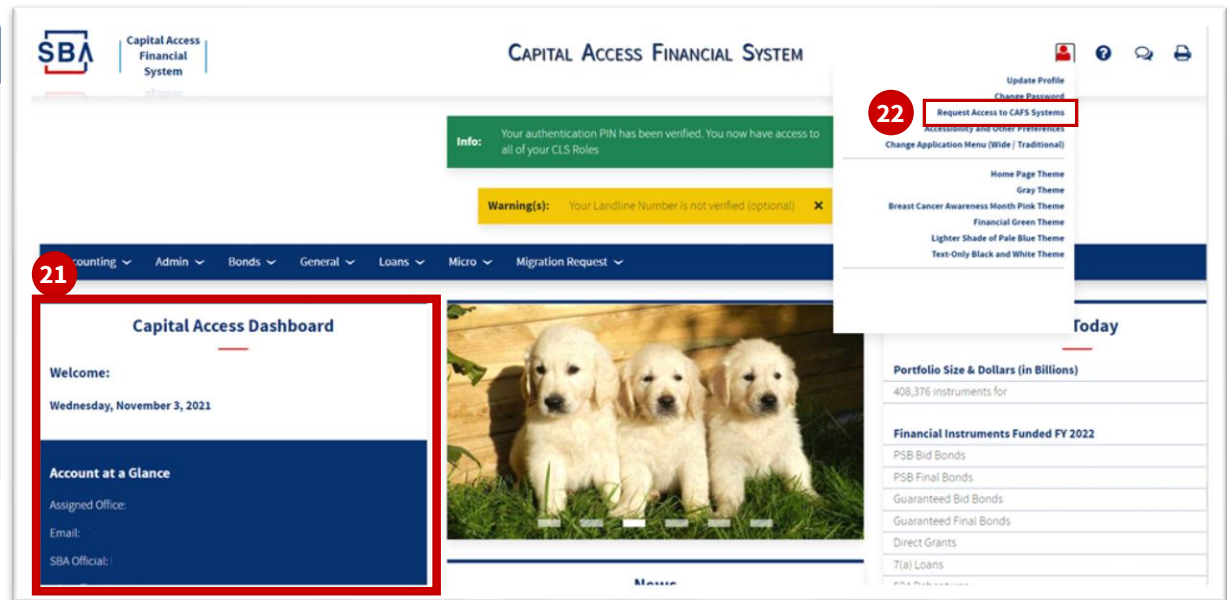
Create > Authenticate > Access

Step 3: Request Access to CAFS Systems

Partner : Request Access

Instructions

- 21. Once logged in, you will see your Account at a Glance information on the left
- 22. To request specific system access within CAFS, hover your mouse over the person icon (Settings Menu) on the top right side of the screen and click “Request Access to CAFS Systems”



● The red dots correspond to the numbered instructional step on the left side of the screen

Partner: Request Access

Instructions

- 23. Whichever accesses are needed, open the folder, check the appropriate role, and enter your location ID if prompted.
- 24. Press submit at the bottom
- 25. After the access is approved by your AO and the SBA Program Office, you will be notified via email with their decision.

Partner Information Management System (PIMS) [Clear Content](#)

Update your partner information (Regulated Lenders)

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Location Id		
<input type="text" value="188356"/>	<input type="checkbox"/> Del: <input type="checkbox"/> Lookup	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Del: <input type="checkbox"/> Lookup	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Del: <input type="checkbox"/> Lookup	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Del: <input type="checkbox"/> Lookup	<input type="text"/>

View Partner Information

Location Id		
<input type="text"/>	<input type="checkbox"/> Del: <input type="checkbox"/> Lookup	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Del: <input type="checkbox"/> Lookup	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Del: <input type="checkbox"/> Lookup	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Del: <input type="checkbox"/> Lookup	<input type="text"/>

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● The red dots correspond to the numbered instructional step on the left side of the screen

CAFS Support



Contact the Capital Access Financial System

Phone: 833-572-0502 M-F 8am-8pm EST

Email: cls@SBA.gov