Moderator: Ladies and gentlemen, welcome and thank you for joining today's web conference, "An In-Depth Walk-Through of the Certify Platform for Prospective Firms." Please note that all participant lines will be muted for the duration of this event.

You are, however, welcome to submit written questions during the presentation, and these will also be addressed during Q&A. To submit questions in writing, please select the participants menu at the top of your screen, and opt to send note to, "all presenters." If you are logged in using the web-based application, use the Notes function on the lower right-hand side of your screen and address your notes to "all moderators."

Should you require technical assistance, send a note to the ATTCES operator or call our help desk at 888-796-6118.

Please note that you will get the most out of this event by being logged in on the web.

With that, I will turn the call over to Van Tran, Director of the 8(a) program. Please go ahead.

Van: Hi, everyone. I'm so excited. We are ready to launch a new system – certify.SBA.gov for our 8(a) application process. So I'm excited, as you can tell. But thank you so much today for joining us on this Thursday afternoon to learn about Certify - what is Certify, an overview of the system, and then we are going to show you how to go in and register and log in and all this wonderful information using the new system. So I'm really looking forward for you to have a great user experience.

I'm going to give this to Stephanie Grosser, who has been a tremendous help. She is with the US Digital Services team from the White House, and she's awesome. We at SBA could not have done the training… all the training could not have been done without her help. So, thank you, Stephanie.

Stephanie: Thanks so much, Van. So, we actually wanted to start today's training by showing you some resources that we have made public. And we've had the call moderator actually share with all of you this URL [https://sbaone.atlassian.net/wiki/spaces/CKB/overview], so that you will be able to access the site. As you know, 8(a) initial application goes live next Wednesday, November 15. But if you are

eager to prepare, then you could use these materials now to get started, so that you can go ahead and submit your application on the 15th.

So, the first thing that I wanted to highlight is in the middle section. What we have launched is a Quick Start guide. And that is basically a short document that takes you through how to do basic tasks within the Certify system. So here you see what that looks like, and that will sort of help you kind of get started.

And if you need additional help, we have a Help Desk that is available on the same Knowledge Base page, which is help@certify.SBA.gov. And so, as you go through your application, if you need assistance, people are standing by there to answer questions.

The second bullet in the middle column is called, Application Checklist. SBA had previously published checklists for the 8(a) process. This one replaces the previous checklists. It's a very in-depth checklist that goes through every potential document that you may have to upload throughout the process, including some remaining forms. You'll see soon that the Certify system replaces most previous forms. So the 1010-biz, 1010-IND, 413 – all of those no longer exist. Now they have all been converted into online questionnaires, with six sections within the online application.

And so this checklist actually walks you through each of those sections. And what documents you will potentially need to upload for each section. And so, as you are preparing, you can collect the documents that apply to you. And then save them in our naming convention, which is document name_year. So for example W-2_2015. And you can have all of those saved and ready to upload so that when you log into Certify to start your 8(a) applications, you don't need to log in and out multiple times as you collect documentation.

Finally, I want to mention that on this page also on the left side, we have a list of our trainings, and previous trainings. So if you missed, or want to hear again, this training – or missed the previous training – you can click on the Previous Training – and actually watch the webinars, which we have saved and recorded and have transcripts of, available on this site.

The last thing that I will mention before I turn it over to Joey Price, who is going to walk everyone through the in-depth how to – how you actually submit an application in Certify – the last thing that I want to mention is that we developed this website as an agile iterative process. That means that we didn't build in every

single functionality, and there may be a couple glitches here and there. But the site will still work, and we've had folks come in and test it. And they have really, really enjoyed using it.

Any suggestions that you have on how to improve the site – we are going to be launching improvements every two weeks, after the launch date of November 15. And so in the third column, in the "what's new" column, there's a line here that says we want to hear from you. And then there is a link for you to send us your suggestions. So as you apply, if you have any recommendations to make the process or the website easier for future firms, go ahead and submit them there. And we will put those in our backlog, so that our engineers can get to those. And with that I will turn it over to Joey Price, so that he can do the in-depth walk-through of 8(a) initial application on Certify.

Joey: Thanks, Stephanie. And Van, I also echo your excitement. This is been a wonderful process thus far, and for the firms doing it today, I hope that you really understand just how great this process is going to be for you, moving forward.

So, what we are going to cover in our call today are a few things. And we really would like you to pay attention to the visuals of this, because this is a total hands-on environment and you will want to orient yourselves with how to click and where to click.

So, the things that we are going to cover today are 1) how to create an account in the Certify system. How to log into the Certify platform. We're also going to cover how to begin and submit an initial application. And we are going to discuss how you interact with SBA analysts when additional information may be requested.

So if you think of questions, go ahead and write them in the Chat box. Then we're going to address those as we go through the process. So, let's begin. And you are seeing the certify.SBA.gov home page, here, which is going to be the launching point for logging into the system. But I wanted to call out another website that you may or may not be familiar with, as a firm.

And that is SAM.gov, and we're just going to touch on this very briefly and let you know that in order to do business with the government, you have to register in SAM.gov. Also, you have to make sure that you have a verified profile, here, before you can continue in Certify.

Stephanie: And this is Stephanie. I am going to be giving some easy tips throughout, and so one tip that I have is that if you are registering in SAM on one day – let's say next Wednesday – you probably won't be able to submit your application for Certify that same day. Because sometimes it takes SAM more than one day for your account to be activate. So just because you submit your information in SAM for your account, doesn't mean that you are active yet. You have got to wait for your profile to become active in order to apply in Certify.

Joey: Now we are going to go in and jump into the actual application process of the certify.SBA.gov. For first-timers, you're going to log into the section that says "Get Started," right here. This button on the right-hand side of the screen. And then we are going to go ahead and create an certify@SBA account, which requires your first name, last name, and email address. And also, as I am typing this in, I would like to inform you that it is helpful if you type in your email address both times. If you fail to type in the correct email address and you get a confirmation, it's going to be sent to the wrong address, so that's going to require you to complete this step all over again.

Next, we are at the password section. This is also a place to pay close attention because we use something we call "passphrases" and not just passwords. So you can't just have 12345, you can't have cat, you can't have dog, you can't have password. It's a little bit stronger than what you are normally used to. And that's to protect your information in the platform.

So, we have provided here on the Certify website, as you go through the page, some helpful tips to include when you think about making your password. And we also have this pass phrase strength meter here that will show you the strength of your password. You should aim for a strong password before you continue in the process. So, I'm going to show my typing, at this point, so that you can see the type of level of detail that we prefer when doing your password. And again, I'm going to type it so that I make sure that there's no mistakes.

Stephanie: And I'll just add that no hyphens are necessary, but you can have them if you want. You also don't need a special character. It works with just four random words. As you can see, Joey has put in four words and he has typed in an exclamation, which is fine. But some people have a hard time because this is a different logic than other passwords are used too. But if you just remember four random words together will get you through this.

Joey:	A great point, Stephanie, and we just want to make sure that you have a strong password. So, however, that works for you, by all means, move forward. So I'm going to accept the terms and conditions here, which you can also see as well as the disclosures in terms that we require on the site. And then I'm going to click to make sure that I am not a robot. And a captcha comes up that asks me to select all squares with vehicles. Now your captcha is going to be a little bit different. It is not always the same. But you are going to click through all of the images that have a vehicle… make sure there's no hidden vehicle in there somewhere… all right, same thing to do another one. Does a bike count as a vehicle?

All right, so we were able to select and access the system. Now I am going to go and create an account. All right, thank you Joey! It says I'm going to get a verification link to my email address within the next 48 hours. The system has been working pretty quickly, so far. So you don't have to wait those 48 hours. You can actually log into the system now. As a matter of fact, I'm going to go into my email address to make sure that it's there. But if you don't see the email, you want to make sure that you add certify@SBA.gov to your contact list and you also want to check your spam or junk folder.

So, we can see that I have received the account sign-up confirmation. So I'm going to click the link that says activate my account. And now I am taken back to the sign in screen.

All right – we have moved into the next stage of processing, which is another reason why you need to have your SAM.gov data, before you access the system. We weren't kidding with you – it's a very serious thing. So, you want to make sure that you've got your data. We require your DUNS number, your TIN number, and your MPIN – all information that you would be able to retrieve from your [SAM.gov](SAM.gov) profile. And if you have any questions about what a DUNS number is, a TIN number, or an MPIN – we have helpful instructions on the right-hand side of the screen, where you see my mouse. And that is going to tell you – "oh, my TIN number is my EIN number, or my TIN number is my Social Security number."

The data that I have – it's dummy data for the purpose of this training. But you will use your own data when you are going through this process.

Stephanie:	And while he's doing that, I'll just say that we recommend that firms update – if you already have a SAM account, from let's say several months or a year ago – that you are going to use, that's no problem. But the SBA analyst will be looking

5

at the SAM information, which will be migrated on to your Certify profile. So you will want to make sure that that's up to date, so that your information on SAM doesn't contradict the information that you are going to be inputting into Certify. And so, Certify is both going to show analysts a snapshot of your SAM data, the moment that you press apply. As well as the most recent SAM data as you have in the 8(a) programs.

Joey: Thanks, Stephanie. And I don't know if you saw what I did, but after I put in the DUNS, the TIN, and the MPIN, I actually went ahead and pressed "connect data." What that does is, it pulls my SAM.gov profile and it makes sure that it links to the right business. So, I'm just going to verify that the information is correct. Again, I am Joey, not William; so, this is just dummy data for right now, but for the purpose of our presentation, this is correct.

And Stephanie brought up a good point about making sure that your data is up to date in SAM. And here's the reason why. When we go to select business types, you are going to have to choose whether your firm is an LLC Corporation, S Corp., Partnership, or sole proprietorship. And if you have changed your business type at all, through the process of operating your business, but you did not change that in SAM.gov, there is going to be a conflict between the information that you report and the information that we require.

So for the purposes of the training. Today I'm going to go with an S Corp.

Stephanie: And if you make a mistake here - try not to, try to choose the correct business. If you choose the wrong one, during the registration process – the wrong business structure, you also have to email the Help Desk, at help@certify.SBA.gov – to have it changed on the backend.

Joey: Also, we do something that we will touch on a bit later called "skip logic." So, making sure that you select the appropriate business type is important because we require certain documents for certain types of businesses. So making sure that you select the appropriate business will make sure that you are using the appropriate documents. And again, we reference the application checklist that is in the Certify Knowledge Base, so you can prepare your information in advance.

Stephanie: And if anyone is trying to use our system right now, this is a training environment. So, I recommend, just pay attention to the steps that we are doing and being recorded as in the webinar. And then next Wednesday, November 15, 8(a) applications will be live. So, the Certify site is currently up and available for

other applications such as WOSB and EDWOSB and All Small MPP – but next Wednesday is when the initial application will be ready for firms to start filling in.

Joey: Yeah, that's a great point. This is a step-by-step guide for you, once the software is released, but the intent for our time together now is not to walk with you through the process. We have some algorithms that we are going to use to help pre-fill applications, and it's going to speed up things on our side. And we really want you to pay attention while we are going through the process. So, try not to log into the system just yet, and also try not to follow us step-by-step because we have some tricks up our sleeve that's going to make it go a little bit faster.

So, this disclaimer popped up. And again, we are just going to accept it. But we are going to review it just to make sure that we know our rights and responsibilities of using this platform. All right, I will click okay and it says – you have successfully been associated with the organization – there's a little lag – all right, great. So, you can see on your screen now that you have successfully been associated with the organization. Again, there's more details here about my organization in SAM.gov. When I click on this, plus – one second, we have a white screen, I just want to make sure that everything is okay.

Stephanie: … (indiscernible)… for you guys. And I'll just mention that if you already have a Certify account, obviously, you don't need to create a new account in Certify. You'll be able to use your existing Certify account.

Joey: All right, good, we are back and ready to roll. So, what I was saying was – the data in your SAM.gov profile is pulled into Certify. And when you click on the "more details," section here, it also has additional information, like your various points of contact. Now the analysts use this information to make sure that we are contacting the appropriate people in your organization. So again, it is important to make sure that you have the updated information. If people have exited your organization and your contacts need to be replaced, make sure that you are able to update that within SAM.gov. And I would suggest inputting it into SAM.gov, and then giving it 24 hours for the system to register.

So, this is the screen that will associate the organization and for the purpose of our training right now, we are going to go and get started on our 8(a) initial application. What pops up next is the disclaimer screen. We want to read that and make sure that we are aware of our rights and responsibilities, under the program.

And then we'll just hit accept – and we are getting ready to start inputting information.

All right, you are seeing what is called a questionnaire, here. And this is actually the eligibility questionnaire. And on the left side of the screen you can see all of the various sections that you are going to be responsible for filling out, within this portion. If you are not familiar with the initial 8(a) application process, one of the changes that we are making is moving things from paper-based forms to actually having questions within a flowing questionnaire, so what you're going to see is that I'm going to input data. And as I am inputting data, Stephanie has a comment that she would like to share with you about the process. And while she is speaking, you will see me go through and input questions.

And as I mentioned, we use a process called "skip logic," so it requires you to input an answer for each stage of the process. It also requires you to input any documents that are required in that phase. So I'm going to go through and complete this section very quickly, and Stephanie is going to comment.

Stephanie: So as Joey said, the eligibility section is the first section of six sections that the firm will be filling out. And so, it automatically takes you first to the eligibility section. So, just so you can judge yourself – if you answer, for example, when it says are you a citizen? And you say "No, I am not a US citizen," it's going to give you a warning that says, you must be a US citizen to apply. The system is still going to let you move forward – so we put eligibility first so that firms who realize that they are not eligible don't have to go through the rest of the application. And that's why you're doing this section, first.

And there you can see an example of a warning, that it gives you. But the system is not going to deny you. And SBA analyst needs to deny you. And we'll show you how the case gets assigned to an SBA analyst, once you actually submit the application when you are done with all six sections. You answer questions certain ways - and you'll see this a little bit later – you'll see a box that comes up that says "please upload the documentation." In the Certify system, we make it so that you can only upload documents within the questionnaires themselves. There is a document repository where you can see everything that you have uploaded. But you can only upload documents, again, in response to specific questions. And that helps the analyst kind of go through the application and see what documents are addressing what questions.

Joey: Okay. What you see now is a review of the answers that I selected within the eligibility section of the questionnaire. I filled out all of my responses, and also had the opportunity to change my responses. Again, if you want to make sure that your application goes through seamlessly, make sure that you are inputting the correct information on your application. So, I'm going to hit Submit.

Now, I have gotten success that the 8(a)-basic eligibility section is complete. And we are taken to a screen that you will become very familiar with throughout the process. And this is your application overview.

Now the sections of the application, are basic eligibility, business ownership, individual contributors, character, potential for success, and control.

And you are going to go through this and fill out various questionnaires and upload documents that result in answers being populated here. I'm going to go next to the individual contributor section.

Inside the individual contributor section, you'll see the opportunity to start your individual application, now. But for some of the firms that are tuning in to this training, you may not be the only person that is required to submit information for your business. Some of the other individuals that might need to add their information would be – another disadvantaged individual, if applicable. The spouse of a disadvantaged individual. For example, if you own a business and you are applying for your business and you also have a spouse, then they have to submit their information, as well.

And then there are other individuals that might be required to update, depending on if they are in your organization. And those are individuals that are owning at least 10% of the applicant firm. Directors, managing members, partners, and officers of the applicant firm.

So, I'm just going to show you what that looks like, if you add another person a drop-down box happens. You'll just type in the name, and you are going to type in their email address. And then you will click the button underneath this that says "send invitation to collaborate." I am not going to do this now, because we are going to streamline this process a bit. The individuals that are given the right to apply, they are going to be the only ones that see their specific answers and their specific documents and uploads. But the owner of the application is going to see whether or not a person has completed a section.

So, just to be clear, the person that is initiating the application will be able to see the status of their individual contributors. But they won't be able to see the information of the contributors.

Stephanie: And we recommend that after the eligibility section, we recommend that you start by sending out the email addresses to those individuals who also need to fill out their individual contributor questionnaire. So they could be working on theirs, while you are working on your application, and you don't waste any time.

It's very similar to - you're going to see in a minute - the individual questionnaire, what that looks like; it's the longest one of the six. And not all of the questions, but a lot of them, are required for disadvantaged individuals or spouses or 10% owners and so you'll want to make sure, again, that they get those emails right away, so they can start, log into Certify, and fill out their information as well.

And just one point about disadvantaged individuals – just so everyone knows, 8(a) is a nine-year program. And disadvantaged individuals can apply one time in their lifetime. So, if someone is signing up as 51% ownership of your company, who is a disadvantaged individual, that would be their one time use of their disadvantaged status for the 8(a) program.

Joey: All right. So, we've seen the individual contributors' starting point. I'm actually going to go back to the dashboard, and show you another section. This is going to be your application dashboard. It's going to show the various applications that you have in process. And it also links to other opportunities that will come later. It's going to show you the type of application – that this document is in the initial phase, it's a draft. And then later on you'll see the submission date, expiration date, decision, and action.

But we are going to click on the 8(a)-initial application link. And one of the benefits of the application is that you can upload documents directly into the system.

And I'm going to show you a section where that is actually required. And that is going to be the "Potential for Success," section. Again, if you have any questions, throughout this training – make sure that you write them down, and we will at the end of the time together, we are going to go through some of the questions and make sure that we answer those for you. Also remember that you will have access to that Certify Knowledge Base.

All right. So "Potential for Success," we take a look at taxes. And you'll see that if I try to move forward in the process, without adding it – it's going to say "attachment is required." So, for this one, it says I need to upload the last three years of tax returns, including all schedules and attachments. So, I'm going to click the "add required document," and I am going to go to Upload. Since I don't have any documents in my document library at this point – a new firm applying, wouldn't have any. So, I will click "upload," and you will see this box drops down. And, again, there is a reminder of the file naming convention – so, for example, filename_year.

Also, while we are here and talking about documents, it's important to note that only PDFs are accepted by the system. And only PDFs under 25 MB are accepted by the system. So as you think about the documents that you are compiling in your checklist, just make sure that you are converting them to PDF format and that the size of the document is under 25 megabytes.

Stephanie: Also, please don't password protect any files. In the past, firms have done that. But, certify is a very very secure system, so there is no need. If you do password protect something by mistake, the SBA analyst assigned to your case will just ask you to re-upload that document without password protection.

Joey: Yeah, you don't need password protection. And we actually have this platform – there's a virus scanner, as well, to protect you. But make sure that you upload documents through the platform. Because we found that email can be inherently risky. And sometimes your data is not encrypted. So, we have created this process in this platform to protect your PII.

So, I'm going to move forward to the PDF file, and that PDF file is going to be a tax return from 2016. So here you see, there is a last chance for me to go in and make changes to the name of the document, so that I can comply with the naming convention of filename_year. Thankfully, my tax return is already filled out this way. You can also see that there is a drop-down box where you select the document type. Which is important because when reviewing your application, as an analyst, they need to make sure that they can find the appropriate information for the question that is being asked. And so, this is a fail-safe, to make sure that the documents that are uploaded correspond to the appropriate question.

You'll also see the dates that I have here for the upload. And there's a comment box. So, I can say, for example, this is the second year in business. That's neither

here nor there, at this point. But if you have a specific comment that you would like our analysts to know, you can upload it there. So, I'm going to go ahead and press Upload.

And you can see that the document has been added to the system. The type reflects the document, the date, and also has my comment. So, I'm going to go ahead and click Continue. And I'm going to just populate this revenue section with more information.

Stephanie: And if the document doesn't have a year associated with it, you can either put the year that you wrote it. Or you could say N/A, if it's really not applicable at all.

Joey: All right, almost done here. Again, I'm going to try and bypass the system by not attaching the file that is requested. And you'll see again, "the attachment is required." So, again, just to stress – before you go through the process, make sure that you gather your documents. So, we're going to add the required documents here. Which is requesting a year-end balance sheet and a profit and loss statement. Business has been booming – so I am going to add both… profit and loss and I'm also going to add the balance sheet.

Okay, now for this question, you see that right away, they've been assigned as both balance sheets – but in the drop-down box, you can see that I can actually select between the two items that have been asked. So, since I uploaded the profit and loss statement, first, I'm going to go ahead and associate this file with the profit and loss statement. And then I will click Upload. And then, the documents are there.

Also, we realize that this process might be too much for one sitting. So, every time you hit the blue Continue button, the application actually saves your information up to that point. So, if you need it to, you could log out of the system, go about your day, and then complete the application, at a later time.

And, at this point, I am going to move forward. And I promised that we would make this a bit quick for you, so I'm going to go and upload and pre-fill information.

Stephanie: So I just want to mention there's a second way to upload documents. When you saw that document upload, you can either upload a file from your computer or you could choose to use your document library. So, if you wanted to reuse a document that you previously uploaded, then you could just click view document

library and choose a document from there, and then associate it with that question. And that will be especially helpful for when we launch annual updates for 8(a) firms.

So, 8(a) firms, if you are new to the program, which you all are, have to renew their eligibility every year during the nine-year program. So instead of having to re-upload the same documents - if you need that same one, you can associate your previously uploaded files.

One more thing I want to mention – is that you see, there are these questionnaires, that used to be forms. There are still a few forms that haven't been digitized yet. And those mostly are the forms for specific groups like privately owned companies, or Hawaiian or Alaskan Community Development Corporations. Those forms are still all required for you to actually print out, fill out, and scan in. If you go to the application checklist, it has the list, and it includes all of the forms that you would need to actually print, if applicable.

Another example is the fingerprint form. If you are in the category of those who have committed a crime, within certain parameters, then you would have to print that fingerprint form, get it taken at your local police station, and then scan that in.

Nothing will be required to be mailed in to SBA, anymore. Everything is electronic, even for the forms that are remaining.

So, we are in process of auto filling the application right now, so that we can show you the rest of the platform. So, it will just take us a minute to auto fill the form, so you will be able to see what happens once you actually submit a document.

But I will say that – I know one question that we received in the Notes was – if there is a template for the profit and loss statement. And for all of the documents that have to be uploaded, there are no templates to date for any of them. That is something that we would like to do in the future, potentially down to the detail of what certain things look like. But there are no templates right now. But if you Google certain terms, that could help you figure out what to upload. And you could also always contact the Helpdesk [*Editor's Note:* help@certify.sba.gov] if you don't know how to answer an application.

You're going to see, once you submit the application, that as soon as you submitted, you are going to be assigned, what we call a BOS, which is a Business Opportunity Specialist at SBA. And so those analysts will be assigned to your

case. And once they are assigned, you will be able to message that person within the Certify platform at any time, with any question. But before you press submit, you'll see the messaging feature on your Certify platform, but it's not actually activated until you are actually assigned to an…

Van: … Stephanie, I just want to go back to the financial statements, to where they are asking about a template for financial statements. I recommend that you hire an accountant, if you don't have one. Many an application comes into our office – they don't follow the GAAP - G-A-A-P, general accounting accepted principles [*Editor's Note: Correction - generally accepted accounting principles*]. So if you don't know what that is or you're not - I recommend that you hire someone to help you with that. Because we do look at that. And if we are not able to determine, based on your financial statement, profit and loss and balance sheets, if it doesn't make sense to us, then it could be one of the reasons that we could decline.

So, the Potential for Success if we don't know, we don't understand your financial situation. So, I encourage, if you don't understand financial statements or how to prepare them, we recommend that you get assistance. Our resource partners also are out there to help you as well. So, you don't have to hire an accountant. There are resource partners who are able to help you with the completing a financial statement.

Stephanie: So, along with what Van just said, if you need help with your application, there is one other form that still exists. It's called the "compensation paid" form. And so if you do pay someone to help you fill out the form, the application, you need to print that form as well. And then submit that, that shows who you hired and how much you paid them. And that will not disqualify you from the program, in any way. It's just something that SBA tracks to make sure that no one is taken advantage of, as they go forward.

And then one more question that I want to answer. Which is, if a firm started their application in BDMIS, but did not submit it yet, this person asks will their file documents be available in the documents library? And unfortunately, they will not be available in the document library. However, if you did submit an application, and then you withdrew it, then your files would be migrated to the new system, and they would be there. But if you haven't submitted it yet, then they are not going to migrate over.

Van: So just to add on to what Stephanie is saying about – if you have submitted your application through BDMIS, and then you have uploaded the documents in Certify - it's a different site, it's not necessarily SBA.gov. This is the one that is certify.SBA.gov/8a/docs so that is the website where you upload to put in documents. If you got, or if you withdrew, or decline – those documents, like Stephanie said, when you reapply next time, it will transition over to the new certify.SBA.gov system, as of November.

But those applications in the process – if your application is in the process, right - And we have your application, and we are processing it, and we said that we need additional information – please continue to use that website, the original uploading one. The certify.SBA.gov/8a/docs, that's the system where you just upload the documents. Do not go into the new system and upload your documents. That will cause great confusion.

Stephanie: So now we have all of the sections completed, and so Joey will continue showing you, taking you through the process.

Joey: Yeah. So, I'm going to show you a section that is the dashboard. We're just going to back out of the application overview, for a second. If there ever comes a point where you need to delete your initial application, you can do that from the dashboard. So, you would hit the delete button. But a point to note is that if you delete your application, your documents will still be saved in your profile. So there are many reasons why a firm may choose to delete. But we will still have the documents on file in case you choose to apply again. Also, if you have documents that you want to apply for other business opportunities with the federal government.

We now are going to jump back in into the application, and as you can see, all the sections have been completed. The next step, once things are completed, is that you are going to go to the "review and sign" portion of the application. You are going to wait for it to load and once it does, you're going to click on these checkboxes here. Again, another rights and responsibilities disclaimer. And then you will click accept.

Okay, so the application has been successfully submitted. And Stephanie has a point to add here.

Stephanie: I just want to add that we had three firms come in last week to test the application using saved documents. And it took them between an hour and 25 minutes and an

hour and 45 minutes to go from creating their account through the press Submit. Just to give you guys, a sense. And it will take obviously longer to collect your documents and to associate the right ones with each question. Because they were just uploading a fake one for each time they needed a document upload. But just to give you some sense of how long it has taken firms that we have brought in just to do user testing before we launch.

Joey: So now you can see that our program participation status is "pending." My colleague, Meghan, is actually going in and logging in as an analyst to make sure that we can be accepted by SBA for processing, and you'll be able to see the next stage of the application.

So, I'm just now going to go to the dashboard, the overview here.

Stephanie: And I'll mention that we do have notifications set up in the system. So that when SBA contacts a firm about your case progressing, you will receive not only notification within the system, but also an email notification, letting you know to sign into Certify, because an action has been taken.

Joey: Okay, we are going to double check here and make sure that we are in process.

Stephanie: And I will also mention that we are having some behind the scenes – just go ahead and approve the case. That overview page, where you saw that it was "pending?" If you want to check your case status, at any time, you would just go to that overview page to see if the case is in screening, approved, declined, received consideration. So before, a firm had to call SBA to find out what their case status was. Now you can do that any time of the day or night, just by logging into the system.

Joey: Okay, so while we are waiting for this to populate, I am just going to show you a few features of the application. Within your 8(a) applications, there is a firm's documents area, and also messages area. Now, the messages, the intent is to have conversations with the SBA, back and forth. The idea is to drive communications inside the platform, and not through email - again, that is to protect your PII. And also, to make sure that you are getting the latest information, as a result, in your system and in your application.

So, we have firm documents, which is also going to be the place where you have your information that you have uploaded, thus far. As you can see on the screen here, or will very shortly, that I have my tax returns, profit and loss, balance sheet

– all the information that I shared before. And then you can click on them to access and download those, again. You'll see that my comment section is active and the comment is retained. And you can actually see archived documents, as well.

We will point out that, within the Certify platform, there is no deleting of documents. So, what that means is, when you remove a document, you will not have access to it in your application. But, it is archived for SBA purposes. So, it's important to double check that you're uploading things that are appropriate. We'd love pictures of your children, but if you delete that because you uploaded a school photo, by mistake – we won't be able to – that document won't necessarily go away. So, I wanted to show you the firm documents area, which is going to be a great place for you to check.

Okay, so also the messages platform. I know that I touched on it briefly, but when you send messages, you can actually do rich text editing. So, if there is a message that you copy and paste from Word, you are able to copy and paste, and retain some of the formatting. So, as an example, I'll just send a text message, and then hit "send message." Fill in the subject and then hit send. And you'll see, right away, you'll start to get an inbox, so to speak. And you will see information from you, and anyone else that is participating from the SBA side. And then it will go back to "all messages," and there's a clickable ability to go there.

So, the next thing that I want to show you on the platform is – well, just to recap. We have gone through and we have created an account. We have inputted our initial application documents and submitted them for processing. So, I want to jump and – there's actually a notification – and show you the notification bar. That shows a message was sent by the SBA Supervisor One, and it's just a response from the person that I sent it to. So, as you can see, messages move in real time. And when you have a new message, it pops up in your notifications.

All right. So, we have submitted our application, and I'm going to go back to the Overview, here. But what does it look like if you submit your application and it gets returned, for one reason or another? I want to show you that.

So, on your dashboard, as we mentioned previously, you are going to be able to see various status updates. So, if your application is sent back from the analyst, saying that it requires more information, you are going to see a sentence that says "Updates Needed." And you'll be able to log into the initial application, and see on

the right-hand side, a new box that popped up that says, "SBA has requested some additional information."

You will also be able to see the section of your application that we have returned for edits. You'll be able to go in, log in, and click in the boxes to see what areas need more information. And there's also going to be this information details in the message associated.

Also, if your application has been declined, there is a status update that will show you that your application has been declined, as well as a letter that shows why the document has been rejected.

Van: And I just want to make a note to the declined comment. So, if the Associate Administrator of Business Development declines your application, the system will generate a special email notification, right. So, you will get a notification in your Outlook – an email saying that your application has been declined. It will not contain the decline letter. But you will need to log into Certify, to look for that decline letter and find out why you have been declined. And on the decline letter, it will tell you that for reconsideration, you need to submit X, Y, and Z. The key point here that I want to make is that that notification in your email box starts the 45 days.

So, if the AA/BD sends an email and he or she makes his/her final decision and it is declined, the system will send a notification to you on a Friday afternoon [*Editor's Note: The notification will be sent upon approval/decline.*], that starts the 45 days' notice.

Joey: Also, when your application has been declined, you'll notice that there is another box here that says, "Reconsideration." And this is, when you click it – is going to allow you to attach any other documents that were requested by the SBA, so that they can make a new determination about your application. And just as an example, I will show you very briefly, the decision letter and the level of detail that is involved. Which gives you a lot of helpful feedback on how to respond to the decision letter and what determinations went into making that recommendation. So, the letter is very detailed in the sense that it helps you know what to do, and how to respond.

Stephanie: So, I want to just pause and mention the timing of the different processes. Just to take a step back. When the firm submits the application, SBA has 15 days to screen your case. And so in those 15 days, they will look to see if all the

documents are there that are needed for them to be able to process the case. If it's like very very incomplete – they'll just send that back to the firm, and say, go ahead and try again, with all of these different things. And just resubmit it when you are ready.

If it's mostly there, they will send you what they call a 15-day letter through the Certify system. And so, you'll get a note saying – and these various sections, like eligibility, control, size – we need you to make this list of changes. And so you'll be able to go into those sections that SBA identifies to basically make your edits. And you will have 10 days to respond to the message. And then, at that point they will be able to confirm whether or not you can move on to processing.

So once your application is substantially complete, it will move on to the second processing phase. SBA has 90 days to process your case. And at the end – and sometimes, if you have additional questions – and that's what Joey was showing you, when you saw those ad hoc questions come back at the end of each card, you would again get an email notification saying, please – I know that you answered some questions during screening, but I need you to provide this additional documentation, now, during processing, so that I can complete your case.

And so, they have a longer time during processing, to actually go through and make sure that you are eligible for the case. During this screening phrase – there's no reason – like the whole application will be unlocked for you to basically edit anything. But, SBA will tell you the sections that you need to edit, with their letter. They'll tell you, you only need to make changes in X, Y, and Z.

If you happen to make changes in other sections, that they didn't say to change… first of all, there's no reason that you should do that because the sections were fine. But if you decide to do that anyway, you should message back to SBA saying that I made the changes that you wanted, but I also changed this, for whatever reason. Because they can see what you did before and that you are totally transparent about why you are changing your answers, so that they don't question answers that got changed in the back and forth. So that's one recommendation that we have.

So, you have the 15-day screening, the 90 day processing, and then the 90 days. They will only unlock certain questions that still have remaining changes. But you won't be able to make changes in sections that they didn't send back. So, it's a slightly different process in those cases, but you don't need to worry too much

about that, because this has been very intuitive, and it walks you through what changes you need to make, through your notification tab. And there will be a note on the page, so it will be very easy for you to kind of see what you need to do. And then you, of course, resubmit it to SBA. And then after, you will wait to hear approval or decline, and then you have 45 days, if you are declined, to submit your reconsideration request. And SBA will get back to you if your application was approved or denied.

I want to also point out that, I mentioned at the beginning – but I just want to reiterate that we have an application checklist on this Knowledge page, that we sent out to the group. This application checklist will make your life much, much easier if you look at it and you go ahead and gather all your documentation and save it in the correct naming convention before you get started on the 15th, or whenever you are ready to apply. You don't want to be in there, and have to log in and out every time you need to find a document.

So really look at that application checklist, and if you have questions, again, go ahead and contact help@certify.SBA.gov. But this Knowledge page has a, "How can we help you?" section, which we've tagged with many many questions and answers that we have previously received at the Help Desk. So go ahead and utilize that box, as well as the Quick Start guide to help you go through the process.

Van: And just to add on to Stephanie about this Certify Knowledge Base, we have been providing training to our resource partners, like PTACs, SBDCs, SCORE, who are familiar with Certify. So, they will be able to help you as well. So, if you are ready to apply through Certify, and need help applying, you can go to one of their local offices, and they will be able to help you and sit down with you and go through the application process. Because they have been trained. And also, the District Offices, as well we have provided Train the Trainer to the District Offices and resource partners.

Stephanie: However, one limitation – so there are limitations, I mentioned that this was an agile process; and so, we haven't been able to do every single thing that we want to do yet. But, as I said, we are going to launch new features every two weeks.

And in the MVP - in the first product that we are launching next Wednesday, and I'm not sure when this will happen, but one thing we do not have is the ability for firms to give permission to a third-party to complete the application for them. In

fact, it is required that the firm owner is the one that sets up the Certify account, by law.

So, what you can do, if you want to hire a third-party, is have that third party sit with you and help you during those two hours, as you fill out the application, to make sure that you are doing it right. However, we want to stress, that that is not necessary for you to do this. You don't need to pay someone to help you walk through. I know that some firms pay a lot of money to have a firm do this. But resource partners, again, are there to help you, and so is SBA. But I wanted to point out that one limitation.

We also had a question about contributors. And how will you know that the contributors have finished filling out their application. The Certify system will tell you when the contributor has or hasn't filled it out. And if they haven't, it will even tell you, please click here to send another reminder email to your contributor. Because you can't submit it, until they are done. And so, the system will walk you through it, make it really quick when they haven't or have filled them out.

But you are required to put in all those required emails, so that they do fill it out. If you forget to list your spouse, for example, and you submit your application – and it's clear that you are married throughout your application, SBA's going to get back to you and you'll have 10 days to have your spouse, at that point, fill out their spouse application. So, it's much easier if you just do it at the outset and don't wait for all the extra contributors until after you submit your application.

One other question that we got was if you have the wrong EIN number, how do you fix that. You would have to go into SAM to fix that, if you have the wrong EIN number.

I want to mention just one quirk of the system - that we're hoping to improve - but I just want to call it out. And that is, in the questionnaires, so it will say complete for each section. And you cannot press submit, sign and submit, until each section is complete. So let's say you complete every section. You are about to press submit and then you realize that you entered one question wrong. And so you want to go back into one of the sections, and edit one question at the top of that section. At that point, that section is going to say incomplete, until you actually go through each page of that section, and then review the answers again, and then complete that section.

And that is, again, because we have "skip logic," and so if you change the answer to one question, it could impact what you fill out later on. We know that is annoying for some of the longer questionnaires. So, we are trying to fix that for the future. But for now, if you're getting an error, and you don't know why it's not complete, it will say incomplete because you made an edit, and you have to go through the rest of them.

We also recommend that when you are in the questionnaires to use the website navigation of the questionnaire, rather than pressing "Back," if you want to get to a previous question, within that questionnaire.

Joey: Okay, thanks for hanging in there with us. We have one more feature of the application process that we would really love to show you, very briefly. If you notice, on the application dashboard, here – previously, the status was "in processing." But processing means that it's over at the SBA and they are reviewing the information. But sometimes it may be required that they return it back to you, as a firm, to provide more information or to add updates.

So now the document is in return status. And I am going to click on the dashboard here. And you'll see that this is all complete, but what has changed now is that it is no longer in process. It's in return status. And we have the ability to review and sign again. So, as Stephanie was mentioning, there are times where the system is locked, and you aren't able to make edits. Those the times when it is over at the SBA. But when they send it back, that's when you can make the requested changes that they require. And you'll know what's been asked of you, because the SBA analyst will attach a message.

So, I'm just going to go ahead and move forward with review, and sign. And I'm going to hit the Accept button again for the disclaimer that pops up – the assertion that pops up on the screen. And I'm going to hit Accept, and then our application has been resubmitted and it is back to "pending" status.

So, we really think – the key highlights here – is that if you ever need to know the status of your application, you can always check your dashboard. Your dashboard is going to show you the latest status. And if you have any questions about your application, you can send messages and we will have a copy of this training in the Certify Knowledge Base, as well as additional training material and a Quick Start Guide to help you complete the process.

There are many factors involved, but we really feel confident that this system is going to help make life a lot easier for you and will be very rewarding, once you complete it. And you get a successfully completed application.

Stephanie: And I'll just take one minute to quickly go through a couple of questions that I saw come up. I want to stress – someone asked if the owner will be able to see the information, review the information that contributors submit. The answer is – no. We want to protect everyone's personally identifiable information. In the past, the firm owner has had to collect physical forms that other people filled out. And that was a huge violation of people's privacy.

And so, now those contributors will fill out their information directly in Certify. And no one can see it, except for SBA. And contributors will also not be able to see the owner's information, just as the owner will not be able to see the contributors' information.

Regarding when third parties will be able to access Certified to help firms, we don't have a date for that, and I am not sure when that is going to happen. Probably not before the end of the year. That's going to be a tricky issue for us to look into.

If you have only been in business for two years, if you only have two years of taxes, someone asked, can you still apply? Yes, you just submit the two years that you have. If you have been in business for less than two years, one of the questions asks about that. SBA directs you to fill out a waiver. So, obviously, you still need to have revenue, if you have been in business for less than two years, but you will need to fill out, in our process, that waiver. Because otherwise, you need to be in business for two years and profitable.

And I just want to correct one thing that I said earlier. I misspoke. If you had applied in BDMIS, but you did not complete the process – you're actually not migrating the initial application from BDMIS.

Van: Yes, Stephanie, that is correct. So, if you complete an application in BDMIS, because BDMIS – it does not have the ability to upload anything. So you will have to apply in Certify, and start over again.

Stephanie: And finally, regarding attaching documents. Firms do not have the ability to attach documents to messages. And they also do not have the ability to upload documents within their document library. The only place firms can upload

documents, is within the questionnaires. So, I just want to really really emphasize that.

You should also not be emailing the SBA, outside of the Certify system. That's to protect your own PII. This is a lot of personal information that you will be submitting, and we want to protect it. So, do not use your email, and just upload documents within the questionnaires. And that's how they will be organized. And so it will walk you through which document to attach in response to which question. And after every question, there is a detail section, explaining more about each question. So, if you don't understand the question, I encourage you to please read the details section underneath each question. To help you answer it. Or if there's a comment box, it will tell you in the details section, what to put inside that comment box.

So, I know that we are over time. So, I think we are going to end it there. But if people have additional questions for us, or comments, if you go to that Knowledge Base website – in addition to the Help Desk, help@certify.SBA.gov – if you have thoughts or ideas for us, we have a suggestion box, as well. It's under the "What's New," column, and it says "We want to hear from you. Send in your suggestions." And so, go ahead and click that link to send us any suggestions that you have. And if you have technical questions, as you are applying, or with any of the materials, then go ahead and contact the Help Desk.

And with that, we just want to say a huge thank you to everyone for calling in today. We really want – we look forward to serving all of you, and we hope that you will find this experience really positive. So, thank you again.

Moderator: Thank you to our speakers and to the audience for joining us today. This call has now concluded and you may disconnect.

[End of Recording]