Welcome SBA borrowers to Pay.gov

Please take a moment to review this document as it addresses frequently asked questions and common issues. The following information provides instructions to make your electronic payment.

# Looking for Your Loan Information/to Link Your Account?

Many of you received a letter from the SBA letting you know that you can make electronic loan payments using Pay.gov's website. Pay.gov processes payments for the US Treasury. Due to privacy restrictions, we do not have access to any of your SBA loan information. Your loan balance and account detail such as interest and due date are **NOT** available on our website or to Pay.gov's help desk staff.

Please contact your SBA loan servicing center for assistance, or go to the https://caweb.sba.gov website to view your SBA loan information. If you do not have a number for your servicing center, the main SBA help desk number is 800-659-2955.

Need Help with Creating an Account?

While you can pay without logging in, we recommend that you create a user account. Having a user account lets you set up a recurring payment, track payments made while signed in, cancel pending payments made while signed in, change recurring payments, and update your address with the SBA – with restrictions.

1. On the Pay.gov home page (www.pay.gov) **click Create an Account**.
   If you are using a mobile device, such as phone, click Menu in the upper right of the home page first.
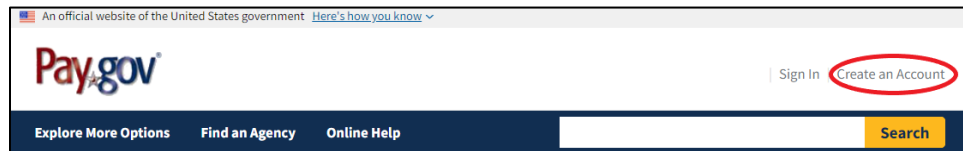
2. Choose the type of account to create: personal or company.
3. Fill in your name and email address, check the box to agree to the rules of behavior, then click **Activate Account**.
4. You will receive an email. Click the link to continue.
   If the email does not arrive in about 15 minutes, call the Pay.gov Help Desk at 800-624-1373.
5. Fill in all the information for all of the create account steps.

Sign in to Pay.gov

1. **Click Sign In** on Pay.gov's home page.

2. Enter your **username and password,** then click **Sign In**.
   If you have trouble, see the Sign In / Password Assistance section at the end of these instructions.

Find SBA 1201 Borrower Payments

1. Your My Account page opens.
2. In the search box at the top of the page, type in **1201** and click **Search**.

Go to the Payment Pages

1. The Search Result page opens showing 1201 Borrower Payments.
2. Click **Continue**.

Read the Before You Begin Page

1. The Before You Begin page opens. Read the instructions and then click **Continue to the Form**.

Complete the Agency Form

1. Fill in your name and address.
2. Fill in your SBA loan number.
3. Fill in the payment amount (the amount you want to pay, not the total amount of the loan).

> a. If you will set up recurring payment (autopay), this is the amount that Pay.gov will automatically charge for each scheduled payment.
4. When finished, click **Continue**. Do **Not** click **Save**.
5. If it is correct, click **OK** on the popup to verify the payment amount.

Enter Your Payment Account Information and Optional Recurring Payments

1. Choose the type of account used for your payment.
   To set up a recurring payment you must be signed in to your account and choose Bank account (ACH).

2. Click **Next**.
3. The **Payment Account** page opens.

Please provide the payment information below. Required fields are marked with an *

* Payment Amount

$100.00

Payment recurring options

⦿ I want to make a one-time payment
◯ I want to set up recurring payments

* Payment Date (mm/dd/yyyy)

| **Earliest Payment Date** | **Choose Payment Date** |

* Account Holder Name

Please select a payment account

⦿ Personal Savings ************9999
◯ Business Checking ************6794
◯ I want to enter a new account

SBA Loan Number
8548944008

| **Previous** | **Return to Form** | Cancel | | **Review and Submit Payment** |

a. Chose to make a one-time payment or a recurring payment.
   For Recurring payments:

Payment recurring options

◯ I want to make a one-time payment
⦿ I want to set up recurring payments

Recurring Payments
Disclosure

* Frequency of payments

Select ...

* End scheduled payments when I have made

payments

i. **Frequency of Payments**-- select how often you want to pay (weekly, monthly, ...).
ii. **End scheduled payments when I have made** -- enter the number of payments in your loan or the number you want to make. You **must** supply this number, Pay.gov doesn't know the how many payments are in your loan,
For example, monthly for 10 years is 120.
Unsure? Enter a high number, and change it later.

b. You can enter or select a **payment date.**
You can enter a date to start your recurring payments. The earliest date you can select is the next business date. You **cannot** enter today's date.
If you already made a single payment, enter or select the date your next payment is due. Make sure to account for any SBA deferments. Note that interest accrues even if your

loan is deferred.

If you type in a date, do **NOT** click Earliest payment Date or Choose Payment Date.

c. If needed, change the account holder name.
d. Choose the **account** to use for the payment.
e. Click **Review and Submit Payment**.

Review and Submit Your Payment

1. Review the information on the page.
2. Confirm or enter email addresses that will receive a payment confirmation.
3. **Check the box** to authorize your payment.
4. Click **Submit Payment**.

Review and Print the Confirmation

1. You can print the confirmation page.
2. Confirmation email will be sent to you and all addresses you entered.

Common login / password problems

Password Reset

If Pay.gov doesn't recognize your username or email address, it is most likely that you just have not logged in for a few months. Please call our help desk.
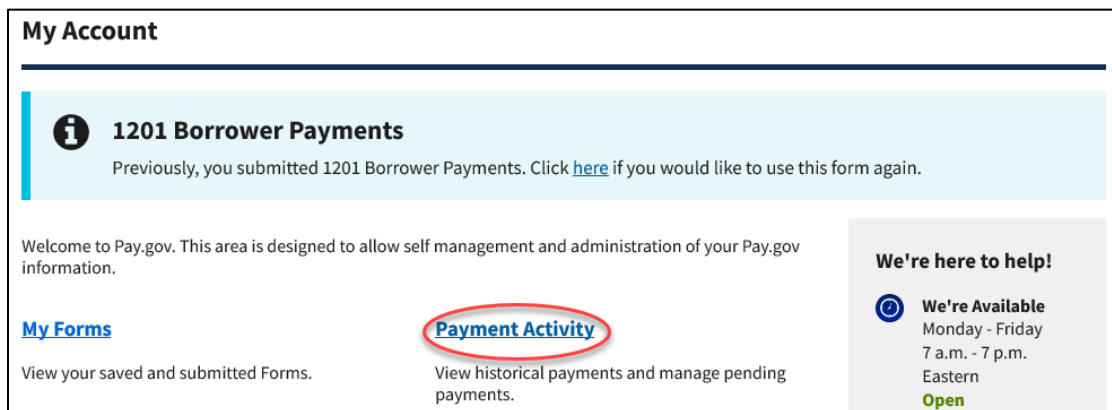
Unable to Answer Security Question or Don't Recognize It

Call the Pay.gov Help Desk at 800-624-1373. We will ask you a different question.

Error Occurred Message When Updating Your Password

The password you created does not meet our requirements. The most likely reason is that it has a word longer than three letters. For example, you can use the word dog, but not the word hotdog. Please try creating a new password before calling Pay.gov.

Do You Have an Existing Recurring Payment?
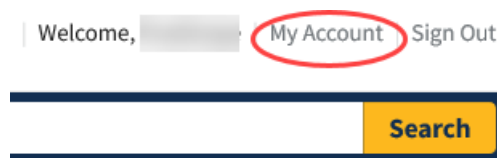
1. Sign In to www.pay.gov and click on **Payment Activity**.
   Already signed in? Click My Account at the top of the page.
   If you are on a mobile device, such as a phone, click Menu to get to the My Account page.

2. On the Payment Activity page, click **Pending**. Your payment will be listed.

Payment Activity

Don't see your payment?

You may not have signed into your account while making a payment. We're sorry, but only payments made while signed in will show in your payment activity.

I need to see my payment. What can I do?

Contact the federal government agency you paid. Pay.gov is unable to look up your payment.

All (1)	Completed (0)	Rejected (0)	Pending (1)

Sort by: Transaction Date ⬍

1201 Borrower Payments

ⓘ View Details
🗐 View Receipt
🚫 Cancel

Small Business Administration (SBA)
Pay.gov Tracking ID: 25UVK2FR
Transaction Date: 01/29/2021 07:34:09 AM EST

     a. Click **View Details** to see the payment history.
     b. Click **View Receipt** to see a copy of the payment confirmation/receipt.

Need to Cancel Your Payment?

    1. On the **Payment Activity, Pending page**, click **Cancel**.
     a. A payment scheduled for today cannot be canceled.
     b. You may not be able to cancel a payment scheduled for the next business day; it may already be in the payment process. Call the Pay.gov Help Desk as soon as possible for assistance.

Need to Edit/Change Your Recurring Payment?

A recurring payment should be edited at least three business days before the next scheduled payment.

You can change the bank account, change the payment amount, or change the number of payments. **Note that changing your bank account information under Payment Accounts on the My Account page will NOT change the bank account for your recurring payment.**

    1. On the Payment Activity Pending page, **cancel your recurring payments.** See the Need to Cancel Your Payment section for instructions.
    2. Set up a new recurring payment with the new information. Start at Step 3.

Need to Change Your Address?

1. You must be signed in and be making a payment in order to change your address with the SBA.
   Do **NOT** send an email to Pay.gov requesting an address change. Pay.gov will only refer you to your SBA Servicing Center.

2. On the 1201 Borrower Payment screen, check the address change box, then enter your new address and complete your new payment to send your address change to the SBA.