



U.S. Small Business
Administration



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

Nov 2021

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 Borrower 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/clis/dsp_login.cfm. A green info banner at the top reads "Info: 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 is a "Show/Hide Terms and Conditions" link and a "Disclaimer" section that states: "You are accessing a U S Government information system, which includes (1) This computer, (2) This computer network".

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

SBA Borrower Account Creation

Instructions

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

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

The screenshot shows the SBA Capital Access Financial System interface for creating a new SBA CLS Account. The form is divided into three sections: Login Information, Identity Information, and Contact Information. A red box highlights the mandatory fields in each section, with a red circle containing the number '3' indicating the current step. The mandatory fields are: User ID, Password, Re-enter Password, User Type, Name (First, Middle, Last, Suffix), Country, Zip+4, and Street Address Line 1. The form also includes links for SBA User ID Rules and SBA Password Rules, and a 'Look up Zip' button.

Expand | Collapse

CLS
Return
CLS Login

Welcome to CLS Creating a New SBA CLS Account

3

Login Information

* User ID [SBA User ID Rules](#)

* Password [SBA Password Rules](#)

Re-enter Password

Identity Information

* User Type **Not Yet Selected** ▼

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

Contact Information

* Country **UNITED STATES** ▼

* Zip+4 [Look up Zip](#)

* Street Address Line 1
(Please show Street Number)

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

SBA Borrower Account Creation

Instructions

4. Choose and enter your User ID and password 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 must be a minimum of 12 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 30 days, and change your password every 90 days. Accounts are de-activated after 90 days of inactivity.

Expand | Collapse

CLS
Return
CLS Login

Welcome to CLS: Creating a New SBA CLS Account

4

Login Information

* User ID [SBA User ID Rules](#)

* Password [SBA Password Rules](#)

* Re-enter Password

Identity Information

* User Type **Not Yet Selected** ▼

* Name:

(* First) (Middle) (* Last) (Suff)

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

SBA Borrower Account Creation

Instructions

5. Select the **“Borrower”** user type from the **User Type** drop-down list

Capital Access Financial System

Welcome to CLS: Creating a New SBA CLS Account

Expand | Collapse

CLS
Return
CLS Login

* Password
* Re-enter Password

SBA User ID/Titles
SBA Password Rules

Ready

Identity Information

* User Type: Not Yet Selected

* Name: Not Yet Selected

5 Borrower (Middle) (* Last) (Suffix)

CDC Closing Counsel

Partner

SBA Agent

SBA Contractor

SBA Employee

Contact Information

UNITED STATES

Lookup Zip

* Street Address Line 1

Last modified: 09/11/2015 12:00:00 AM

> FirstGov > E-Gov > Regulations.gov > White House
* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

SBA Processing: 0.039 seconds
Session timeout in 29 minutes.

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

SBA Borrower Account Creation

Instructions

6. Fill in your name

First and last names are required, middle name is optional

7. 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

Expand | Collapse

CLS
Return
CLS Login

* Password
* Re-enter Password

[SBA User ID Rules](#)
[SBA Password Rules](#)

Identity Information

* User Type: Borrower

* Name: [First] [Middle] [Last] [Suffix]

* Date of Birth: mm/dd/yyyy

Contact Information

* Country: UNITED STATES

* Zip+4: [Zip+4]

Last modified: 09/11/2015 12:00:00 AM

> FirstGov > E-Gov > Regulations.gov > White House
* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

SBA Processing: 0.039 seconds
Session timeout in 29 minutes.

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

SBA Borrower Account Creation

Instructions

8. Enter your Zip Code, then click the “**Lookup Zip**” button

This will automatically populate the “City/State” field. Once filled-in, this information should not be altered.

9. Fill in your street address

You should enter your office address, or an address directed by your supervisor.

Go To SBA Home Page | Capital Access Financial System

Welcome to CLS: Creating a New SBA CLS Account

Expand | Collapse

▼ CLS

▼ Return

CLS Login

Contact Information

* Country: UNITED STATES

* Zip+4: **8** **Lookup Zip**

9 * Street Address Line 1:
(Please add street number.)

Street Address Line 2:

* City/State:

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

SBA Borrower Account Creation

Instructions

10. Enter your Phone Numbers (landline and mobile)

The country code for the U.S. is 1. 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 SBA email address

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

Capital Access Financial System

Welcome to CLS: Creating a New SBA CLS Account

Expand | Collapse

CLS
Return
CLS Login

10

* City/State

* Landline Phone Number

1 123 999-9999

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

* Mobile Phone Number

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

Fax Number

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

11

* 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 Borrower Account Creation

Instructions

12. Enter your Social Security Number (**SSN**) and re-enter it in the next section

13. Enter your **SBA Loan Number/ SBG Number**.

*Your loan number might be on a statement or letter from SBA. **It is NOT the same as your application number.** If you do not have a letter or statement, please contact your SBA loan servicing center.*

The screenshot shows a form titled "Borrower Information" with the following fields:

- * SSN: Three input boxes followed by "(999-99-9999)". A red box surrounds this row, with a red circle containing the number "12" to its left.
- * Re-enter SSN: Three input boxes followed by "(999-99-9999)". A red box surrounds this row, with a red circle containing the number "12" to its left.
- * SBA Loan Number/SBG Number: A single wide input box. A red box surrounds this row, with a red circle containing the number "13" to its left.

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

SBA Borrower Account Creation

Instructions

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

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

Please note that the text is case sensitive

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

17. 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. The page title is "Welcome to CLS Creating a New SBA CLS Account". The navigation menu includes "Expand | Collapse", "CLS", "Return", and "CLS Login".

Step 14: 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: [v])
- Second Question:** 2-What is the name of your childhood hero/idol? (Dropdown: [v])
- Third Question:** 4-As a child, what did you want to be when grew-up? (Dropdown: [v])

Step 15: Verify Captcha

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

Step 16: A red box highlights the "Submit" button.

Step 17: A red box highlights the "Reset" and "Cancel" buttons.

● 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

Borrower : Authenticate Your Account

Instructions

18. Go to the Capital Access Financial System (CAFS) home page: https://caweb.sba.gov/cls/dsp_login.cfm

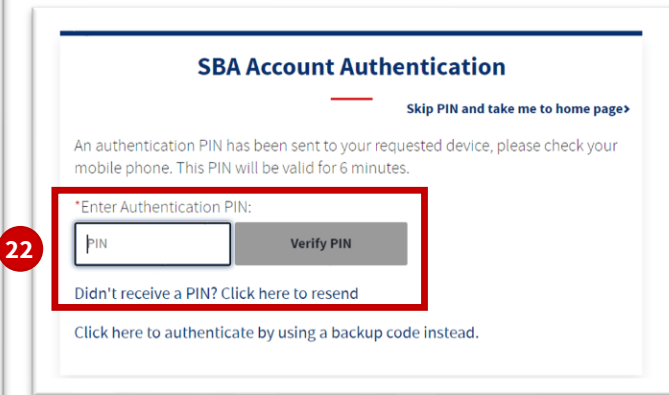
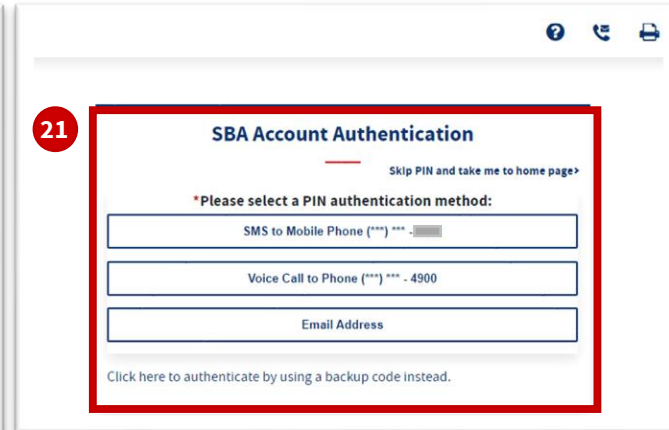
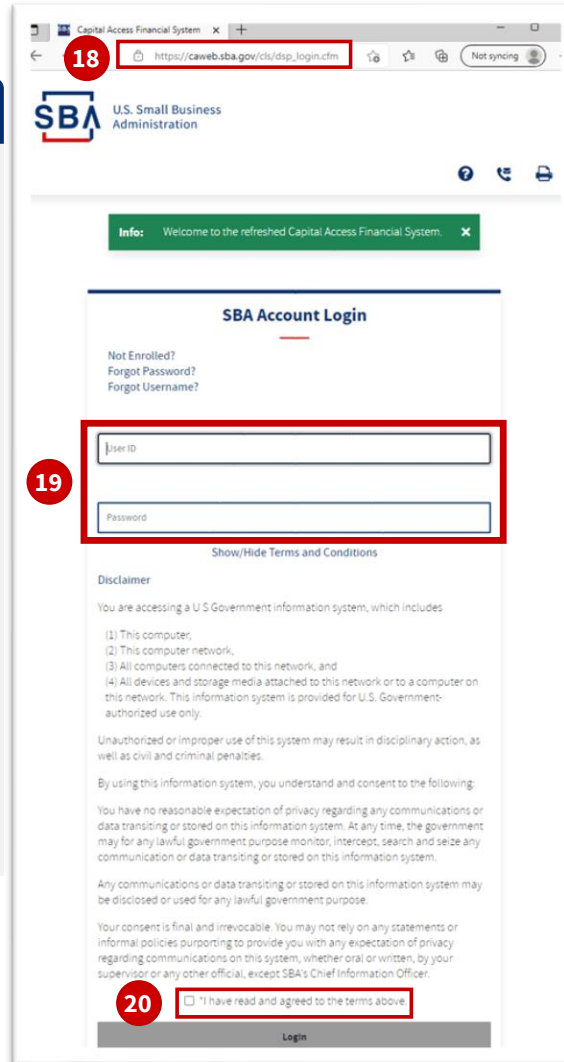
19. Enter the credentials created during account set-up

20. Check the box next to “I agree to these terms” and click “Login”

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

21. You can receive your PIN by text, call, or email (*select your preferred option*).

22. You will be asked to authenticate using a PIN



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

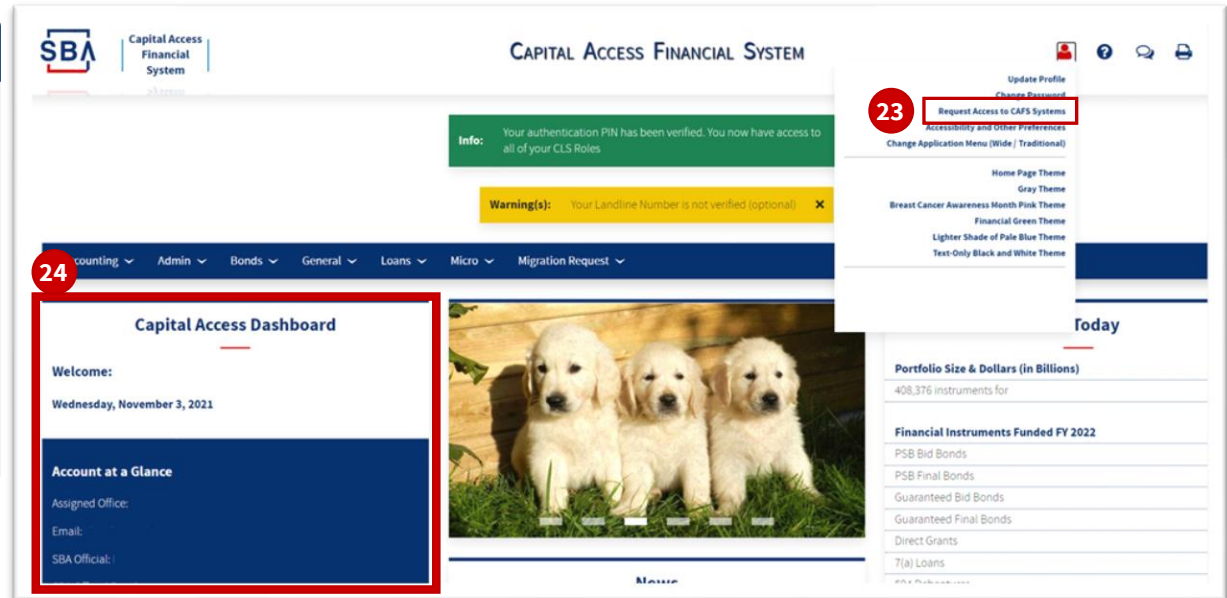


Step 3: Request Access to CAFS Systems

Borrower : Request Access

Instructions

- 23. Once logged in, you will see your Account at a glance information on the left
- 24. 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”

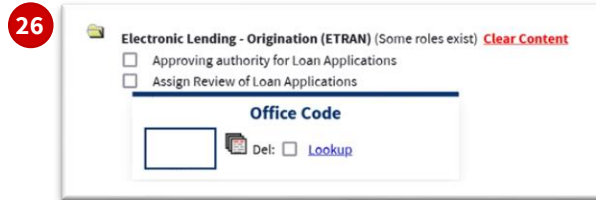


● The red dots correspond to the numbered instructional step on the left side of the screen

Borrower : Request Access

Instructions

- 26. For each Access needed, click the folder icon, check the appropriate check box, and input the Office Code (if required)
- 27. Click Submit at the bottom
- 28. You will receive an email that your account has been updated
NOTE: THIS IS NOT AN APPROVAL FOR ACCESS
- 29. After the access is processed by your AO and the SBA Program Office, you will receive an email with their decision



● 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