



## Fiserv PPP Lending with Atlas Frequently Asked Questions

January 4, 2021

Fiserv is ready to support you for the next round of PPP lending and we're excited to announce we've been working to create an upgraded experience for you through the Atlas lending platform from our partner, StreetShares.

Atlas is an award-winning lending platform from StreetShares, a fintech focused on small business lending. Atlas was used by a number of Fiserv clients for the first round of PPP lending and offers a streamlined user interface, a digital borrower application and a digital dashboard on loan status.

The following are frequently asked questions about using Atlas to simplify and streamline the process for SBA Paycheck Protection Program (PPP) loans.

---

Q: What is Atlas?

A: One solution. Many capabilities. Numerous lenders and Fiserv clients employed Atlas for their PPP lending and forgiveness. Atlas stands alone but also has powerful integration capabilities depending on client configurations. Beyond PPP, Atlas enables business loans, business lines, additional SBA lending capabilities, and more. Once lenders enable Atlas, additional capabilities are easy to activate and understand.

Q: For users of the 2020 Fiserv PPP solution, what will be the same and what will be different when it comes to using Atlas for PPP?

A: Both solutions meet our clients' needs of supporting PPP lending, including a digital application, submission to the SBA and forgiveness management. Atlas will build on existing capabilities and add additional features to meet the new program's needs as requirements are made available by the SBA. The Fiserv team will continue to provide client support in tandem with a layered support model.

Q: Does it matter what core a client operates in order to use Atlas?

A: Atlas stands alone and is end-to-end. A financial institution on any core can leverage Atlas. Fiserv clients can access additional capabilities for core boarding and data transfer.

Q: How do clients order Atlas?

A: For existing Fiserv PPP clients, a simple PPP Amendment is available. Contact your client partner today.

Q: What is pricing?

A: Streamlined. One set fee that includes lending and forgiveness regardless of loan size. Contact your client partner for full details.



Q: Can financial institutions continue to utilize the Fiserv PPP lending solution to originate new PPP loans?

A: Atlas is the solution going forward for all clients and needs. The upgraded digital solution will reflect the changes that the SBA will require for the origination, submission and forgiveness of the new PPP loans. Many Fiserv clients employ Atlas for PPP lending and forgiveness.

Q: How will forgiveness be managed for clients that used the SBA PPP lending solution from Fiserv to originate PPP loans in 2020?

A: Fiserv will continue to support PPP forgiveness management for existing Fiserv PPP Forgiveness clients and the loans they originated for their small business borrowers in 2020. Atlas is available to support with new loans issued in this next round.

Q: How will forgiveness be managed for new PPP loans?

A: PPP loan forgiveness processing is also available through Atlas.

Q: How quickly can the Atlas PPP solution be implemented?

A: The average timeline to get up and running on Atlas is approximately 5 business days. We will be scheduling implementations on a first-come, first serve basis.

Q: What are the technical requirements and responsibilities of my IT team to get the platform operational?

A: Atlas is cloud-based and requires no integration or installation by your IT team. We will engage your team to help set up Atlas based on your needs, how many users you have, etc. during our scheduled implementation call.

Q: How does Atlas support my outreach to borrowers? Can we place the application link in online banking or on our website?

A: Atlas is designed to be integrated as a link on your website or online banking platform for the convenience of your borrowers.

Q: What guidance will be provided to borrowers as they are completing their application?

A: The application contains useful hints and guidance throughout including worksheets to help borrowers calculate the amount of PPP loan they are eligible for. There is also a valuable set of FAQs and recorded videos.

Q: Will all underwriting need to be performed outside of the Atlas portal?

A: No, Atlas provides the capability to see the application, visualize its data, view attachments, make notes, and upload additional documents (including the lender's underwriting file).

Q: How does Atlas work with imaging / archive systems?

A: The lender can extract data to include the downloading of documents. Contact your client partner to learn more about how Fiserv clients have been able to load and store documents from PPP lending and forgiveness.



Q: Is a dashboard/reporting available to manage workflow and deliver status updates to executive management?

A: Yes. Atlas has a powerful reporting module where the lending team can easily see funnel reporting, important statistics, and important information regarding the institution's lending and forgiveness positions.

Q: Can we use this solution only for forgiveness or do we have to use end-to-end?

A: Yes. Many clients began using Atlas for forgiveness only prior to this most recent round of passed legislation.

Q: Can we use the Atlas platform only for PPP loans or is it available for other lending, for example SBA 7(a) loans?

A: Yes, definitely. Atlas is currently being marketed to Fiserv clients as a solution that will anticipate and manage their small business customer cash flow needs. Atlas will be rolling out capability to support borrower prospecting, offer management, small business loans, lines of credit, SBA loans, and more.