

Lending support for your small business customers

Rapid solutions for banks and the CARES stimulus program

A call to action

- The Coronavirus Aid, Relief, and Economic Security (CARES) Act includes a provision providing \$350B in forgivable loans immediately impacting banks with small business clients.
- Small Business Administration Payment Protection Program (SBA PPP) is available starting April 3, 2020 and will continue through June 30, 2020 – a 90 day event window.
- First-come, first-served means acting quickly and effectively.

What's at stake?

- The survival of small business and their employee retention
- Long term customer loyalty based on the bank's ability to respond to PPP
- An opportunity to benefit from the PPP and support banking returns from program fees

How we can help

Grant Thornton can assist banks by simplifying the stimulus program for small business customers and providing full-service support across every aspect of the SBA PPP loan program.



Customer and Banker Capacity Management

Call Center Support on PPP FAQ's

Dedicated call center support on the PPP application process for customers or bankers of a given institution.

- Help by Phone
- Help by Email
- Metrics to monitor customer service

Each support call received from one of your Bank's applicants will incur a nominal \$25 fee to the bank.

What's needed now?

There are 1,800 approved SBA lenders, with more lenders applying to support this program. With a rush to participate, the challenge for some banks will be the ability to quickly scale and support the volume and unique requirements of PPP in a timely manner.



Address immediate challenges

- If I am an SBA lender today, how can I know if my platform handles the new process?
- How do I get fluent on all of the SBA-PPP requirements in real-time?



Assess options and decide now

- Pick your platform
- Identify your means of support



Take Action

- Enact strategy from options selected
- Communicate to customers
- Prepare your network and your bankers



PPP Loan Calculator

A deployment ready solution that customers or bankers can use to calculate eligible loan amounts under the PPP

- Option for dedicated support for users of the Grant Thornton PPP Loan Calculator.

We are here to help your Small Business customers.

We have the necessary people, processes, and technology to deliver a quality experience to your customers seeking an SBA PPP loan quickly and efficiently.

Help by Phone Coverage

- Live answer support available with capacity to service 20-25 concurrent customers* simultaneously.
- Monday to Friday (scalable to 7 days, if required)
- 8 hour economic model provides 12 hours of coverage across the U.S. time zones
- Queues will be used to support volumes if concurrent calls exceed 20-25 customers*
- Calls received outside the support window will be sent to voicemail. Calls will be returned at the start of the next operating day.

Help by Email

- Email support will also be available.
- Support model will reflect that of the call center hours above.
- Emails will be responded to in 2-4 hours from receipt

Location of Contact Details

Contact details (email & phone) will be provided to customers inside the excel tool as well as any other locations specified by you.

We will ensure daily that the team is assessing servicing quality as well as any potential improvements required to staffing or the tool instructions to ensure an optimal client experience.

Metrics

Our team will monitor a series of key metrics to ensure we are responsive to your customers needs.

- active and waiting calls
- first call resolution
- abandonment
- ASA
- AHT



We are client-centric. We will empower your customers to succeed during these trying times.



* 20-25 concurrent customers model out to approximately 27,000 over the first 3 weeks of operations. Additional phone capacity can be added as needed in real time.

See next page for information on how to get started.

How to obtain PPP Loan Calculation Support

1. Navigate to our [PPP Support Website](#):
2. Review the Terms and Conditions and complete the form.
3. Grant Thornton will send you the PPP Loan Calculator and a Customer & Banker Capacity Management Welcome Pack
4. Start sharing the calculator with your customers!



Resiliency starts with a commitment to identify and mitigate risk factors that can further disrupt your business



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