



EZ Application for PPP Loan Forgiveness

To get started with your PPP Loan Forgiveness Application, please access your personal application link in the email you received from Washington Trust.

You will be asked to create a PIN to access your Forgiveness Application. This PIN must be 6 to 12 characters consisting of numbers, letters and special characters. If at any time you need to reset your PIN, please contact a Washington Trust representative via email at pppforgiveness@washtrust.com.

Complete the required information in the application. If you have any questions while completing the application, please contact your loan officer or email pppforgiveness@washtrust.com.

The instructions below will help walk you through the application process.

Determine your EZ Form eligibility

- Before completing any of the application fields, click the "CHECK YOUR EZ FORM ELIGIBILITY" button
- Select the box beside any of the eligibility options that correspond to your application
- If no options were applicable, you are not eligible for the EZ form; click the "Cancel" button and proceed with completing the full application.
- If any option was selected, click "Start the EZ Form" button
- Confirm the toggle under the eligibility button is set to "YES" before proceeding

- **If you see the Schedule A section on the form**, then the EZ form was not enabled. If you feel that you should be eligible to use the EZ form, please go back and click on the "CHECK YOUR EZ FORM ELIGIBILITY" button again and repeat the steps above.

About the Abrigo Software

- Any field with an '*' or noted in orange is a mandatory/required field
- Input must be manually saved using the "SAVE" button after each Section
- If you would like to find more information about any fields in the app, utilize the "tool tip icon" by clicking directly on the available "question mark icon" beside the corresponding field 
- We recommend that you save your application after each section.
- You may exit the application without losing your entries, but be sure you saved each completed section before exiting.

Business Information

- Verify the non-editable information displayed (grayed out) regarding your loan. Please contact Washington Trust, via email at pppforgiveness@washtrust.com, if any details are inaccurate
- Select Yes or No if you would like to provide optional demographic information about your principals (voluntary)

- If Yes is selected, a new section will open that will allow you to identify for each principal

Employment

- Input details for each required field
- If you answer “Yes”, Owner compensated, you will need to complete the Owner Compensation Section.
- If you Answer “yes” you are a seasonal business, you can elect to enter a reference period for calculating FTE reductions. This period will automatically be reflected in the Schedule A worksheet.

Payroll Information

- If the loan was disbursed before 6/5, choose which duration you would like to use for your cover period (8 weeks or 24 weeks).
- Loans disbursed after 6/5 will default to 24 weeks. Please note if applying for PPP loan forgiveness period shorter than the 24 week covered period, you will still select 24 weeks.
- Select the frequency in which payroll is paid to employees via the “Payroll Information” section
- Select Yes or No if you are using an Alternative Payroll Covered Period. The number of weeks selected, 8 or 24, must be the same number selected for the covered period
 - If Yes is selected, enter the day of the first pay period following the PPP Loan Disbursement Date using the page that appears

Loan Information

- Verify the non-editable information displayed (grayed out) regarding your loan. Please contact Washington Trust, via email at pppforgiveness@washtrust.com, if any details are inaccurate
- Enter relevant EIDL information
- Check box if Borrower, together with affiliates, received PPP Loans in excess of \$2 Million (when applicable)

Employee Compensation

- Enter relevant employee compensation information. Independent contractor, owner-employee, self-employed individual, or partner compensation should be entered in the Owner Compensation section, do not include here.
- Do not add employer health insurance contributions or employee retirement plan contributions made on behalf of a self-employed individual, general partners, or owner-employees of an S-corporation, because such payments are included in their compensation.
- Upload Documents verifying the eligible cash compensation and non-cash benefit payments from the Covered Period or the Alternative Payroll Covered Period. **Visit www.washtrust.com/EZappRequiredDocs for a list of required documents each borrower must submit with its PPP Loan Forgiveness Application.**
 - Click the upload documents button
 - Check the boxes beside relate field you would like to relate to each document to
 - Drag and drop file or click to upload
 - Click upload at the bottom of the page
 - Repeat this process for each document

Owner Compensation Section (if Applicable)

- Complete the 2019 Compensation and Amount Paid Fields
- Enter any amounts paid to owners (owner-employees, a self-employed individual, or general partners). For Borrowers using a 24-week Covered Period, this amount is capped at \$20,833 (the 2.5-month equivalent of \$100,000 per year) for each individual or the 2.5-month equivalent of their applicable compensation in 2019, whichever is lower. For Borrowers using an 8-week Covered Period, this amount is capped at \$15,385 (the eight-week equivalent of \$100,000 per year) for each individual or the eight-week equivalent of their applicable compensation in 2019, whichever is lower.
- Both the 2019 Compensation and Amount field must be completed
- The system will perform a validation on the capped amount and the 2.5-month equivalent. If the validation fails, the error below will appear and the Amount Paid will be set back to \$0. The 2019 Compensation and or amount paid fields will need to be adjusted.
- Compensation entered in this section will be included in the Calculate Forgiveness Section Line 1. Payroll Costs
- Click the “Upload Documents” button to upload supporting documents verifying the eligible compensation for each Owner

Compensation for a single owner cannot exceed \$15,385.00, or eight-week equivalent of compensation in 2019, whichever is lower.

Nonpayroll Costs Section

- Enter any eligible nonpayroll costs in the table. Use “+Add another expense” for any additional items as needed
- Upload supporting documents verifying existence of the obligations/services prior to February 15, 2020 and eligible payments from the Covered Period Covered Period. [Click here and refer to the Nonpayroll Section for a list of required documents to be submitted.](#)
 - Click the upload documents button
 - Check the boxes beside the Nonpayroll expense you would like to relate each document to
 - Drag and drop file or click to upload
 - Click upload at the bottom of the page
 - Repeat this process for each document

Calculate Forgiveness Section

- This section will be populated with the entered amounts above and will automatically calculate forgiveness amount.
- If Forgiveness Amount is less than PPP Loan Amount, please review completed Schedule A worksheet to ensure that all payroll costs and FTE were entered correctly.

Submit Application

- Select an authorized representative of the borrower
- Identify individuals related to the application using the related people tab
- Use the create new person tab to add an authorized signer who is not already related to the relationship through an application
- Verify the email of the authorized signer in the email box; enter email address if not stated
- After information is verified

- Click “Submit”
- If prompted, review and complete any of the missing required fields
- If any of the non-editable information displayed (grayed out) is incorrect DO NOT submit your application. Please contact your loan officer or email pppforgiveness@washtrust.com.

After Submitting Your Application

Once your application is complete, Washington Trust will review the details to confirm the loan forgiveness amount you are entitled to receive. The guidelines require a response 60 days from receipt of the application, but Washington Trust intends to provide feedback much sooner. You will receive an email notification requesting your electronic signature on the completed application.

The SBA has authority to review any PPP loan no later than 90 days after a lender reports its decision to SBA.

Our team is available to answer questions and help guide you through this process. If you have any questions, please contact your loan officer, local branch, or our Customer Solutions Center at 800-475-2265 or email us at pppforgiveness@washtrust.com.