

HOW TO USE VIVENTIUM'S PPP SUITE TO COMPLETE YOUR FORGIVENESS APPLICATION

Line on Form 3508	Where to Find the Data
General Information	
SBA PPP Loan Number	} Client Information
Lender PPP Loan Number	
PPP Loan Amount	
PPP Loan Disbursement Date	
Employees at Time of Loan Application	
Employees at Time of Forgiveness Application	
EIDL Advance Amount	
EIDL Application Number	
Payroll Schedule (Frequency)	
Covered Period	
Alternative Payroll Covered Period, if applicable	
If Borrower received PPP loans in excess of \$2 million	
Forgiveness Amount Calculation	
Line 1 (Payroll Costs)	Payroll Cost Report Last page Grand Total: SBA Payroll Cost column (last number on report on right)
Line 2 (Business Mortgage Interest Payments)	} Client Information
Line 3 (Business Rent or Lease Payments)	
Line 4 (Business Utility Payments)	
Line 5 (Total Salary/Hourly Wage Reduction)	Wage Reduction Report Last page Total: Salary/Hourly Wage Reduction (last number on report on right)
Line 6 (Line 1 + 2 + 3 + 4 - 5)	Client Information

Line on Form 3508

Where to Find the Data

Forgiveness Amount Calculation

Line 7 (FTE Reduction Quotient)	FTE Reduction Report Last page Client selects quotient from Comparison Chart that corresponds to the Reference Period and method (Exact or Simplified) that they have chosen
Line 8 (Modified Total)	} Client Information
Line 9 (PPP Loan Amount)	
Line 10 (Payroll Cost 60% Requirement)	
Line 11 (Forgiveness Amount)	

Certifications

ALL	Client Information
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Schedule A

Line 1 (Cash Compensation – Table 1)	Payroll Cost Report Total for Employees who earned \$100,000 or less in 2019 (Table 1), SBA Cash Compensation column
Line 2 (Average FTE – Table 1)	FTE Reduction Report Total for Employees who earned \$100,000 or less in 2019 (Table 1), Covered Period column, client selects either FTE Exact or FTE Simplified – must be consistent in selection
Line 3 (Salary/Hourly Wage Reduction – Table 1)	Wage Reduction Report Last page Total: Salary/Hourly Wage Reduction
Line 4 (Cash Compensation – Table 2)	Payroll Cost Report Total for Employees who earned more than \$100,000 in 2019 (Table 2), SBA Cash Compensation column

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Where to Find the Data

Schedule A

Line 5 (Average FTE – Table 2)	<p>FTE Reduction Report</p> <p>Total for Employees who earned more than \$100,000 in 2019 (Table 2), Covered Period column, client selects either FTE Exact or FTE Simplified – must be consistent in selection</p>
Line 6 (ER Contributions to EE Health Insurance)	<p>Payroll Cost Report ¹</p> <p>Last page Grand Total: Employer Health Benefit Cost column</p>
Line 7 (ER Contributions to EE Retirement Plans)	<p>Payroll Cost Report ¹</p> <p>Last page Grand Total: Employer Retirement Cost column</p>
Line 8 (ER Taxes on EE Compensation)	<p>Client may need to export to Excel and modify for SUTA variances that are not reflected in Viventium</p> <p>Payroll Cost Report</p> <p>Last page Grand Total: Employer Taxes State and Local column</p>
Line 9 (Owner/Partner Compensation)	<p>Payroll Cost Report</p> <p>Total for Owners, SBA Cash Compensation column</p>
Line 10 (Payroll Costs)	<p>Payroll Cost Report</p> <p>Last page Grand Total: SBA Payroll Cost column (last number on report on right) Should tie into the total of Lines 1, 4, 6, 7, 8, and 9</p>
Line 11 (Average FTE during chosen reference period)	<p>FTE Reduction Report</p> <p>Client selects total for either Reference Period 1 or 2 (or 3, if seasonal employer) and selects either FTE Exact or FTE Simplified – must be consistent in selection</p>

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Where to Find the Data

Schedule A

<p>Line 12 (Total Average FTE)</p>	<p>FTE Reduction Report Last Page Grand Total, Covered Period column, client selects either FTE Exact or FTE Simplified – must be consistent in selection; should tie into the total of Lines 2 and 5</p>
<p>Line 13 (FTE Reduction Quotient)</p>	<p>FTE Reduction Report Last page Client selects quotient from Comparison Chart that corresponds to the Reference Period and method (Exact or Simplified) that they have chosen Should tie into the quotient of Line 12 divided by Line 11</p>

Schedule A Worksheet

<p>Table 1</p>	<p>Client writes “See Attached Schedules” and attaches Reports 1, 2, and 3 (or modified Excel sheets, if they have modified data)</p>
<p>Table 1 – FTE Reduction Exceptions</p>	<p>Client Information²</p>
<p>Table 2</p>	<p>Client writes “See Attached Schedules” and attaches Reports 1, 2, and 3 (or modified Excel sheets, if they have modified data)</p>
<p>FTE Reduction Safe Harbor Calculation (Step 1)</p>	<p>FTE Reduction Last page Grand Total, Safe Harbor 2 (02/15/2020 - 04/26/2020) column, client selects either FTE Exact or FTE Simplified – must be consistent in selection</p>

Line on Form 3508

Where to Find the Data

Schedule A Worksheet

FTE Reduction Safe Harbor Calculation (Step 2)

FTE Reduction Report

Last page

Grand Total, Safe Harbor 2 (Feb 15, 2020) column, client selects either FTE Exact or FTE Simplified – must be consistent in selection

FTE Reduction Safe Harbor Calculation (Step 4)

If applicable:

FTE Reduction Report

Last page

Grand Total, Safe Harbor 2 (December 31, 2020 – or earlier date) column, client selects either FTE Exact or FTE Simplified – must be consistent in selection

Documentation to Submit with Application

Payroll reports documenting employee compensation

Payroll Cost Report

Bank account statements (only required if payroll reports not submitted)

Client's Internal Records

Tax forms (941/state filings)

Viventium's Quarterly Package

Documentation to back up employer health insurance or retirement plan contributions

Client's Internal Records

FTE counts by month for the chosen lookback periods

FTE Reduction Report

Supporting documentation of mortgage interest payments, rent payments, or utility payments

Client's Internal Records

Documentation to Keep on File

Supporting documentation for Table 1 and Table 2 listings, including Salary/Hourly Wage reduction calculation

Wage Reduction Report

Supporting documentation regarding "FTE Reduction Safe Harbor" calculation

FTE Reduction Report

Line on Form 3508

Where to Find the Data

Documentation to Keep on File

Documentation regarding employee job offers/refusals, firings for cause, voluntary resignations, and written requests by any employee for reductions in work schedule

Client's Internal Records

1. It is the responsibility of the client to enter this data in the payroll system using the correct memo codes. Viventium will not be verifying that the client provides complete/accurate data. To modify data on Report 1, the client can export to Excel, modify the numbers, and then attach the modified Excel sheet instead of the Viventium report.
2. FTE Reduction Exception: If an employee's hours have been reduced or if the employee was laid-off, the reduction in hours will not reduce loan forgiveness if it meets certain criteria. **Viventium will NOT be making this determination for our clients.** The criteria are listed below. It is the client's responsibility to determine if any former/reduced employees meet any of these criteria.
 - o The Borrower made a good-faith, written offer to rehire an individual who was an employee on February 15, 2020, and the Borrower was unable to hire similarly qualified employees for unfilled positions on or before December 31, 2020.
 - o The Borrower made a good-faith, written offer to rehire the employee during the Covered Period (or the Alternative Payroll Covered Period, if it applies) which was rejected by the employee. The employee must also report this offer to the local unemployment office.
 - o The employee (a) was fired for cause, (b) voluntarily resigned, or (c) voluntarily requested and received a reduction in hours.

Updated September 11, 2020

At Viventium, we're in it with you.

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