

Instructions to setup recurring payments on Pay.gov

What information do I need before I begin?

Have needed information handy:

- Loan number
- Monthly payment amount
- Next payment date
- For recurring payments, you will need the term of your loan to calculate the number of payments

***Due to privacy restrictions, information about your loan is not available on Pay.gov and can only be obtained from the Small Business Administration (SBA).**

*If you DO NOT have this information, register for an account on the [Capital Access Financial System \(CAFS\)](#) to view your loan information.

Now that I have my loan information, how do I setup recurring payments?

1. To create recurring payments, you must sign in to www.pay.gov with your username and password.

Note: If you do not have an account, you must create one before you begin. Also, your CAFS credentials will not work on Pay.gov.

2. Type "1201" in the search box in the blue banner or under the menu button, then hit enter or search.
3. Click continue for the 1201 Borrower Payments Form and read the "Before you Begin" page for helpful information. Click continue to start the payment process.

4. Complete required fields on the form and then click continue.

Note: The dollar amount entered will be the amount paid to the SBA each time.

5. You must select ACH (Bank account) for your payment method to setup recurring payments.

Note: ACH (Bank account) is the only payment option that allows recurring payments.

6. On the Payment page, fill in the following information:

- Payment amount – this will display the amount you entered on the form. To edit the amount, click the return to form button at the bottom of the page.
- Payment Recurring Options - select 'I want to setup recurring payments'

- Frequency of payments - how often you want the payments to be made (frequency). If you select monthly, payments will be charged on the same day of every month starting with the date of your first payment.
- End scheduled payments when I have made - type in the number of automatic payments that will process, you'll need the term of your loan to calculate the full number of payments. For example, one payment a month for 10 years is 120 payments.
- Payment Date – this will default to the next business day. You can edit this field to the payment date you want your payment to come out on each month. You can also select the 'Choose Payment Date' button to select the date you want your payment schedule to start.
- Payment Account – Select your Account type and enter account information.

7. When you are finished with the Payment page, click Review and Submit Payment.
8. Review, submit, and confirm your payment.