

Supporting Statement
U.S. Small Business Administration
Paperwork Reduction Act Submission
MySBA
(OMB Control # 3245-XXXX)

Introduction

SBA is requesting approval of a new information collection related to publishing the MySBA digital platform, which poses voluntary questions to users in order to setup and customize their experience.

Part A. Justification

1. Need & Method for the Information Collection.

SBA is transforming how customers interact with the agency via the development of an online MySBA platform that will allow customers to see all their SBA products and services summarized in a single place. MySBA will also allow customers to quickly switch between existing and future SBA digital tools, like the MySBA Loan Portal and MySBA Certifications, with single credentials and one account. Finally, MySBA will highlight additional SBA products and services beneficial to them based on their customer or business information.

So the SBA can provide relevant information, customers may be asked to provide information that fall into three functional areas: Account Registration, Validation and Authentication, and Business Services.

2. Use of Information.

The information collected will be used for the purpose of improving the experience of SBA customers. By learning more about customers and their business and personal needs, the MySBA platform and SBA employees will be able to provide customers with resources and content that is most relevant to them. For instance, knowing that a customer is thinking about starting a small business but hasn't yet done so would allow the MySBA platform and SBA employees to helpfully provide them content on developing a business plan, instead of confusing them with content about registering a small business for a certification.

Aggregated customer profile information may also be used to help inform development of new content and resources to better serve SBA customers.

3. Use of Information Technology.

All the information will be collected digitally via the MySBA platform and stored in SBA-owned cloud storage solutions.

4. Non-duplication.

Every effort is being taken to minimize the collection burden. The information collected on this platform is unique to each SBA customer for use in customizing their experience. This information cannot be gathered from another source. Information on customers that has already been collected by SBA will be accessed automatically by the platform from where they are currently stored. Additionally, the MySBA platform aims to reduce burden across the agency over time by allowing customers to use their MySBA credentials to access ever more agency programs, instead of creating separate credentials for each agency program.

5. Burden on Small Business.

The information collected on this platform impacts small business owners, along with other individual customers or potential customers of SBA. Every effort has been taken to minimize the collection burden. Additionally, the customization enabled by this collection may make it easier for customers to find the content and resources they're looking for, which would likely net out time burden.

6. Less Frequent Collection.

The information is only collected once for each user. Because this information is only collected once, it cannot be collected less frequently. Users might choose to update their profile at any time, but that's entirely voluntary.

7. Paperwork Reduction Act Guidelines.

No special circumstances exist.

8. Consultation and Public Comment.

On June 28, 2024, SBA published Federal Register Notice Data Collection Available for Public Comments ([89 FR 54121](#)) providing for the 60 day notice and request for comments for the publishing of the MySBA platform. As of August 27, 2024, SBA received no comments regarding this notice.

9. Gifts or Payment.

No gifts or payments are provided to any respondents.

10. Privacy and Confidentiality

The login/signup page of the MySBA platform provides the following message to users: "This is a [U.S. Small Business Administration](#) federal government computer system that is for official use only. This system is subject to monitoring and anyone using it expressly

consents to such monitoring. Individuals found performing unauthorized activities may be subject to disciplinary action including criminal prosecution. By registering, you consent to the collection process and storage of your information and agree to [SBA.gov policies, disclaimers and terms of service.](#)”

The MySBA platform presents a form upon initial login for users to specify information about their interests and businesses. The information presented on the form does not provide any assurance of confidentiality.

For the purpose of registration, limited personally identifiable information (PII) is being collected for identify and verification. The PII collected is:

- First name
- Last name
- Email
- Country

The majority of other questions, chosen from a pick list, are non-personal in nature. Free text form responses may be perceived as PII but the connotation of the questions is business related. For instance, users will be asked to provide business contact information, but not personal information. The following are the free text questions asked.

- Name of business
- Contact/business information including:
 - Business address
 - Zip code
 - Email address
 - Phone number
 - Website
 - Ownership type
 - Legal Structure
 - Number of employees
 - Capabilities narrative
 - NAICS codes
 - EIN
 - UEI

This is considered business information. Although MySBA is currently covered by a Privacy Impact Assessment that can be found at: www.sba.gov/privacy

MySBA leverages SORN SBA 20 and SBA 21, that can be found at: <https://www.govinfo.gov/content/pkg/FR-2021-11-19/pdf/2021-25276.pdf> and <https://www.govinfo.gov/content/pkg/FR-2021-04-30/pdf/2021-09064.pdf>

SORNs can also be found on SBA website at: www.sba.gov/privacy

11. Sensitive Questions.

The collection does not request information of a sensitive nature. The information collected related to women-owned small businesses, businesses owned by socially and economically disadvantaged individuals, veteran-owned small businesses, and businesses located in historically underutilized business zone may be perceived as sensitive in nature, however there are no additional specific details requested other than general information.

All the information collected in the MySBA platform is safeguarded in compliance with SBA cybersecurity and privacy policy and procedures as well as industry best practices.

Context of data elements is mitigated using access control, auditing, monitoring, authentication, encryption, and boundary protection via the MySBA data platform and endpoints.

Disclosure of data would not be focused on any particular vulnerable population.

12. Burden Estimate.

The burden estimates were based on current and potential customers of SBA's products and services.

At the time of calculation, there were approximately 45,870 SBA certified small businesses, all of whom could potentially be interested in using the MySBA platform. At the time of calculation, there were about 4,000,000 active users of SBA's online loan portal, all of whom could potentially be interested in using the MySBA platform. To account for net new customers, we included another 454,130 potential customers, which likely far exceeds the number of new customers who would be interested in using the MySBA platform within a year. Together, those come out to the round number of 4,500,000 current and potential customers that might be interested in using the MySBA platform.

For each user, we calculated that it would take no more than 2 minutes to read, look up information, and respond to the minimal questions posed on the MySBA platform. We anticipate that users would only respond to these questions once, when they initially create their profile.

Calculation:

Public Burden – Hour

The estimated total annual public burden is (4,500,000 potential respondents x 2 minutes per response x 1 response) ÷ 60 minutes/hour = 150,000 public burden hours.

Public Burden – Cost

The cost estimate for a respondent is based on the Bureau of Labor Statistics, National Occupational Employment and Wages average hourly wage for Business and Financial Operations Occupations (13-0000) \$43.55 plus benefits (which are calculated at 100% of the annual wage (\$43.55 x2)). The estimated average annual hourly cost estimate is 150,000 hours x \$87.10 per hour = \$13,065,000.

13. Estimated Nonrecurring Costs.

This a one-time collection of data; therefore, no additional annual costs are anticipated beyond those identified in #12 above.

14. Estimated Costs to the Government.

All information collected on the MySBA platform is done so electronically and stored automatically, therefore, there is no appreciable collection cost to the government associated with this information.

15. Reasons for Changes.

This is a new information collection.

16. Publicizing Results.

Except for summary data that may be included in various Agency reports this information will not be published. That summary data would not be attributable to any individuals.

17. OMB Not to Display Approval.

SBA will display the expiration date of OMB approval.

18. Exceptions to Certification for Paperwork Reduction Submissions.

Not applicable. There are no exceptions to the certification statement.

Part B: Collection of Information Employing Statistical Methods.

This collection of information is not a survey and does not employ statistical methods.