Portal Quickstart Guide

Filing processes under the Mortgage Brokers Act

Version 2.00
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Introduction

This is a guide for mortgage associates, brokers, brokerages and administrators, on how to complete the following filing processes in the FCNB portal:

1. Pay the Annual Licence Fee
2. Report a Change in Circumstances
3. File an Annual Return
4. File Annual Audited Financial Statements
5. File an Annual Trust Declaration

Please consult the general Mortgage Brokers help page at http://fcnb.ca/industry-mortgage-brokers.html for guidance on whether you are required to make these filings and if so, when.

Please consult the FCNB Portal FAQ at http://fcnb.ca/portalfaq.html for additional guidance and resources regarding mortgage broker functionality in our portal.

> **!** **This guide assumes that you have created an account and have logged in to the portal. If you do not yet have an account, please first consult the Portal Basics User Guide at http://fcnb.ca/portal-basics.html**

Accessing the processes in the portal

Please ensure you select the appropriate option from the horizontal navigation bar at the top of the page. **Please note:** You must select 'Mortgage Brokerage Licences' to have the options to file an Annual Return, Annual Audited Financial Statements or an Annual Trust Property Declaration.

Click the 'Manage' button next to the licence with respect to which you wish to complete a filing:

This will take you to the 'Actions' page:

Mortgage Brokerage Licence Application Actions

> To edit a "Draft" or "Requires more information" process click the corresponding "Actions" button at the bottom of this page.

180040861

Overview

Brokerage Or Administrator *

Scroll to the bottom of this page, where you will see several buttons, depending on your licence type:

Actions

| Pay Annual Fee | File Annual Return | File a Change in Circumstances | File Audited Financial Statements | File Annual Trust Property Declaration |

| Download Application | Download Licence | Fee Summary |

Click on the button for the filing you wish to make. This will bring you the first page of the filing process selected.

For example, selecting 'Pay Annual Licensing Fee' will bring you to this page:

Annual Licensing Fee

25%

No outstanding reportable change in circumstances

> The Mortgage Brokers Act requires that a licence holder disclose any "change in circumstances" to the Director, usually within 7 days of the change. A list of reportable changes in circumstances may be found here. Please review the list and determine if you have any changes which require reporting.
> - **If you have unreported changes, complete a change in circumstances filing for each change, before completing the Annual Licensing Fee process.**
> - If you have no outstanding reportable change in circumstances, check the confirmation box below and click 'Next'.

☐ I do not currently have any outstanding reportable change in circumstances. *

| Previous | Next | Close |

| ! | **Note that each process step contains a yellow box with instructions. Please take the time to read these instructions on each page, before proceeding. It will help you avoid unnecessary mistakes or delays.** |

After carefully reading the instructions, make the appropriate selections or enter the required data as indicated.
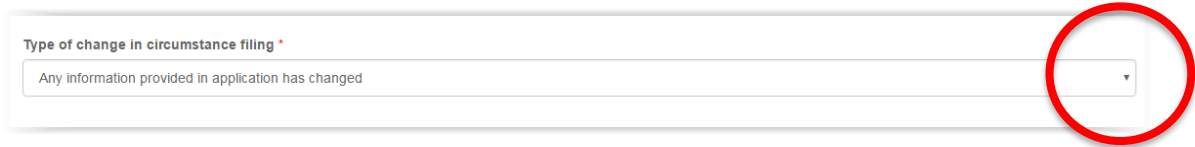
Once you have completed a required step, click the 'Next' button to proceed to the next step.

How to enter data

The portal uses a few different ways of collecting information from you:

Dropdown box

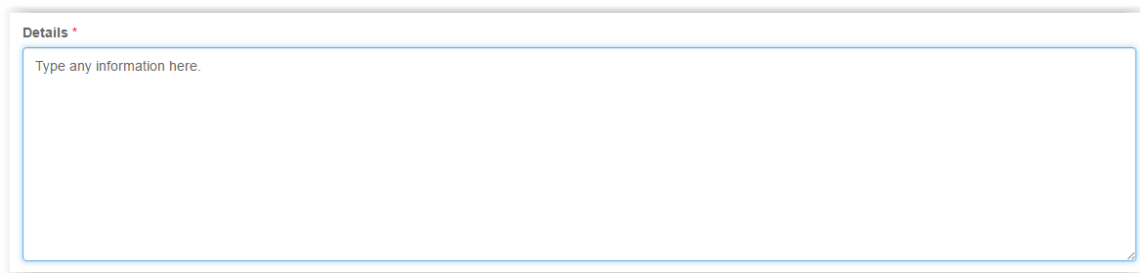Display available options by clicking on the little down arrow on the right:

Type of change in circumstance filing *

Any information provided in application has changed

Then click on the desired option to select it. Your selection should now display in the box.
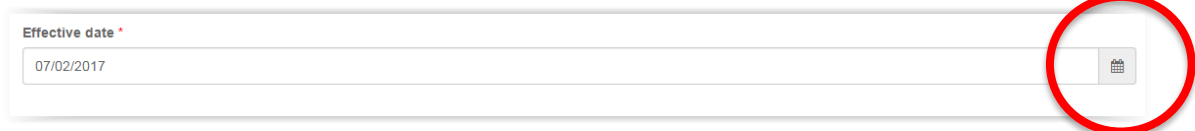
Text or data box

Simply click in the box and type in any required information:

Details *

Type any information here.

Date selection box

Click on the little calendar icon:

Effective date *

07/02/2017

This will bring up a calendar dialog box:

February 2017

Su	Mo	Tu	We	Th	Fr	Sa
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	1	2	3	4
5	6	7	8	9	10	11
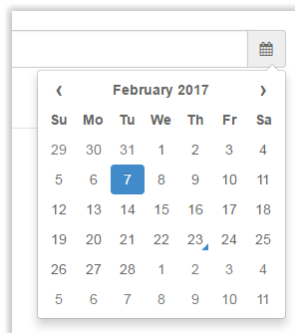
Click on the month year displayed (i.e. February 2017 in the above example). This will permit you to select a different month if the date you wish to select is in the present year. If it is not, click the year displayed (i.e. 2017 in the above example). This will display a decade selector:
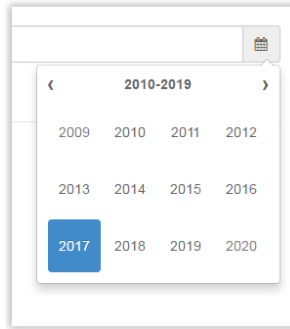
Click the small left or right arrow to move to a different decade, until the year of your choice is displayed. Then click that year. You can then click the month and thereafter the day, to select your date.

Once selected, the selected date will be displayed in the date box:

Radio buttons

Simply click 'No' or 'Yes' in response the question posed:

In most cases 'No' is pre-selected - please ensure that this is the correct response before proceeding. Also, note that selecting 'Yes' may cause additional data fields to be displayed:

Error messages

If you do not properly complete required information on a particular step, you will see an error message at the top of the page, after clicking 'Next':
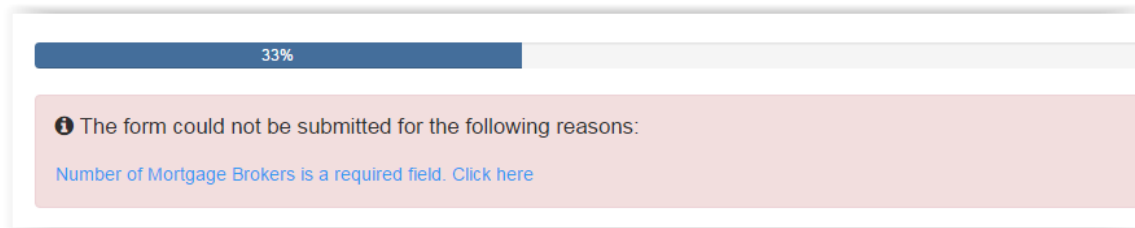
Review the error message and correct your selection or data entry. Then click 'Next' again to proceed.

Uploading documents

Instructions for uploading documents are provided on every documents upload page:
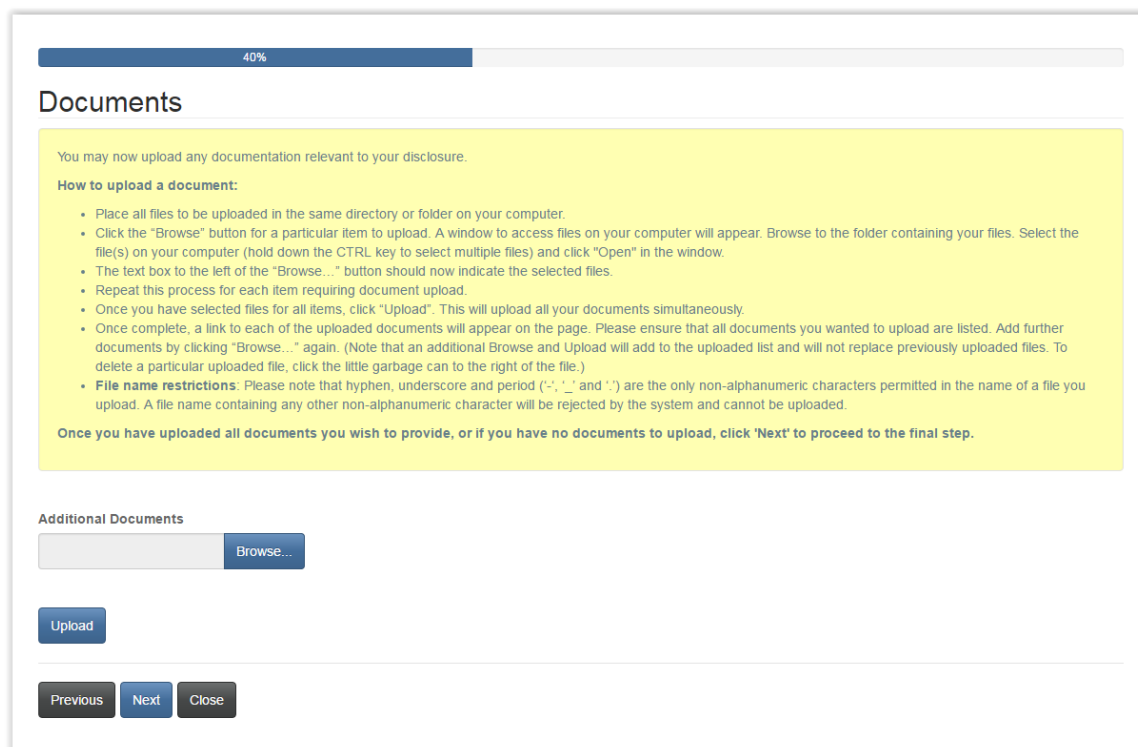
In order to make the document upload process as easy as possible, ensure that you have all your documents scanned (preferably to PDF format) and placed together in a folder on your computer.

Payment step

Many processes have a payment step:

Annual Licensing Fee

75%

Fees and Payment

Fee summary

Description:	Fee
Application / Renewal / Filing / Process fee:	$300.00
Total Fee:	$300.00

Payment Method:

○ **Pay online using Visa, MC, Amex or Interac debit card**

○ **I will send or deliver payment to FCNB separately**

[Previous] [Next] [Close]

Select whether you wish to pay online or will be sending in your payment later. If you select to pay online, you will be redirected to a Moneris online payment page, where you will be asked to complete an online transaction, whereafter you will be redirected to a Receipt page. If you select to send payment in separately, you will be directed to this page immediately:

!	**Please note: If you select the option to pay separately, the processing of your application will not commence until the application fee is received in our office and applied to your application.**

Fees and Payment

Please download a copy of the statement for this transaction by clicking the button below. If you have paid online please retain it for your records. If you selected to send or deliver payment separately please be sure to include a copy of the statement with your payment.

Please note that you will always be able to download a copy of a statement for a particular application or filing from the "Manage" page.

Once you have downloaded the statement, click 'Done'.

Fee Summary
180040861-TEST Theresa Hughes - Mortgage Brokerage

Transaction ID: 180040861
Transaction date: 9/5/2018
Payment Method: I will send or deliver payment to FCNB separately
Payment status: Unpaid

Fee details:

Base Fee	$600.00
Total	$600.00

[Download Statement]

If you are sending payment separately, please download a copy of your statement to send along with your payment.

When done, click 'Done' to complete the process. You can access details of your filing by clicking the 'Manage' button again and looking for filing details displayed there. For example for an Annual Fee payment:

Support

If you are having difficulty with the portal, please submit a support request using our online support request form at https://portal.fcnb.ca/requestsupport/: