



# Portal Quickstart Guide

Filing processes under the *Cost of Credit Disclosure and Payday Loans Act*

Version 1.1

7 December 2017

## Introduction

This is a guide for payday lenders on how to complete the following filing processes in the FCNB portal:

1. Submit Organization Details
2. Apply for a new licence
3. File a change in circumstances
4. Request a licence cancellation
5. Renew a licence
6. File an annual return
7. File audited financial statements

Please consult the general Payday Lenders help page at <http://www.fcnb.ca/payday-lender-industry-information.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 payday lender 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>**

When you create a portal account and select the 'Payday Lender Representative' account type, an Organization Details transaction will be created for you in Draft status. This Organization Details transaction must be completed and submitted before a licence application or any other filing options will be available. The Organization Details process needs to be completed only once per organization, but a separate licence application must be submitted for each payday lender location, mobile app, or website used for payday lending.

Click on the 'Payday Lender Licences' link in the grey menu bar at the top of the page, to go to the 'My Payday Lender Licences' page.



Payday Lender Licences

Help

# My Payday Lender Licences Page

[FCNB Portal Home](#) / My Payday Lender Licences

## My Payday Lender Licences

### Organization Details

Transaction ID	Applicant	Date submitted ↑	Status	
170041045	Hughes Loans		Draft	<a href="#">Manage</a>

### My Licences

Transaction ID	Reference description	Date submitted ↑	Status	Expiry date
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There are no records to display.

The 'My Payday Lender Licences' page shows your Organization Details transaction and a 'My Licences' section, which is initially empty. Click the 'Manage' button in the Organization Details section to proceed with completion of the Organization Details.

The 'Manage Organization Details' page has 4 sections. The first shows the transaction ID and status. In addition, if applicable (if in Submitted, Require More Information or Refused status), there may be fields for Date submitted, Requires More Information (RMI) reason and Refusal reason. The RMI reason and Refusal reason fields will be displayed if your application or filing requires more information (RMI) or was refused, respectively.

## Manage Organization Details

On this page you can manage your organization details.

PLEASE NOTE: All organization details must be completed or updated if necessary, before an organization can apply for a payday lender licence.

#### Transaction ID

170059206

#### Status

Draft

The second section shows any Change in Circumstances filings for the Organization. It is initially empty and will remain empty until a Change in Circumstances filing is initiated. A Change in Circumstances filing for Organization Details can be initiated after the Organization Details transaction is submitted.

## Change in Circumstances filings

Transaction ID ↑	Type of change	Date submitted	Status
There are no records to display.			

The third section shows any Audited Financial Statements filings for the Organization. It is initially empty and will remain empty until an Audited Financial Statement filing is initiated.

## Audited Financial Statements filings

Transaction ID	First day of filing period	Last day of filing period	Date submitted ↑	Status
There are no records to display.				

The fourth and final section shows the actions that are currently available for the Organization Details transaction. The only option available when the Organization Details is in Draft status is 'Edit'. To proceed with completion of the Organization Details, click 'Edit'. Other actions will be available depending upon the status of your Organization Details transaction.



## Payday Lender Organization Details

The Organization Details process consists of a number of screens with check boxes, yes/no type questions, and text boxes where you will be required to provide information. Follow the instructions that are provided on each page in the yellow box. The first page is shown below as an example. Once each page is completed, click 'Next' to continue.

### Payday Lender Organization Details

6%

#### Confirm extension of credit by payday lending only

New Brunswick Payday Lender legislation requires that a payday lender not extend credit by any means other than payday lending.  
Please confirm by checking the box below. Then click [Next] to continue.

I confirm that the payday lender will not extend credit to any person other than by means of a payday loan. \*

Next Close

Towards the end of the process, there will be a Documents page where you will be required to upload certain documents. Please follow the detailed instructions in the yellow box on the page.

At the end of the process, you will be asked to validate your submission. Once submitted, you can download your Organization Details submission and/or file a Change in Circumstances for your Organization Details by clicking 'Manage' for the entry in the Organization Details listing.

## My Payday Lender Licences

### Organization Details

Transaction ID	Applicant	Date submitted ↑	Status	
170059206	T Hughes Loans	24/11/2017	Submitted to FCNB	

### My Licences

Transaction ID	Reference description	Date submitted ↑	Status	Expiry date	
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There are no records to display.

Once you have clicked Manage, the available actions are at the bottom of the Manage Organization Details page (shown below). To download your Organization Details, click 'Download application'. To file a Change in Circumstances for your organization details, click 'File a Change in Circumstances'.

### Actions

	
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## Organization Details – File a Change in Circumstances

The Organization Details – File a Change in Circumstances process consists of a number of screens with check boxes, yes/no type questions, and text boxes where you will be required to provide information. Follow the instructions that are provided on each page in the yellow box. The first page is shown below as an example. Once each page is completed, click 'Next' to continue.

## Organization Details - File a Change in Circumstances

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### Change details and effective date

A licensed payday lender is required to report details of a number of changes in its circumstances, within time limits set out in the legislation. Particulars of what must be reported, and when, are available in a bulletin issued by the Director available on our [FAQ](#). Please review this bulletin carefully to ensure that the change is reportable and if so, what details must be reported.

Once you are ready to proceed, select the date the change took effect, the type of change, and provide details of the change below.

Please note that if you have documents you wish to upload with your change report, you may do so at the next step in this process.

Once all fields below are populated, click Next to continue.

**Effective date of change \***

**Type of change \***

**Details of change \***

PreviousNextClose

Towards the end of the process, there will be a Documents page where you will be able to upload any files supporting your filing. Please follow the detailed instructions in the yellow box on the page to upload any documents.

At the end of the process, you will be asked to validate your filing. After validating your filing, if the Change in Circumstances filing is late, you will be presented with a Payment page in order to pay the late fee. Follow the instructions on the page.

After the payment page is completed, or after validating your filing (if no late fee), you will be returned to the Manage Organization Details page. Your Change in Circumstances filing will be shown in the corresponding section of the Manage Organization Details page.

Change in Circumstances filings

Transaction ID ↑	Type of change	Date submitted	Status
170059404	Change in compliance contact or accounts receivable contact	27/11/2017	Submitted to FCNB

If you exit the process before completing the Change in Circumstances, your filing will be saved in Draft status. To continue editing a draft filing, click on the 'File a Change in Circumstances' button at the bottom of the Manage Organization Details page.

# Manage Organization Details

On this page you can manage your organization details.

PLEASE NOTE: All organization details must be completed or updated if necessary, before an organization can apply for a payday lender licence.

## Transaction ID

170059206

## Status

Re-submitted to FCNB

## Date submitted

26/11/2017

## Change in Circumstances filings

Transaction ID ↑	Type of change	Date submitted	Status
170059404	Change in compliance contact or accounts receivable contact	27/11/2017	Submitted to FCNB
170059406	Criminal conviction	27/11/2017	Submitted to FCNB
170059446	Bankruptcy proceeding		Draft

## Audited Financial Statements filings

Transaction ID	First day of filing period	Last day of filing period	Date submitted ↑	Status
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There are no records to display.

## Actions

File a Change in Circumstances

Download Application

## Apply For A New Licence

Once the Organization Details have been submitted, you can apply for a licence by clicking the 'Add' button in the 'My Licences' section of the My Payday Lender Licences page.

## My Payday Lender Licences

### Organization Details

Transaction ID	Applicant	Date submitted ↑	Status	Manage
170059206	T Hughes Loans	24/11/2017	Submitted to FCNB	Manage

### My Licences

Transaction ID	Reference description	Date submitted ↑	Status	Expiry date	Add
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There are no records to display.

The 'Apply For A New Licence' process consists of a number of screens with check boxes, yes/no type questions, and text boxes where you will be required to provide information. Follow the instructions that are provided on each page in the yellow box. The first page is shown below as an example. Once each page is completed, click 'Next' to continue.

## Apply For A New Licence

8%

### No outstanding change(s) in circumstances

Before applying for a new payday lender licence, the applicant must ensure that its organization details are current and up to date. If there has been a change in circumstances, this must be reported before a new licence application is submitted. Please consult [our FAQ](#) for details of what constitutes a change in circumstances and how to report it.

Please confirm, by checking the box below, that there are no changes in circumstances of organization details with respect to which a filing has not been made. Click [Next] to continue.

I confirm there is no change in circumstances in the payday lender's organization details, since last submitted, with respect to which a filing has not been made. \*

[Next](#) [Close](#)

If you exit the process before completing the New Licence Application, your application will be saved in Draft status. You will be returned to the My Payday Lender Licences page.

## My Payday Lender Licences

### Organization Details

Transaction ID	Applicant	Date submitted ↑	Status	
170059206	T Hughes Loans	27/11/2017	Re-submitted to FCNB	<a href="#">Manage</a>

### My Licences

Transaction ID	Reference description	Date submitted ↑	Status	Expiry date	
170059484			Draft		<a href="#">Add</a> <a href="#">Manage</a>

To continue editing a draft application, click on the 'Manage' button for the licence application. Clicking the 'Manage' button for a licence will take you to the 'Manage Licence Application' page. This page has six sections.

The first shows the transaction ID and status. In addition, if applicable (if in Submitted, Require More Information or Refused status), there may be fields for Date submitted, Requires More Information (RMI) reason and Refusal reason. The RMI reason and Refusal reason fields would be displayed in the case that your transaction requires more information (RMI) or was refused, respectively.

# Manage Licence Application

On this page you can manage your licence application.

## Transaction ID

170059484

## Status

Draft

The second section shows any Change in Circumstances filings for the licence application. It is initially empty and will remain empty until a Change in Circumstances filing is initiated. A Change in Circumstances filing for a licence application can be initiated after the licence application is submitted.

## Change in Circumstances filings

Transaction ID ↑	Type of change	Date submitted	Status
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There are no records to display.

The third section shows any Renewal filings for the licence. It is initially empty and will remain empty until a Renewal filing is initiated.

## Renewal filings

Transaction ID	Renewed until	Date submitted ↑	Status
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There are no records to display.

The fourth section shows any Annual Return filings for the licence. It is initially empty and will remain empty until an Annual Return filing is initiated.

## Annual Return filings

Transaction ID	Date submitted ↑	Status
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There are no records to display.

The fifth section shows any Licence Cancellation Request filings for the licence. It is initially empty and will remain empty until a Licence Cancellation Request filing is initiated.

## Licence Cancellation Request filings

Transaction ID	Date submitted ↑	Status
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There are no records to display.

The sixth and final section shows the actions that are currently available for the licence application transaction. The only option available when a licence application is in Draft status is 'Edit'. To proceed with completion of the licence application, click 'Edit'. Other actions will be available depending upon the status or your licence application transaction.



Towards the end of the Apply For A New Licence process, there will be a Documents page where you will have the opportunity to upload any files to support your application. Please follow the detailed instructions in the yellow box on the page. At the end of the process, you will be asked to validate your application. Once validated, you will be presented with payment options. Once the payment option has been selected and processed, your licence application will be submitted and you will be returned to the 'My Payday Lender Licences' page.

## My Payday Lender Licences

### Organization Details

Transaction ID	Applicant	Date submitted ↑	Status	
170059206	T Hughes Loans	27/11/2017	Re-submitted to FCNB	<a href="#">Manage</a>

### My Licences

Transaction ID	Reference description	Date submitted	Status ↓	Expiry date	
170059368	East Branch	27/11/2017	Submitted to FCNB		<a href="#">Manage</a>

Once submitted, click Manage to see the actions available. You can file a change in circumstances with respect to the licence/application, request cancellation of the licence/application, download the licence application and download a fee summary.

## Manage Licence Application

On this page you can manage your licence application.

**Transaction ID**  
170059368

**Status**  
Submitted to FCNB

**Date submitted**  
26/11/2017

# Actions

File a Change in Circumstances

Request Licence Cancellation

Download Application

Fee Summary

Depending upon the status of your licence, as well as other various timing factors (for example, your licence expiry date), you may have additional options available for renewing a licence, filing an annual return and filing audited financial statements. Each of these processes follows a similar pattern to the other processes already described: answer questions, upload documents (if applicable), validate/confirm, payment (if applicable), and submit your filing.

## General Portal Guidance

### Instructional Text



**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:

2010-2019			
2009	2010	2011	2012
2013	2014	2015	2016
2017	2018	2019	2020

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:



The image shows a form field for 'Effective date \*'. The field contains the date '07/02/2017'. To the right of the date is a small calendar icon. The field is enclosed in a light gray border.

## Radio buttons

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

Is the address where the payday lender's records are maintained the same as the physical address entered at the previous step? \*

No  Yes

In most cases 'No' is pre-selected - please ensure that this is the correct response before proceeding. Also, note that depending upon your selection additional data fields may be required to be completed.

## 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':



The image shows a light pink error message box. It contains the text: 'The form could not be submitted for the following reasons:'. Below this text is a blue link that says 'Name of Financial Institution is required'.

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:

The screenshot shows a document upload interface. At the top, a progress bar indicates 40% completion. Below the progress bar, the heading "Documents" is displayed. A yellow highlighted box contains the following text:

You may now upload any documentation relevant to your disclosure.

**How to upload a document:**

- Place all files to be uploaded in the same directory or folder on your computer.
- Click the "Browse" button for a particular item to upload. A window to access files on your computer will appear. Browse to the folder containing your files. Select the file(s) on your computer (hold down the CTRL key to select multiple files) and click "Open" in the window.
- The text box to the left of the "Browse..." button should now indicate the selected files.
- Repeat this process for each item requiring document upload.
- Once you have selected files for all items, click "Upload". This will upload all your documents simultaneously.
- Once complete, a link to each of the uploaded documents will appear on the page. Please ensure that all documents you wanted to upload are listed. Add further documents by clicking "Browse..." again. (Note that an additional Browse and Upload will add to the uploaded list and will not replace previously uploaded files. To delete a particular uploaded file, click the little garbage can to the right of the file.)
- **File name restrictions:** Please note that hyphen, underscore and period ('-', '\_' and '.') are the only non-alphanumeric characters permitted in the name of a file you upload. A file name containing any other non-alphanumeric character will be rejected by the system and cannot be uploaded.

Once you have uploaded all documents you wish to provide, or if you have no documents to upload, click 'Next' to proceed to the final step.

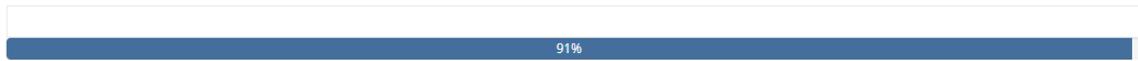
Below the instructions, there is a section titled "Additional Documents" with a text input field and a "Browse..." button. Below this is an "Upload" button. At the bottom, there are three buttons: "Previous", "Next", and "Close".

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:

### Apply For A New Licence



## Fees and Payment

### Fee summary

Description:	Fee
Application / Renewal / Filing / Process fee:	\$3,000.00
<b>Total Fee:</b>	<b>\$3,000.00</b>

### 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:

## Fees and Payment

### Fee Summary

**Transaction ID:** 170059484  
**Transaction date:** 11/28/2017  
**Applicant:** TEST Theresa Hughes  
**Payment Method:** I will send or deliver payment to FCNB separately  
**Payment status:** Unpaid

### Fee details:

Application / Renewal / Filing / Process fee:	\$3,000.00
<b>Total</b>	<b>\$3,000.00</b>

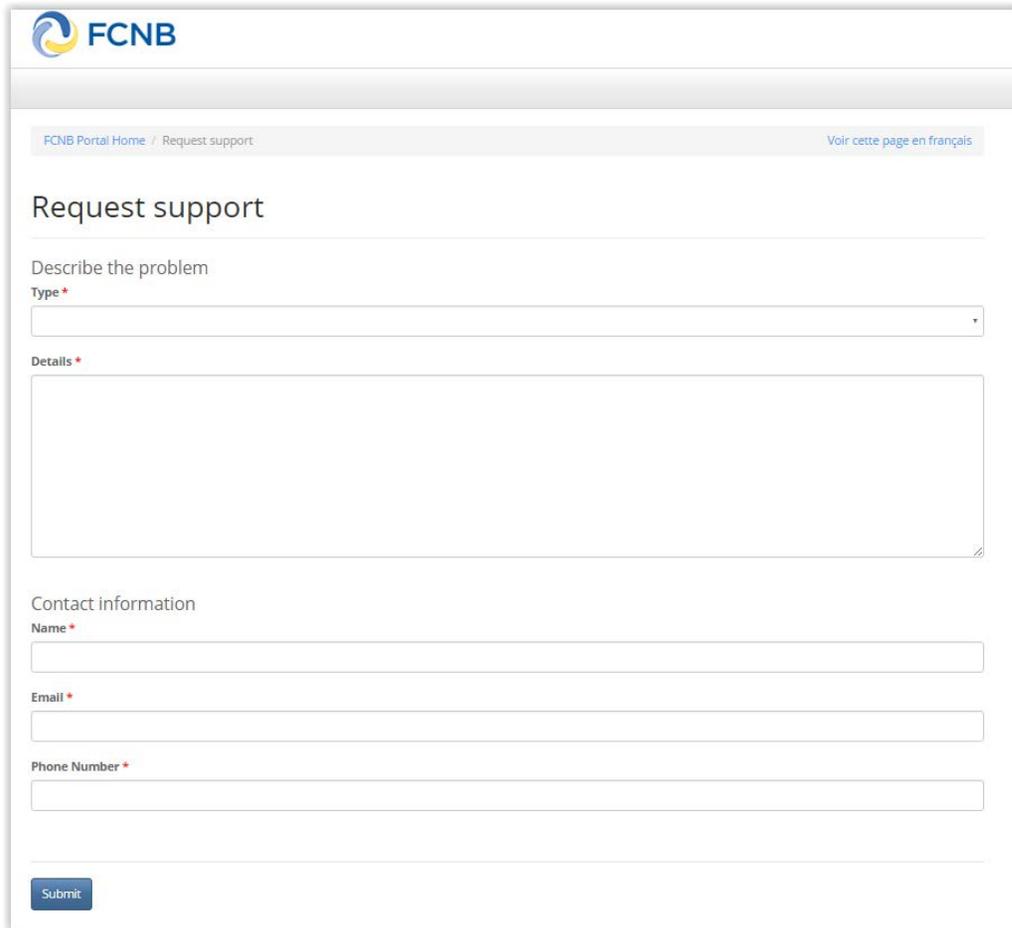
[Download Fee Summary](#)

[Previous](#) [Submit](#) [Close](#)

If you are sending payment separately, please download a copy of your fee summary to send along with your payment. When done, click 'Submit' to complete the process. You can access details of your filing by clicking the 'Manage' button again and looking for filing details displayed there.

## 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/>:



The image shows a screenshot of the FCNB online support request form. At the top left is the FCNB logo. Below it, a breadcrumb trail reads "FCNB Portal Home / Request support" and a link "Voir cette page en français" is on the right. The main heading is "Request support". Underneath, the section "Describe the problem" contains a "Type" dropdown menu and a "Details" text area. The "Contact information" section includes input fields for "Name", "Email", and "Phone Number". A "Submit" button is located at the bottom left of the form area.