

RLS Licensing Application Information for Collectors

A user guide to assist a Collector when using FCAA's Registration and Licensing System.

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SPECIAL NOTE

Collector licensing applications, licensing renewals and licence information updates must be submitted to the Registrar, *The Collection Agents Act*, via the on-line Financial and Consumer Affairs Authority (FCAA) Registration and Licensing System (RLS).

Continue to next pages to read the On-line Application Instructions. These additional links will be valuable:

- Go to our website (www.fcaa.gov.sk.ca) and navigate to [Collection Agencies](#) webpage to find the link to the **General RLS User Guide**, or .
- Go directly to the [RLS portal](https://fcaa.saskatchewan.ca) (<https://fcaa.saskatchewan.ca>).

Before You Begin

To become a licensed collector, you must be invited by a licensed collection Agency. The collection agency sends you an invitation through RLS and pays the fees on your behalf.

Prior to responding to the invitation, you must have a RLS User ID and password. If you do not have an RLS User ID and password, you must go to the RLS portal and create one. Afterwards, you would then continue on with responding to the invitation.

The invitation (email) is sent to your email address and looks something like this:

Dear Jane Smith

FAST COLLECTION INC. has informed the Office of the Registrar, The Collection Agents Act at the [Financial and Consumer Affairs Authority](#) that you have been invited to join their organization as a collector. If you are prepared to accept this invitation please select the "Respond to Invitation" icon below.

You will then be re-directed to the Financial and Consumer Affairs Authority's (FCAA) online Registration and Licensing System (RLS). This system has been designed to simplify the process of applying for and managing collector licenses.

You will be required to supply verification of your suitability for licensing. If you have any questions about the requirements, we encourage you to contact us at [306-787-5550](tel:306-787-5550) or toll-free at [1-877-880-5550](tel:1-877-880-5550) before you begin your submission.

To complete the RLS process to be licensed as a collector you will need:

- a. To log into the RLS portal
- b. To complete and file an application and obtain a license using the RLS procedure
- c. To hold and maintain a valid email address.
- d. To provide relevant information when requested
- e. To provide updates of any change to information provided during the application process.

As a reminder, unless otherwise exempted by law, collectors must first be licensed in Saskatchewan and be associated with a licensed collection agency.

You have been invited by FAST COLLECTION INC. to be a Collector for their Collection Agency.

Further to our conversation, please accept this invite.

[Respond to Invitation →](#)

Registrar's Contact information

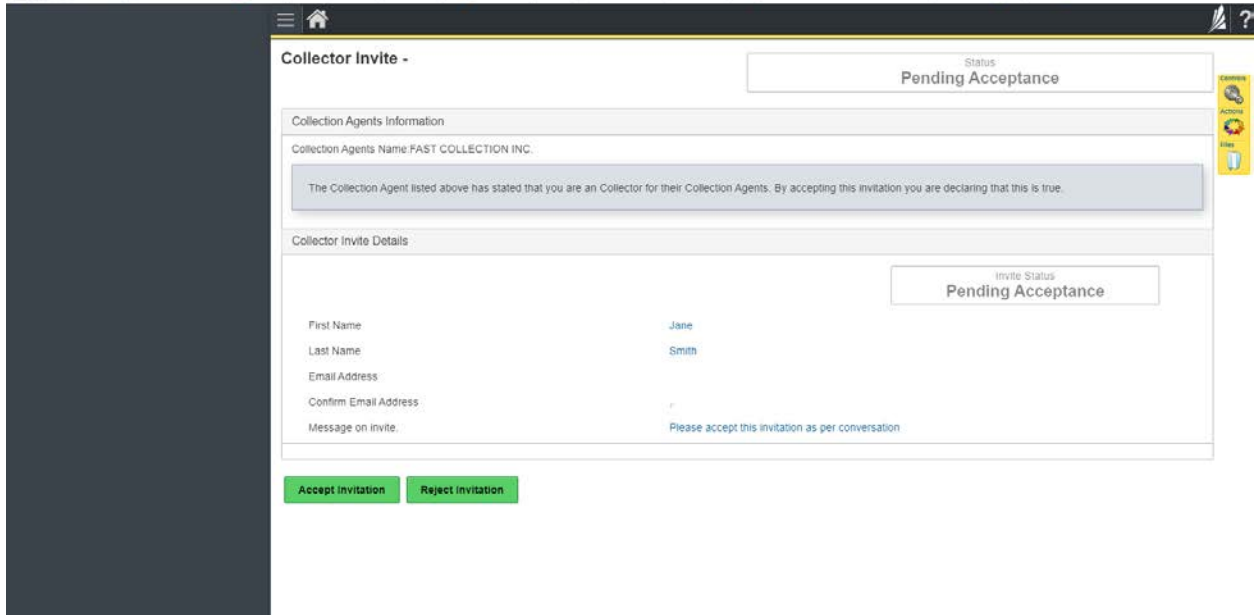
Registrar, [The Collection Agents Act](#)
Financial and Consumer Affairs Authority
Consumer Protection Division
500 - 1919 Saskatchewan Drive
REGINA SK S4P 4H2
Telephone: [306-787-5550](tel:306-787-5550) [1-877-880-5550](tel:1-877-880-5550) (toll-free) Fax: [306-787-9779](tel:306-787-9779)

Click on the "Respond to the invitation"

-If you already have a user Id and password that was sent to you from FCAA go ahead and log in. If you don't have a user Id and password you will need to Register.

-Once you have logged into RLS you can proceed to accept or reject the invitation.

Select “Accept invitation”. It will take you to the application.



Note: When you select respond to invitation, should you be unable to get to the collector application, you must contact the collection company who paid your fees. The collection company can resend the invitation.

Collector Application

The narrative below describes the details required on the pages or steps of the online RLS application.

Step 1 – Primary Contact


At this step, provide primary contact information for the person who should receive communication and information from the FCAA regarding this request.

If the primary contact is to be the same as the registered user (that is the person who registered the username and password) then, select “Yes” below.

If the primary contact for this request is someone other than the registered user, select “No” below and completed the required information fields/boxes. This is recommended if the primary contact is an employee or designate of the organization. Such an employee/designate of the organization should be authorized to act on behalf of the organization and the organization is bound and held responsible for the information and declaration made by such an individual.

The following information is required:

- Name of primary contact
- Title/Position with the organization
- Email Address of the primary contact
- Phone Number of the primary contact

Once you have completed this step, select “next”  icon to the right of your page.

The screenshot displays the 'Step 1 - Event' form for a collector application. The submission number is 122800-00 - CTR - NEW, and the status is 'Pending Submission'. The form includes sections for 'Submission Information' and 'Primary Contact Information'. The primary contact section asks if the user is the primary contact person for this application, with 'Yes' and 'No' radio buttons. Below this are fields for Prefix, First Name (Jane), Last Name (Smith), Middle Name, Title / Position, Email Address, and Phone Number. A 'Next' button is located on the right side of the form.


Step 2 – Collector Information

Please provide the following information:

- Applicant’s Date of birth
- Applicant’s place of birth, City, Province, Country
- Applicant’s full mailing address, street/P.O. Box, City, Postal Code, Province

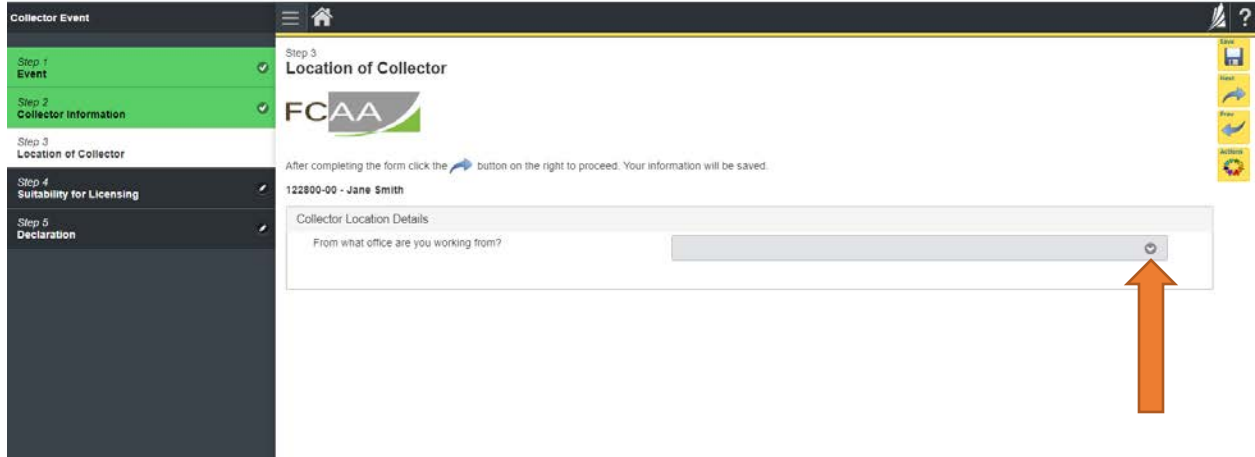


Once you have completed this step, select  next icon to the right of your page.

The screenshot shows the FCAA Collector Information form. On the left is a navigation sidebar with five steps: Step 1 Event (checked), Step 2 Collector Information (current), Step 3 Location of Collector, Step 4 Suitability for Licensing, and Step 5 Declaration. The main content area has a header with the FCAA logo and the title "Collector Information". Below the header is a message: "After completing the form click the  button on the right to proceed. Your information will be saved." The form itself is titled "Collector Information" and includes a declaration: "I Paul Gates hereby apply for a licence under The Collection Agents Act". The form fields are: Applicant Date of Birth (DD-Mon-YYYY), Applicant's Place of Birth (City, Province, Country), and Applicant's Full Mailing Address (Street/P.O. Box, City, Postal Code, Province). A "Request More Information" link is at the bottom. On the right side of the form, there is a vertical toolbar with icons for Home, Next, Previous, and Actions.

Step 3 - Location of Collector

Select the arrow at the end of the box, a drop down menu should appear. Select the office location you will be working.



Step 4 – Suitability for Licensing

The Regulations require that applicants submit evidence of their suitability for licensing. If your license application is approved, you may be required to update this evidence periodically to ensure continued compliance.

Indicate if the applicant had a business licence refused, suspended or cancelled under the laws of any province territory, state or count, if “Yes” please provide details. Otherwise say “No”.

Indicate if the applicant has been convicted of a criminal offence. If “yes” provide details and upload a CRC.

If you do not have a criminal record select “No” and provide a reason why.

If a criminal record check (CRC) is required, you may request one from an online CRC provider as long as they are licensed to provide credit reports in Saskatchewan. You may determine if they are licensed in Saskatchewan at [FCAA411](#), by selecting the “credit Reporting agencies” under the “licensing type” tab and click the search tab (note only CRC’s from licensed on-line providers are accepted). For your convenience, there is a list at [the Credit Reporting](#) web page that is updated periodically.

You may also contact your local police station, request a CRC and upload with your application when requested.



Once you have completed this step, select “next” icon to the right of your page.

Collector Event

Step 1 Event ✓ The Regulations require that applicants submit evidence of their suitability for licensing. If your license application is approved, you will be required to update this evidence periodically to ensure continued compliance.

Step 2 Collector Information ✓ After completing the form click the button on the right to proceed. Your information will be saved.

Step 3 Location of Collector ✓ 122800-00 - Jane Smith

Step 4 Suitability for Licensing

Licensing History

During the past ten years, has the applicant had a business licence refused, suspended or cancelled under the laws of any province, territory, state, or country?

Please provide details*

Criminal Record Details

Has the applicant been convicted of a criminal offence under the Criminal Code of Canada within the previous 10 years?

Please provide details

Please describe the circumstances and provide any information that might be relevant to the director of the collection agency

If a criminal record check (CRC) is required, you may request one from an online CRC provider as long as they are licensed to provide credit reports in Saskatchewan. You may determine if they are licensed in Saskatchewan at [FCAA411](#), by selecting "credit reporting agencies" under the "licensing type" tab and clicking the search tab (note only CRC's from licensed on-line providers are accepted). For your convenience, there is a listing at [the Credit Reporting](#) web page that is updated periodically.

You may also contact your local police station, request a CRC and upload with your application when requested.

First Name*

Last Name*

Do you have a CRC to upload?

Effective date* DD-Mon-YYYY

Upload criminal record*

Step 4 – Declaration

Read the declaration and if in agreement click “I Agree”. Then select the green button that says “submit”.

Collector Event

Step 1 Event ✓

Step 2 Collector Information ✓

Step 3 Location of Collector ✓

Step 4 Suitability for Licensing ✓

Step 5 Declaration

Step 5 Declaration

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

122800-00 - Jane Smith

Declaration

I, the undersigned do solemnly declare:

That the information and documents provided in support of this application are complete and truthful in all respects.

That the applicant has complied with the requirement of the laws of Saskatchewan to which it has applied for a licence and hereby undertakes to notify the Director immediately of any material change which might affect this application. I understand that this includes changes to name, address and the change in the employee and/or agency relationship with the business associated with this application. That the applicant agrees to be bound by the forgoing promise throughout the term of any licence granted by virtue of this Application.

That the information provided by me in this application is true, and I make this solemn declaration conscientiously believing it to be true and knowing that providing false information may result in sanctions.

I Agree

Applicant Name

Dated

Your application has now been submitted to FCAA and your application will change to “In Review.” You will also receive a notification from FCAA to confirm your submission has been received by FCAA.

Collector Event

Step 1 Event ✓

Step 2 Collector Information ✓

Step 3 Location of Collector ✓

Step 4 Suitability for Licensing ✓

Step 5 Declaration

Step 5 Declaration

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

122800-00 - Jane Smith

Declaration

I, the undersigned do solemnly declare:

That the information and documents provided in support of this application are complete and truthful in all respects.

That the applicant has complied with the requirement of the laws of Saskatchewan to which it has applied for a licence and hereby undertakes to notify the Director immediately of any material change which might affect this application. I understand that this includes changes to name, address and the change in the employee and/or agency relationship with the business associated with this application. That the applicant agrees to be bound by the forgoing promise throughout the term of any licence granted by virtue of this Application.

That the information provided by me in this application is true, and I make this solemn declaration conscientiously believing it to be true and knowing that providing false information may result in sanctions.

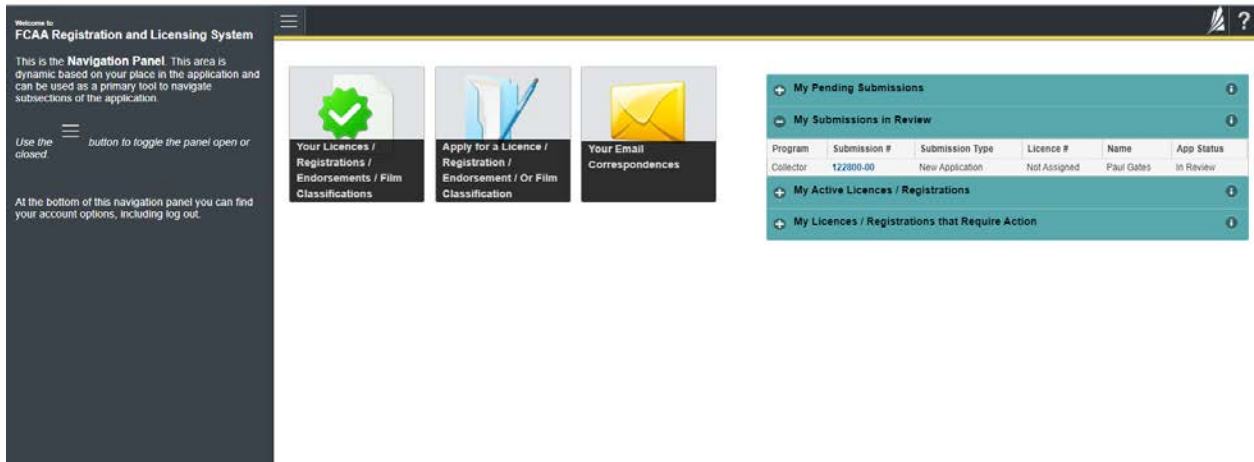
Yes

Applicant Name

Dated

Please note that our office has received your submitted application. Our office will be in contact with you if further information is required. Thank you.

If you go “Back to Home,” you should be able to see your application under the portal, “My submission in Review”.



APPLICATION STATUS

Once submitted, you will receive a notification email and the status of the application changes from “pending submission” to “in review”. Thereafter, you will receive one or more further emails as follows:

1. More Information Requested
2. License Approval
3. License Rejection

More Information Requested Email – If you receive such an email

1. Login to the RLS site
2. Select the ‘My Pending Submissions’ portal
3. Select the relevant licence, and respond to the information request (the event steps requiring an update are shown in yellow on the left hand side of the screen – if necessary, you will need to toggle the 3 horizontal bars to view the event pages).
4. Re-submit on the declaration page.

Licence Approval Email – if you receive such an email

5. Login to the RLS site go to the “My Active Licenses/Registration” portal, select your license and then “View License” to view your approved licence. Note any conditions that apply to the licence.

License Rejection Email - If you receive such an email, your application has not been approved. You will thereafter be provided with further correspondence with reasons and be given an opportunity to be heard/appeal.

Once your license has been issued, you will receive notification in your email. Log back into RLS and find your licence under the portal to your right that says, ‘My Active Licenses/Registration. Click on the + to open the portal and select your licence.



ANNUAL FILINGS/RENEWALS

The Collection Agency will receive notification of your renewal 30 days prior to your renewal. When the Collection Agency sends you an invitation and pays the required fees you will receive an email to log into your account and start the renewal process.

- Update any changed information
- Declare the accuracy of the submission

APPLICATION PORTALS

My Pending Submissions – this portal contains your unfinished applications

My Submissions in Review – this portal contains your applications under review with the FCAA

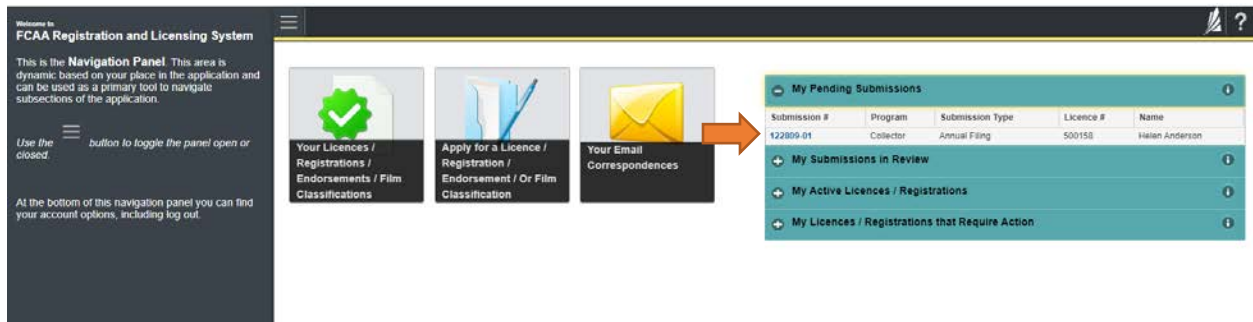
My Active Licences/Registration – from this portal you can view your active licences



My Licences/Registration that Require Action – this portal contains your licenses or registrations that require annual filing including any required fee payment.

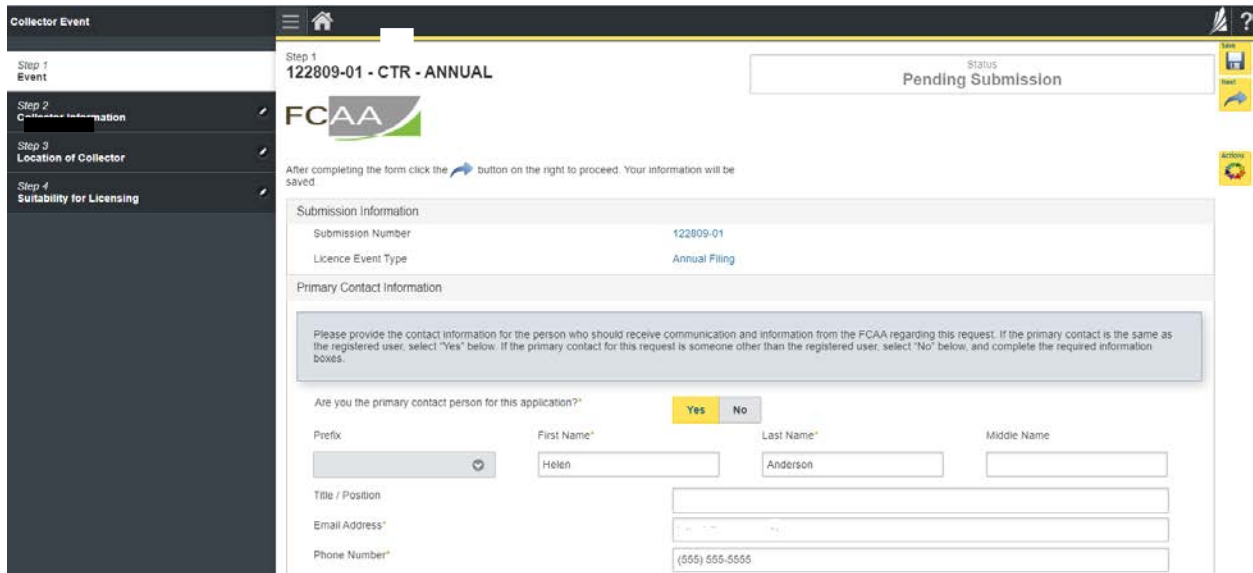
Renewing your Collector’s Application

The collection agency who you represent must start the renewal process in Registration and Licensing System (RLS). Once they have gone through the process, you will receive an email from FCAARLS@gov.sk.ca letting you know the company you represent has made payment on your behalf and you will need to log into RLS and complete the renewal application. The following information describes the process:

The collector will log into their RLS account and go into the portal “My Pending Submissions” and select the submission number for the Annual Filing.



This will take the collector to their application to review all the steps with their information and make changes if necessary. On each step, review and make changes or not, save  then select next. 



At step 5, Declaration - they will need to select the “I agree” box and select the “submit” button.

Collector Event

Step 1 Event ✓

Step 2 Collector Information ✓

Step 3 Location of Collector ✓

Step 4 Suitability for Licensing ✓

Step 5 Declaration

Step 5 Declaration

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

122809-01 - Helen Anderson

Declaration

I, the undersigned do solemnly declare:
 That the information and documents provided in support of this application are complete and truthful in all respects.
 That the applicant has complied with the requirement of the laws of Saskatchewan to which it has applied for a licence and hereby undertakes to notify the Director immediately of any material change which might affect this application. I understand that this includes changes to name, address and the change in the employee and/or agency relationship with the business associated with this application. That the applicant agrees to be bound by the forgoing promise throughout the term of any licence granted by virtue of this Application.
 That the information provided by me in this application is true, and I make this solemn declaration conscientiously believing it to be true and knowing that providing false information may result in sanctions.

I Agree*

Applicant Name

Dated

The renewal application has been submitted to FCAA and will be in contact with the applicant if further information is required.

Collector Event

Step 1 Event ✓

Step 2 Collector Information ✓

Step 3 Location of Collector ✓

Step 4 Suitability for Licensing ✓

Step 5 Declaration

Step 5 Declaration

FCAA

After completing the form click the button on the right to proceed. Your information will be saved.

122809-01 - Helen Anderson

Declaration

I, the undersigned do solemnly declare:
 That the information and documents provided in support of this application are complete and truthful in all respects.
 That the applicant has complied with the requirement of the laws of Saskatchewan to which it has applied for a licence and hereby undertakes to notify the Director immediately of any material change which might affect this application. I understand that this includes changes to name, address and the change in the employee and/or agency relationship with the business associated with this application. That the applicant agrees to be bound by the forgoing promise throughout the term of any licence granted by virtue of this Application.
 That the information provided by me in this application is true, and I make this solemn declaration conscientiously believing it to be true and knowing that providing false information may result in sanctions.

Yes

Applicant Name Helen Anderson

Dated 12-Feb-2020

Please note that our office has received your submitted application. Our office will be in contact with you if further information is required. Thank you.

The collector will receive an email message that confirms their submission has been received and will be reviewed by our office. Shortly, you will receive one or more of the following notices:

1. Requests for additional information.
2. Approval.
3. Denial of Application Notice.

Once licensed, the public will be able to view this license on [FCAA411](#)