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 online 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 (<u>www.fcaa.gov.sk.ca</u>) and navigate to <u>Collection Agencies</u> webpage to find the link to the <u>RLS Basics User Guide</u> or
- Go directly to the RLS portal (https://fcaa.saskatchewan.ca).
- We recommend using chrome web browser and a computer or tablet.

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 an RLS User ID and password. We recommend using chrome web browser and a computer or tablet. If you do not have an RLS User ID and password, you must go to the RLS portal and create one. If you need assistance registering, please click on the following link for assistance - RLS Basics Guide. 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 or toll-free at 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 \rightarrow

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;366-7875550 1-877-880-5550 (toll-free) Fax:306-787-9779

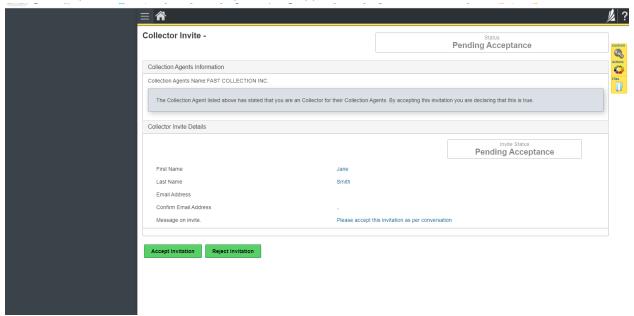
Click on the "Respond to the invitation"

- -If you already have a user Id and password that was sent to you from FCAA go ahead and log in. If you didn't register a user name and password as per earlier instructions, you still have the opportunity to do so at this point. Select 'Register' and follow the instructions.
- -Once you have logged into RLS you can proceed to accept or reject the invitation.

Note: If the Collection Company is filling out a collector application on the collector's behalf, the company must either log out of RLS before they accept the invitation or open another web browser, otherwise the token will be used.

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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.

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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.

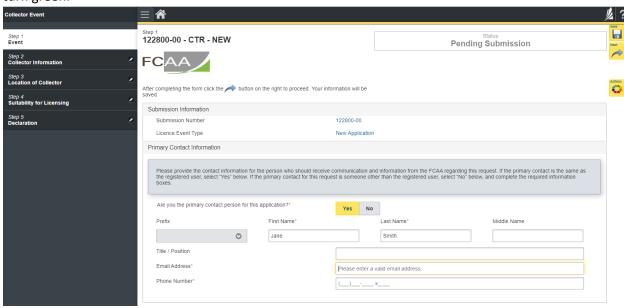
If the primary contact is to be the same as the registered user (that is the person who registered the username and password) then, select "Yes" below.

If the primary contact for this request is someone other than the registered user, select "No" below and complete 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. Step one will turn green.



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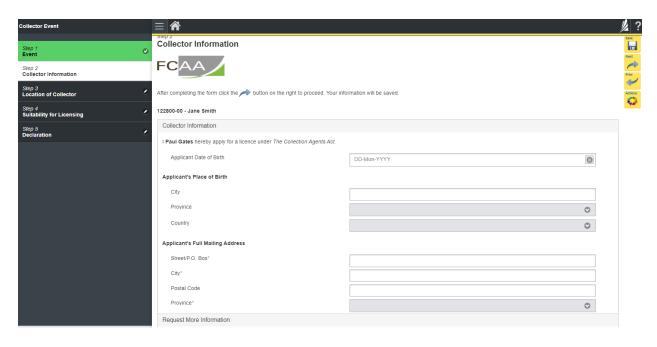
Step 2 – Collector Information

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

Note: Fields marked with an asterisk (*) are mandatory fields to be completed.

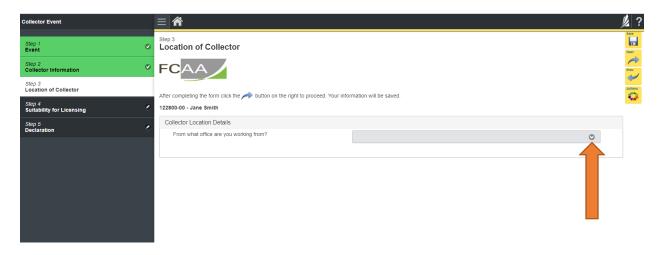
Once you have completed this step, select next icon to the right of your page. Step 2 will turn green.



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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. Select next icon to the right of your page. Step 3 will turn green.



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Step 4 – Suitability for Licensing

The Regulations require that applicants submit evidence of their suitability for licensing. If your licence 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.

Indicate if the applicant has been convicted of a criminal offence.

Note:

If <u>you do have</u> a criminal record, a criminal record check (CRC) must be uploaded. It must be dated within 90 days of the application being submitted.

If <u>you do not have</u> a criminal record, a criminal record check (CRC) does not need to be uploaded, however, the following steps are to be completed on this step:

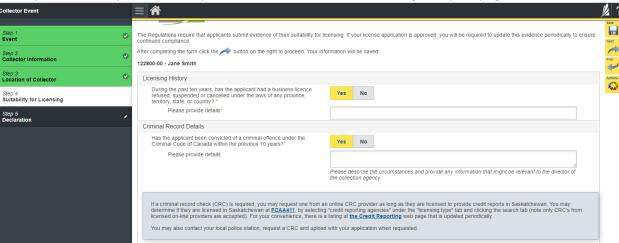
- Click on "Add a Criminal Record Check" (CRC)
- Type in your first name and last name
- Indicate that you do not have a Criminal Record Check (CRC) to upload
- Provide the reason why i.e.: I do not have a criminal record.

A new Criminal Record Check (CRC) is required every 5 years from the effective date in RLS. If there is a change to your criminal record, you are required to submit an 'Information Update' (see page 18).

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 <u>FCAA411</u>, 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 <u>the Credit Reporting</u> web page that is updated periodically.

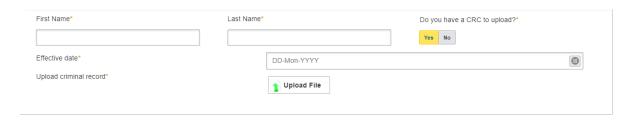
You may also contact your local police station, request a CRC and upload with your application when requested.

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



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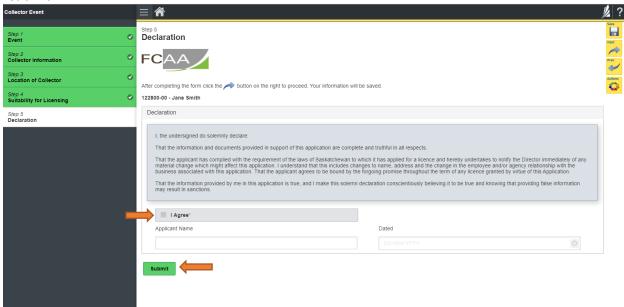
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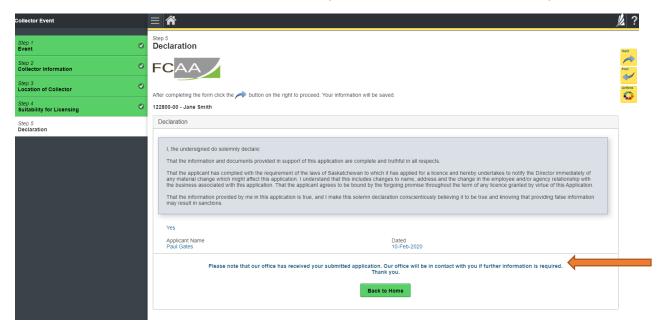
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Step 5 – Declaration

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

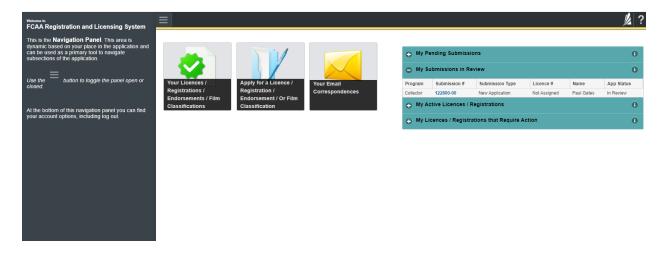


Your application has now been submitted to FCAA and your application will change to "In Review." You will also receive a notification from FCAA to confirm your submission has been received by FCAA.



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



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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. Licence Approval
- 3. Licence Rejection

More Information Requested Email – If you receive such an email

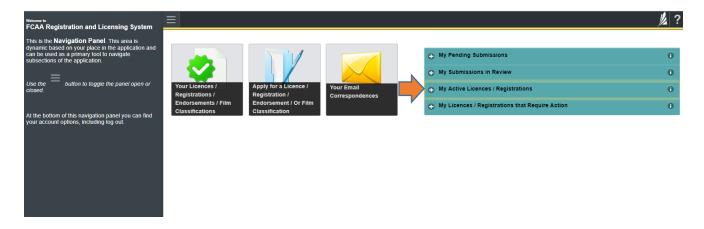
- 1. Login to the RLS site
- 2. Select the 'My Pending Submissions' portal
- 3. Select the relevant licence, and respond to the information request (the event steps requiring an update are shown in yellow on the left hand side of the screen if necessary, you will need to toggle the 3 horizontal bars 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 and go to the "My Active Licenses/Registration" portal, select your licence and then "View Licence" to view your approved licence. Note any conditions that apply to the licence.

Licence 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 licence has been issued, you will receive notification by 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.



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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 Licenses/Registration – from this portal you can view your active licenses
My Licenses/Registration that Require Action – this portal contains your licenses or
registrations that require annual filing including any required fee payment.

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Renewing your Collector's Application

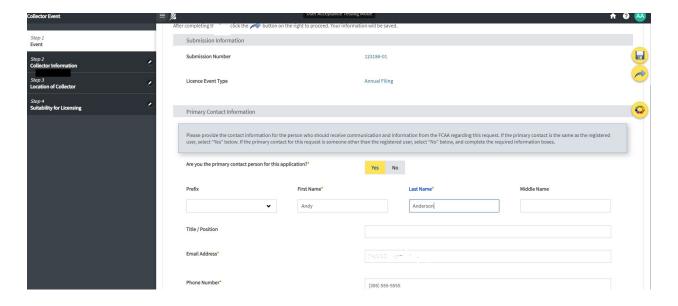
The collection agency who you represent will receive notification of your renewal 30 days prior to your renewal and they must start the renewal process in Registration and Licensing System (RLS). (You will also receive a notification of your licence renewal 30 days prior to the renewal date). Once the company has gone through and paid the fees, 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 process by updating any changed information and declare the accuracy of the submission. The following information describes the process:

You will log into your RLS account and go into the portal "My Pending Submissions". Select the submission number in blue to get to your Annual Filing/Renewal.



Step 1 - Event

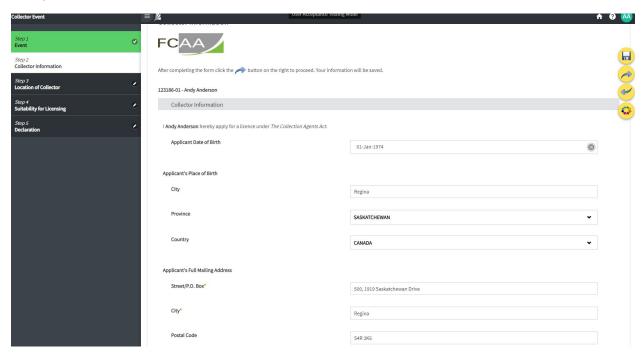
This will take you to your application to review all the steps and update any information that may have changed. On each step, review the information and make changes or not, then click save and select next.



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Step 2 - Collector Information

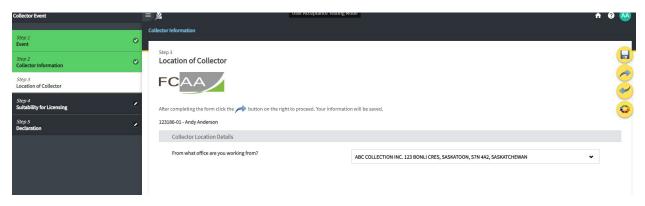
Update this step if any information has changed and select next. The steps will turn green each time you select next.



Step 3 – Location of Collector

Ensure that the correct location has been selected and then select next





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Step 4 – Suitability for licensing

Note: If you are uploading a new criminal record check (CRC), use the remove button, then upload the new CRC.

If <u>you do have</u> a criminal record, a criminal record check (CRC) must be uploaded. It must be dated within 90 days of the application being submitted.

If <u>you do not have</u> a criminal record, a criminal record check (CRC) does not need to be uploaded, however, the following steps are to be completed on this step:

- Click on "Add a Criminal Record Check" (CRC)
- Type in your first name and last name
- Indicate that you do not have a Criminal Record Check (CRC) to upload
- Provide the reason why i.e.: I do not have a criminal record.

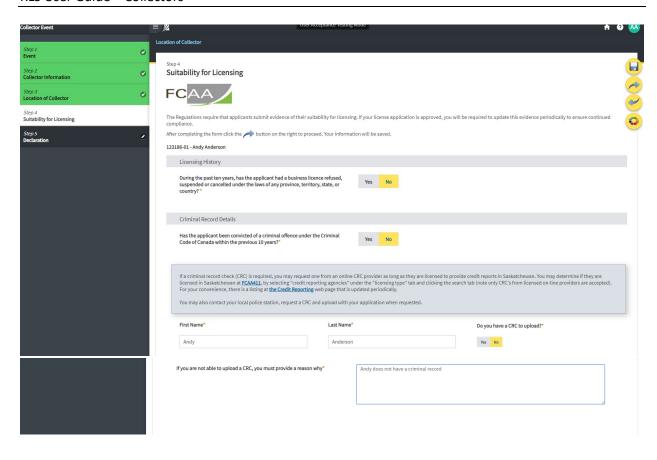
A new Criminal Record Check (CRC) is required every 5 years from the effective date in RLS. If there is a change to your criminal record, you are required to submit an 'Information Update' (see page 18).

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 <u>FCAA411</u>, 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.

Update this step if any information has changed and select next

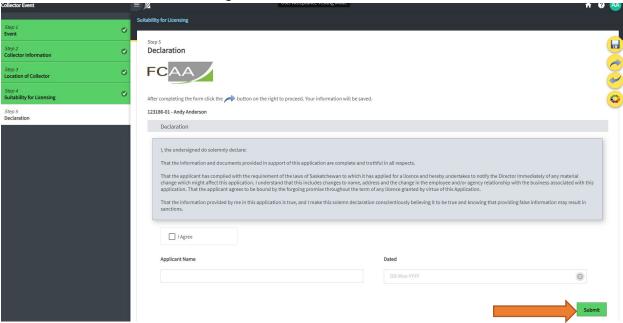
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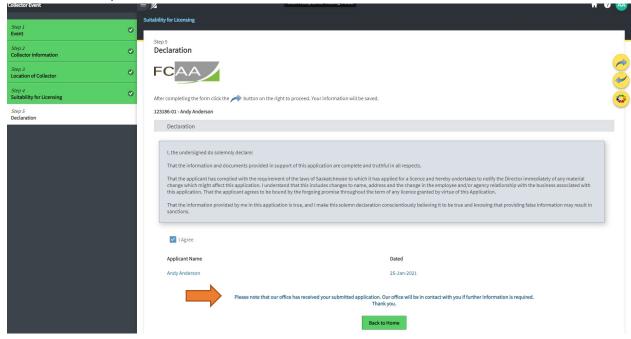
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Step 5 – Declaration

Review the declaration and select "I agree" box and select the "Submit" button.



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



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You will receive an email message confirming your 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 licence on FCAA411

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Providing an Information Update

Login to RLS at https://fcaa.saskatchewan.ca/

Select 'My Active Licenses/Registrations' on right side of screen. Select your licence number in blue.



Select 'Provide Information Update' button on top right side of screen



Move through each step one at a time using the NEXT button until you have reach the step you want to change. **NOTE:** In order to make changes, click the 'Make Changes' button (top of the page) to open the fields. As you move through each step, one at a time, the step will turn green and allow you to submit the information update at the end.



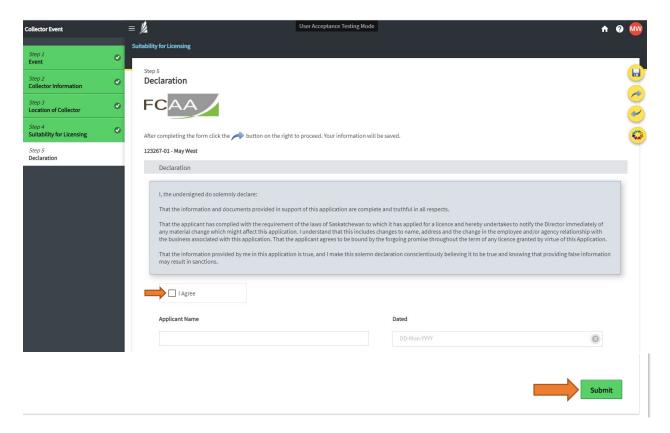
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button.

For each step that you make changes, ensure to click the Save

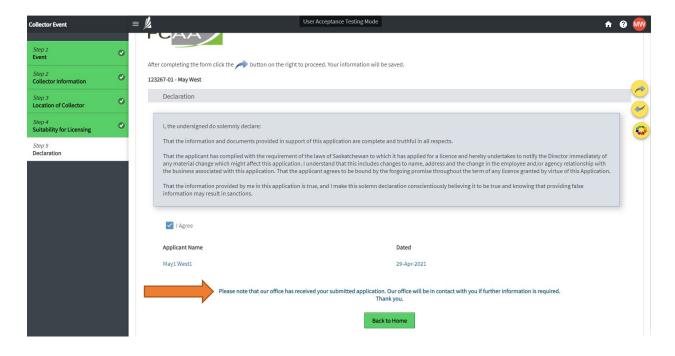
If you need to upload a different document, remove/delete the old file then upload the new document.

On Step 5 – Note that steps 1-4 have turned green. Once you click on "I agree" box and select the "Submit" button, the application will be submitted to our office.



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The message at the bottom of the screen will read, "please note that our office has received your submitted application. Our office will be in contact with you if further information is required.

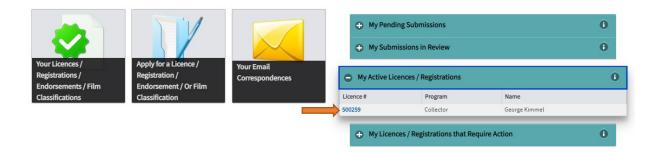


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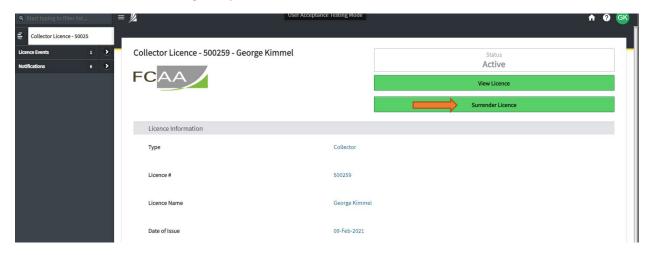
Surrendering your Licence

To Surrender your licence, follow these steps:

Login to RLS. Click on "My Active Licenses/Registrations and select your licence in blue.



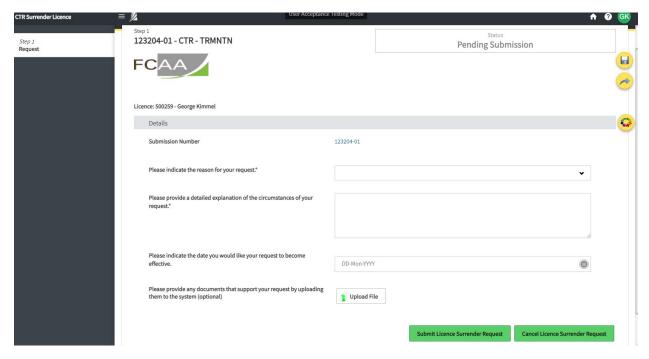
Select "Surrender Licence" in green portal.



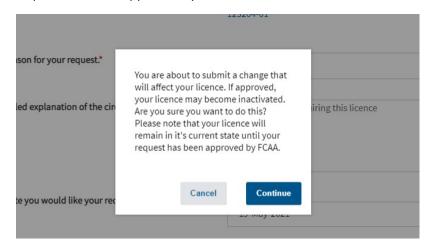
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Complete the following fields:

Indicated the reason for your request (drop down menu) and provide a detailed explanation of the circumstances of your request. Indicated the date you would like your request to become effective. Provide any documents that support your request by uploading them to the system (optional). Then select the button the says "Submit Licence Surrender Request".



Once you select "Submit Licence Surrender Request" a pop up will show that says, "You are about to submit a change that will affect your licence. If approved, your licence may become inactivated. Are you sure you want to do this? Please note that your licence will remain in its current state until your request has been approved by FCAA.



Once you select "continue", your surrender will be sent to FCAA and your status will change to "In Review."

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