

RLS Licensing Application Information for Credit Reporting Agencies

A user guide to assist Credit Reporting Agencies with using FCAA's Registration and Licensing System.

Table of Contents

BEFORE YOU BEGIN.....	1
CREDIT REPORTING AGENCY APPLICATION	3
Step 1 – Primary Contact.....	4
Step 2 – Business Entity	5
Step 3 – Location of Business.....	7
Step 4 – Suitability for Licensing	8
Step 5 – Declaration.....	10
Step 6 – Payment	11
APPLICATION STATUS	14
ANNUAL FILINGS/RENEWALS	15
APPLICATION PORTALS	15

SPECIAL NOTE

Credit Reporting Agency licensing applications, annual licensing renewals/filings, and licence information updates must be submitted to the Registrar, [*The Credit Reporting 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. You will find additional information on the following links as well:

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

Before You Begin

Welcome to FCAA's Registration and Licensing System (RLS). This system has been designed to facilitate the process of applying for a Credit Reporting Agency licence.

During the submission process you will be required to answer questions about your business activities and supply verification of your suitability for licensing. Information about credit reporting requirements can be reviewed online at: [Credit Reporting Agencies](#). 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.

Pursuant to [The Credit Reporting Act](#) all agencies who gather personal, health and credit information and provide reports based on this information must be licensed as a credit reporting agency in order to do business in Saskatchewan. Exception, the licensing requirement does not apply if the reports provided deal only with industrial or commercial enterprises and the reports on these enterprises are only distributed to other industrial or commercial enterprises.

To initiate the licensing application process and thereafter maintain a licence as a credit reporting agency you will need:

- a. To file an application and obtain a licence using this RLS procedure
- b. To obtain and maintain a registered business name,
- c. To hold a valid email address,
- d. To provide relevant information when requested
- e. To provide updates of any change to information provided within 30 days of a change
- f. To pay an initial application fee and thereafter an annual licensing fee
- g. To indicate whether the information to be supplied in your credit report on a Saskatchewan resident is extracted from information appearing in files stored or collected in a repository located in Canada.

Definitions

For purposes of licensing - a "credit reporting agency" means an individual or business that collects and/or provides (by any means) credit or personal information reports on individual consumers: (i) for gain or profit; or (ii) on a regular, co-operative and non-profit basis;

"Credit information" means the following information about a consumer:

- (i) the consumer's name, age, marital status and number of dependents;
- (ii) the name and age of the spouse of the consumer; (ii) the consumer's current address and any former addresses; (iv) the occupation of the consumer, including:
 - (A) the educational and professional qualifications of the consumer; and
 - (B) the consumer's current and former places of employment;
 - (C) the consumer's income or estimated income, paying habits, assets and outstanding debt obligations, including cost of living obligations.

"Personal information" means information about a consumer's character, reputation, health, physical or personal characteristics and mode of living, but does not include credit information.

Name Registration

All corporations and operating (business) names must be registered with the [Corporate Registry of the Information Services Corporation \(ISC\)](#). Phone [1-866-275-4721](#) for information on this procedure. Note, if you are a sole proprietor, you will need to register an operating/business name with ISC.

Contact Information

Registrar, [The Credit Reporting Act](#)

Financial and Consumer Affairs Authority

Consumer Protection Division

500 - 1919 Saskatchewan Drive

Regina SK S4P 4H2

Telephone: [306-787-5550](#) [1-877-880-5550](#) (toll-free) Fax: [306-787-9779](#)

Email: cpdlicensing@gov.sk.ca / Web address: <http://www.fcaa.gov.sk.ca>

General Remarks

Every applicant for a licence should become familiar with the Act and Regulations. A complete copy of [The Credit Reporting Act](#) and [Regulations](#) is available free of charge online at pq.gov.sk.ca or by purchasing a print copy from Publications Saskatchewan at Telephone: [1-800-226-7302](#) (Sask. residents only) [306-787-6894](#) Fax: [306-798-0835](#) Email: publications@gov.sk.ca

After you submit

Once you have completed your submission, it will be reviewed by FCAA. You may be contacted to provide additional information in order to complete the review process. Your timely response to these requests will ensure the review of your submission is not delayed. You will be advised of the progress of your submission electronically by email.

Unless otherwise directed, any correspondence you receive from FCAA will direct or require you to return to the online Registration and Licensing System (RLS) portal to ensure the security of your information.

Security Controls:

For security purposes, remember that we will never ask you for your user name or password.

Terms of Use

The Financial and Consumer Affairs Authority of Saskatchewan ("FCAA") is a regulatory body comprised of different divisions ("Regulatory Divisions") that administer a number of regulatory programs pursuant to various legislation and regulations ("Regulatory Laws"). By accessing this system, including providing or submitting any information ("Information"), I acknowledge, recognize and understand that any and all information I provide to FCAA and/or any of its Regulatory Divisions may be used, disclosed or shared by FCAA or any of its Regulatory Divisions as authorized by Regulatory Laws or other applicable laws, including the sharing of the information amongst the different Regulatory Divisions.

Credit Reporting Agency Application

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

Login Page

Log in using your username and password if you have already registered, otherwise please register.

Once logged-in

1. select “Apply for a Licence/Registration/Endorsement/or Film Classification”, then
2. select the Consumer Protection “button”, then
3. click on the drop down window labelled “Please select to reveal list...”, then
4. within the dropdown window, select Credit Reporting Agency

Before You Begin page

The “Before You Begin” page outlines basic information about credit reporting licensing, legal definitions, name registration, contact information, security controls and terms of use.

After reading the information contained on this page, select the “I acknowledge” button.

Since you will not be able to return to this “Before You Begin” page once you select the “I acknowledge” button, it was reproduced at the start of this document for your reference.

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 shows the FCAA application interface. On the left is a sidebar with a navigation menu listing steps: Step 1 Event, Step 2 Business Entity, Step 3 Location of Business, Step 4 Suitability for Licensing, and Step 5 Declaration. The main content area is titled 'Step 1 Credit Reporting Agency Licence - 121564-00 - New Application'. It includes a status box showing 'Pending Submission' and a 'Next' button. Below this is a section for 'Submission Information' with fields for 'Submission Number' (121564-00) and 'Licence Event Type' (New Application). The 'Primary Contact Information' section contains a text box with instructions: 'Please provide the contact information for the person who should receive communication and information from the FCAA regarding this request. If the primary contact is the same as the registered user, 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 boxes.' Below the text box is a question 'Are you the primary contact person for this application?' with 'Yes' and 'No' buttons. The 'Yes' button is highlighted. Below the question are input fields for 'Prefix', 'First Name*', 'Last Name*', and 'Middle Name'. There are also fields for 'Title / Position', 'Email Address*' (with a placeholder 'Please enter a valid email address.'), and 'Phone Number*' (with a placeholder '() - x').

Step 2 – Business Entity

Select the type of business entity (i.e. Corporation, Partnership, Sole Proprietor).

If a corporation, provide the following:

- Corporation name (Entity name) as listed with the Information Services Corporation
- Information Services Corporation (ISC) Registration Number (called the entity number)
- An uploaded ISC Corporate Registry Profile Report
- The names of all corporate officers/director's responsible for the Saskatchewan operation

If a partnership, provide this information:

- Partnership name (Entity name)
- ISC Registration Number (Entity number)
- Upload the ISC Corporate Registry Profile Report
- Provide the names of each member of the partnership (if applicable, this includes the ISC number for partner of the partnership that are corporations). The information you provide about the members of your partnership should correspond to the information registered with ISC.

If a sole proprietor, provide this information:

- Information Services Corporation (ISC) registered business name (Entity name) and Registration Number (Entity number)
- Upload the ISC Corporate Registry Profile Report
- Provide the legal (i.e. birth) name of the sole proprietor


Once the type of business entity has been selected:

Indicate whether you conduct business as a credit reporting agency under any other business/operating name(s), select “Yes” and provide the required information or select “No”.

Provide mailing address Information where you would like to receive any print correspondence related to this application.

Indicate if the mailing address you have provided appropriate for the service of legal documents, select “Yes” and provide the address or select “No”.

Indicate if the information to be supplied in any credit report on a Saskatchewan resident is extracted from information in files stored or collect by credit reporting agency in a repository located in Canada, select “Yes”, or “No” if no, provide an explanation.

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

Credit Reporting Event

Step 1 Event

Step 2 Business Entity

Step 3 Location of Business


Step 4 Suitability for Licensing


Step 5 Declaration

Account - THANKS

Go to my profile

Step 2 Business Entity



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

121564-00 - Joe Smith

Business Entity Information

Please select the type of business entity as registered with ISC*

Corporation

Partnership

Sole Proprietor

Corporation

Please provide the following information about your corporation:

Corporation name (Entity name)*

Corporate name as registered with ISC

ISC Registration Number (Entity number)*

Please upload the ISC Corporate Registry Profile Report*

Upload File

[Click here to view an example of an ISC Corporate Profile Report.](#)

Must be a report dated in the last 30 days.

If you do not have your ISC Corporate Profile Report please go to <https://www.isc.ca> to obtain it.

Please provide the names of all corporate officers/directors responsible for Saskatchewan:

Name of Officer or Director*

Add another Officer or Director Record

Does your corporation have additional corporate officers/directors responsible for Saskatchewan, other than those listed above?*

Yes

No

Do you conduct business as a credit reporting agency under any other business/operating name(s)?*

Yes

No

Mailing Address Information

Please provide the mailing address where you would like to receive any print correspondence related to this application:

Mailing Address Lookup

Please enter address to search..

Having trouble finding your address? [Enable Manual Entry](#)

Street/P.O. Box*

City*

Postal Code/Zip Code*

Province/State*

SASKATCHEWAN

Is the mailing address you have provided appropriate for the service of legal documents? (address for service must be in Saskatchewan)*

Yes

No

Please provide an address for legal service:

Name of Company*

Street/P.O. Box*

City*

Province*

SASKATCHEWAN

Postal Code*

A9A A9A

Is the information to be supplied in your credit report on a Saskatchewan resident extracted from information appearing in files stored or collected by a credit reporting agency in a repository located in Canada?*

Yes

No

Page 6

October 2019

Step 3 – Location of Business

Offices utilized for conducting business in Saskatchewan:

- Contact Name
- Branch Office Address
- Phone number, fax number and Email address



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

Credit Reporting Event

Step 1 Event

Step 2 Business Entity

Step 3 Location of Business

Step 4 Suitability for Licensing

Step 5 Declaration

Account - THANKS

121564-00 - Joe Smith

Location of Business

Offices utilized for conducting business in Saskatchewan:

Contact Name:*

Branch Office Address:

Street*

City*

Postal Code*

Province*

Please enter address to search..

Having trouble finding your address? Enable Manual Entry

A9A 9A9

Phone:*

Fax:

Email:*

() - X

() - X

Use the 'Add another Branch Office Location' button below to add another Branch Office Location.

Add another Branch Office Location +

Save

Next

Prev

Actions

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 during the past ten years has the sole proprietor, partners or corporation had a business licence refused, suspended or cancelled under the laws of any province territory, state or count, if “Yes” please provide details.

Indicate if any of the sole proprietor, partners or corporate directors (with responsibility for Saskatchewan) have been convicted of a criminal offence within the previous 10 years. If “yes” provide details.


Provide Criminal Record Checks (CRC) for the following individuals, a list of people will appear. You will need to provide the following.

- First Name and Last Name
- Indicate whether you have a criminal record check to upload. If yes, upload the document. If no, you must provide a reason why.

Note that unless otherwise requested, a CRC is required for new applications only or if a one of the individuals listed has been convicted of a criminal activity since licensing. For clarity, the CRC is required for the directors/officers who have responsibility for the Saskatchewan operation.

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).

There is a listing at the bottom of the [Credit Reporting web page](#) that is updated periodically, or 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.

Credit Reporting Event

Step 1 Event

Step 2 Business Entity


Step 3 Location of Business

Step 4 Suitability for Licensing


Step 5 Declaration

Step 4

Suitability for Licensing



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.

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

121564-00 - Joe Smith

Licensing History

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

Yes No

Please provide details *

Please describe the circumstances and provide any information that might be relevant to the director of Credit Reporting Agency Licensing.

Criminal Record Details

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 Act and Regulations](#) web page that is updated periodically.

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

Has any director or officer of the corporation with the responsibility for the Saskatchewan operation been convicted of a criminal offence? *

Yes No

Please provide details *

Please describe the offence and provide any information that might be relevant to the director of Credit Reporting Agency Licensing.

Please provide Criminal Record Checks (CRC) for the following individuals:

John Doe

First Name*

Last Name*


Do you have a Criminal Record Check to upload? *

Yes No

Effective date*


DD-Mon-YYYY

Upload Criminal Record Check*

 Upload File

Add another Criminal Record Check +

Step 5 – Declaration

Read the declaration and if in agreement click “I Agree”. Select “next”  icon to the right of your page and the “Step 6 – Payment” will appear.

Credit Reporting Event

Step 1
Event

Step 2
Business Entity


Step 3
Location of Business


Step 4
Suitability for Licensing

Step 5
Declaration

Account - THANKS

Step 5
Declaration



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

121564-00 - Joe Smith

Declaration

I, the undersigned, an authorized representative of the applicant 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, ownership, directors, and authorized officials.

That the applicant agrees to be bound by the foregoing 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

DD-Mon-YYYY

Save

Next

Prev

Actions

Step 6 – Payment

Review and then select “Proceed to Payment”

Credit Reporting Event

Step 1 Event

Step 2 Business Entity

Step 3 Location of Business

Step 4 Suitability for Licensing

Step 5 Declaration

Step 6 Payment

Account - THANKS

Step 6 Invoice - 001331

Status Pending

Print Invoice

Next

Prev

Order Details

Order Description: 121564-00 - Credit Reporting New Application - ABC INC.

Merchant Name: FCAA
Merchant URL: https://fcaa-uat.saskatchewan.ca/

Item Details:

Description	Product Code	Quantity	Price	Subtotal
Credit Reporting New Licence	1	1	\$500.00	\$500.00
GST:				\$0.00
PST:				\$0.00
HST:				\$0.00
Shipping Cost:				\$0.00
Charge Total:				\$500.00 (CAD)

Payable Information

Proceed to Payment

By pressing “Proceed to Payment” you will be transferred to an external site powered by Moneris in order to process your payment. The processing of your payment will be subject to the terms, conditions and privacy policies of the payment processor. By choosing to use make a payment using this service, you agree to pay us, through the payment processor, the listed “Charge Total”. You must provide current, complete and accurate billing information. The billing address and transaction result will be collected by FCAA RLS. *Please note that no full credit card numbers will be collected by FCAA RLS.*

Fill out the Customer Details section, Payment Method and Payment Details. Select “Process transaction”

QA Merchant 3

Mandatory fields marked by *

Item Details

Description	Product Code	Quantity	Price
Credit Reporting New Licence	1	1	\$500.00
Shipping:			\$0.00
GST:			\$0.00
PST:			\$0.00
HST:			\$0.00
Total (CAD):			\$500.00

Customer Details

Customer ID: THANKS

Email Address:

Note:

Page 11

October 2019

Billing Address

First Name:

Last Name:

Company:

Address:

City:

Prov/State:

Country:

Postal Code:

Phone:

Fax:

Payment Method

Please choose a payment method.

☒

☐

Payment Details

Transaction Amount: \$500.00 (CAD)

Order ID: CP-1331-001

Please complete the following details exactly as they appear on your card.
Do not put spaces or hyphens in the card number.

Cardholder Name*:

Card Number*:

Expiry Date (MMYY)*:

Click 'Process Transaction' to charge your card. Only click the button once. Using the 'Back', 'Refresh' or 'Cancel' button after you press the 'Process Transaction' button will not stop the transaction from being processed and may result in a double charge.

Process Transaction

Cancel Transaction

Select 'Back to Invoice' at the top right corner of the page

☰
🏠
📶 ?

→

[⬅ Back To Invoice - 001331](#)

Print

Payment for Invoice - 001331

Invoice - 001331

FEB 05, 2019 12:25:25

Order ID: CP-1331-001

Moneris Details:

<p>Amount: \$500.00 (CAD)</p>	<p>Transaction Type: PURCHASE Cardholder: john doe Card Number: *****0007</p>	<p>Response: 01/027 - APPROVED * = Reference Number: 660144980016818660 Authorization Code: 257985</p>
--------------------------------------	--	---

Order Details

<p>Order Description: 121564-00 - Credit Reporting New Application - ABC INC.</p>	<p>Merchant Name: FCAA Merchant URL: https://fcaa-uat.saskatchewan.ca/</p>
---	---

Item Details:

Description	Product Code	Quantity	Price	Subtotal
Credit Reporting New Licence	1	1	\$500.00	\$500.00
GST:				\$0.00
PST:				\$0.00
HST:				\$0.00
Shipping Cost:				\$0.00
Charge Total:				\$500.00 (CAD)

At this point, select 'Print invoice' if you require a paper copy.

Credit Reporting Event

Step 1 Event

Step 2 Business Entity

Step 3 Location of Business

Step 4 Suitability for Licensing

Step 5 Declaration

Step 6 Payment

Step 6 Invoice - 001331

Status

Payment Received

Print Invoice

Order Details

Order Description:

121564-00 - Credit Reporting New Application - ABC INC.

Merchant Name: FCAA

Merchant URL: <https://fcaa-uat.saskatchewan.ca/>

Item Details:

Description	Product Code	Quantity	Price	Subtotal
Credit Reporting New Licence	1	1	\$500.00	\$500.00
GST:				\$0.00
PST:				\$0.00
HST:				\$0.00
Shipping Cost:				\$0.00
Charge Total:				\$500.00 (CAD)

Payable Information

Your payment is confirmed and application has been submitted for Review.

Your application has now been submitted to FCAA and the "Status" of your application will change to "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 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

1. Login to the RLS site go to the “My Active Licences/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.

ANNUAL FILINGS/RENEWALS

You are required to file a renewal annually. You will receive a reminder about 30 days prior to this required filing. You will need to login to your account, and go the” My Licences/Registration that Require Action”. Select “Start Renewal/annual Filing”

- Update any changed information
- Declare the accuracy of the submission
- Pay the required licensing fee

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 licences or registrations that require annual filing including any required fee payment.