

# RLS Licensing Application Information for Collection Agency

A user guide for Collection Agencies  
when using FCAA's Registration and  
Licensing System.

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# SPECIAL NOTE

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**Collection Agency licensing applications, annual licensing renewals/filings, 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. Additional information is also available via these links:**

- Go to our website ([www.fcaa.gov.sk.ca](http://www.fcaa.gov.sk.ca)) and navigate to Regulated Businesses and Persons, Businesses, [Collection Agencies](#) webpage to find the link to the [RLS Basics User Guide](#) or
- Go directly to the [RLS portal \(https://fcaa.saskatchewan.ca\)](https://fcaa.saskatchewan.ca).
- We recommend using chrome web browser and a computer or tablet.

# Before You Begin

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Welcome to FCAA's Registration and Licensing System (RLS). This system has been designed to facilitate the process of applying for and managing collection agency and collector licenses.

During the submission process you will be required to answer questions about your business activities, and to supply verification of your suitability for licensing. More information about collection agency requirements can be reviewed online at [Collection 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).

To initiate the licensing application process or maintain a licence as a collection 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 (including copies of collection agency contracts with clients and letters used by collectors when dealing with debtors)
- e) To provide updates of any change to information provided
- f) To invite and pay the licensing fee for individual collectors
- g) To pay an initial application fee and thereafter a five-year licensing fee
- h) To obtain and submit a bond

## **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. Alternatively, please visit their website at [www.isc.ca/corporateregistry](http://www.isc.ca/corporateregistry)

## **Bonding requirements**

Unless otherwise required by the registrar, the bond amount is typically \$25,000. Bonding amounts are subject to the Registrar's discretion and depends upon the assessed risk to the public.

Apply to your insurance agent or to any bonding company licensed under *The Saskatchewan Insurance Act* with a class of insurance listed as 'guarantee' for a bond under [The Collection Agents Act](#). [See penal bond wording](#)

**Licence fee** are as follows:

5-year Collection Agency Licence: \$1,500 - (includes one person named as authorized official/collector)  
5-year Collector Licence: \$300 - (other than the designated official)

Licenses are valid for five years from date of issue unless otherwise suspended or cancelled.

## **Additional Filing requirements:**

See <http://www.fcaa.gov.sk.ca> for more information.

### Contact information

Registrar, [The Collection Agents Act](#)

Financial and Consumer Affairs Authority

Consumer Protection Division

601 - 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)

Email: [consumerprotection@gov.sk.ca](mailto:consumerprotection@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 Collection Agents Act and Regulations](#) is available free of charge online at [pq.gov.sk.ca](http://pq.gov.sk.ca) or by purchasing a print copy from Publications Saskatchewan at Telephone: [1-800-226-7302](tel:1-800-226-7302)

### 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.

# Collection Agency Application

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

## **Login Page**

Using your chrome web browser log in using your username and password. If you haven't already registered, please register. If you need assistance registering, please click on the following link for assistance - [RLS Basics Guide](#)

## **Once logged-in**

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

## **Before You Begin page**

The "Before You Begin" page outlines basic information about collection agency 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.

**NOTE: Any question marked with an asterisk (\*) is a mandatory field to be completed**

### Step 1 - Primary Contact

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

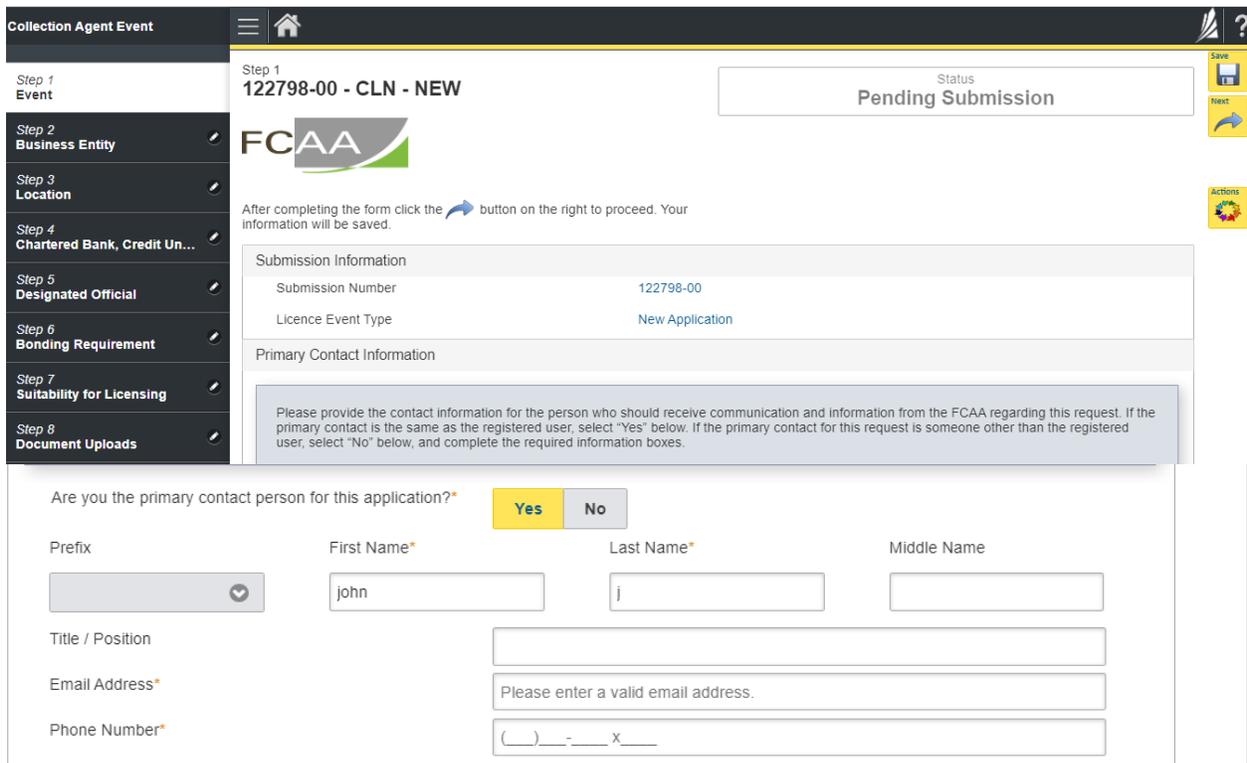
If the primary contact is to be the same as the registered user (that is the person who registered the username and password) then, select “Yes” below.

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.



The screenshot shows the 'Collection Agent Event' interface. The top navigation bar includes a home icon and a question mark. The left sidebar lists steps from 1 to 8, with Step 1 'Event' selected. The main content area displays 'Step 1 122798-00 - CLN - NEW' and a 'Pending Submission' status box. Below this is the FCAA logo and a message: 'After completing the form click the  button on the right to proceed. Your information will be saved.' The form is divided into 'Submission Information' (Submission Number: 122798-00, Licence Event Type: New Application) and 'Primary Contact Information'. A text box explains the requirement for the primary contact. At the bottom, there is a question: 'Are you the primary contact person for this application?\*' with 'Yes' and 'No' buttons. Below this are input fields for Prefix, First Name (john), Last Name (j), Middle Name, Title / Position, Email Address (with a placeholder 'Please enter a valid email address.'), and Phone Number (with a placeholder '( ) - x'). A 'Next' button is located on the right side of the form.

## Step 2 - Business Entity

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

### **Information Services Corporation (ISC) of Saskatchewan Registration Number (Entity number):**

This is the name registration number from the Corporate Registry office of the ISC. To obtain a copy of the profile report, you can contact the Corporate Registry Office at 1-866-275-4721 or if you have an account with their office, please go to their website at [www.isc.ca/corporateregistry](http://www.isc.ca/corporateregistry)

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)
- Upload the 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 name of the sole proprietor

Once the type of business entity has been selected:

- Indicate whether you conduct business as a Collection Agency under any other business/operating name(s), select “Yes” and provide the required information or select “No”.
- Indicate the Agency’s date of annual fiscal year end.
- 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”. NOTE: the address for service of legal documents must be a Saskatchewan address.



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

Collection Agent Event
?

**Step 1**  
Event

Step 2  
Business Entity

Step 3  
Location

Step 4  
Chartered Bank, Credit Un...

Step 5  
Designated Official

Step 6  
Bonding Requirement

Step 7  
Suitability for Licensing

Step 8  
Document Uploads

Step 9  
Declaration

**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)\*

ISC Registration Number (Entity number)\*

Please upload the ISC Corporate Profile Report\*

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

Name of Officer or Director\*

Add another Officer or Director Record +

Does your corporation have additional officers, other than those listed above?\*

Yes
No

Do you conduct business as the Collection Agency under any other business/operating name(s)?\*

Yes
No

Agency's date of annual fiscal year end:\*

**Mailing Address Information**

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

Mailing Address Lookup

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

Street/P.O. Box\*

City\*

Canadian Postal Code

Province\* SASKATCHEWAN

Is the mailing address you have provided appropriate for the service of legal documents?\*

Yes
No

**Please provide an address for legal service:**

Name of Company

Street/P.O. Box\*

City\*  Province\* SASKATCHEWAN Postal Code\*

### Step 3 – Collection Agency Location

- Provide the physical address of your Collection Agency (select the green button to add another sales company location)



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

## Step 4 – Chartered Bank, Credit Union or Trust Company

Provide the name and address of the chartered bank, credit union or trust company where the trust account is maintained.

The screenshot displays the FCAA web application interface for Step 4: Chartered Bank, Credit Union or Trust Company. The interface is divided into several sections:

- Header:** "Collection Agent Event" with a home icon and a help icon.
- Step Progress:** A vertical sidebar on the left shows six steps: Step 1 Event (checked), Step 2 Business Entity (checked), Step 3 Location (checked), Step 4 Chartered Bank, Credit Union or Trust Company (current step), Step 5 Designated Official, and Step 6 Bonding Requirement.
- Main Content Area:**
  - Step 4 title: "Chartered Bank, Credit Union or Trust Company"
  - FCAA logo
  - Instruction: "After completing the form click the

## Step 5 – Designated Official

Provide the name of the individual who is the designated official to act as a collector and may conduct collection activities on behalf of the Collection Agency. The person named will not require a separate collector’s licence.



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

Collection Agent Event

- Step 1  
Event
- Step 2  
Business Entity
- Step 3  
Location
- Step 4  
Chartered Bank, Credit Un...
- Step 5  
Designated Official
- Step 6  
Bonding Requirement
- Step 7  
Suitability for Licensing
- Step 8  
Document Uploads

Step 5
Home
?

### Designated Official

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

122798-00 - John Doe

Designated Official

Provide the name of the individual who is the designated official to act as a collector and may conduct collection activities on behalf of the Collection Agency. The person named will not require a separate collector’s licence as long as activities are conducted under this Collection Agency.

Save
Next
Prev
Actions

Prefix	First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Please provide your full residential address:			
<input type="text" value="Please enter address to search.."/> <a href="#" style="font-size: x-small; color: #00aaff;">Having trouble finding your address? Enable Manual Entry</a>			
Street/P.O. Box	City		
<input type="text"/>	<input type="text"/>		
Postal Code	Province		
<input type="text"/>	SASKATCHEWAN		
Phone	Fax	Email	
<input type="text" value="( ) - X"/>	<input type="text" value="( ) - X"/>	<input type="text"/>	



## Step 6 – Bonding Requirement

Before being considered for licensing, collection agency applicants must provide proof of financial security (hereinafter referred to as a bond) in accordance with *The Collection Agents Act* in an amount determined by the Registrar that is not less than \$25,000 per licence. Bonding amounts are subject to the Registrar’s discretion and depends on a number of factors including the assessed risk to the public.

1. Bond through an insurance company:
  - The bond must use the identical wording of the [sample bond](#).
  - The bond must be in the name of the legal entity as well as the operating name, if any.
  - The amount of the bond is typically \$25,000 unless the Registrar informs you otherwise.
  - The entire bond must appear on one page.
  - The original bond is to be signed and sealed by the insurance company and signed by:
    - a. a Director (if a corporation)
    - b. the managing partner (if a partnership), or
    - c. an individual (if a sole-proprietorship).
  - A copy of the signed and sealed bond is to be uploaded to the RLS system and when requested.
  - The original signed and sealed bond must be then filed with The Registrar at:

Financial and Consumer Affairs Authority  
Consumer Protection Division  
601-1919 Saskatchewan Drive  
REGINA SK S4P 4H2

Please ensure the envelope is clearly marked with the submission number provided on screen in the event.

In addition, you will be asked to answer the following questions within RLS:

1. Have you obtained a penal bond that meets the requirements specified above? Please answer accordingly.
2. Does the bond clearly reference the business name that will appear on your Collection Agents Licence? Please answer accordingly. You will need to provide the following information:
  - Name of bond issuer
  - Bond number
  - Bond amount
  - Effective date of the bond
  - Upload an electronic copy of your bond

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

Collection Agent Event
Home
Help

**Step 1**  
Event

**Step 2**  
Business Entity

**Step 3**  
Location

**Step 4**  
Chartered Bank, Credit Un...

**Step 5**  
Designated Official

**Step 6**  
Bonding Requirement

**Step 7**  
Suitability for Licensing

**Step 8**  
Document Uploads

**Step 9**  
Declaration

Step 6  
**Bonding Requirement**



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

122798-00 - John Doe

Bonding Requirement

**Unless otherwise required, the usual bond amount is \$25,000.**

PLEASE NOTE: Bonding amounts are subject to the Registrar's discretion and depends upon the assessed risk to the public.

Apply to your insurance agent or to any bonding company licensed under *The Saskatchewan Insurance Act* for a bond under *The Collection Agents Act*. Each applicant of a collection agents licence must provide financial security in accordance with *The Collection Agents Act* in an amount determined by the Registrar that is not less than \$25,000 per licence.

- The bond must use the identical wording of the **sample bond** in this guide.
- The entire bond must appear on one page.

Please Note: The original bond signed and sealed by bonding company along with the signature(s) of director(s) (if corporation); the managing partner (if partnership); or the owner (if sole-proprietorship) must be mailed to this address:

Financial and Consumer Affairs Authority  
Consumer Protection Division  
500-1919 Saskatchewan Drive  
REGINA SK S4P 4H2

Please ensure the envelope is clearly marked **Re: # CLN - 122798-00**

The submission number shows up here. Please mark your envelope with this number.

Have you obtained a penal bond that meets the requirements specified above?\*

**Bond Information**

To facilitate the review of your application you are required to submit an electronic copy of your bond. Please note that prior to the approval of your application, our office must receive your original bond by mail.

The bond document must meet the following requirements:

- The bond must be signed and sealed by the insurance company.
- The bond must use the identical wording of the **sample bond**.
- The bond must be signed by a director of the corporation.

Does the bond clearly reference the business name that will appear on your Collection Agents Licence?\*

Does the bond clearly reference the business name that will appear on your Collection Agents Licence?\*

Please provide details about your bond

Name of bond issuer\*

Bond number\*

Bond amount\*

Effective date of the bond\*  

Please upload an electronic copy of your bond.\*

Save

Next 

Prev 

Actions 

---

Save

Next 

Prev 

Actions 

## Step 7 – Suitability for Licensing

Section 14 of the Act states that the Registrar may grant a licence where, in his opinion, the applicant is suitable to be licensed and the proposed licensing is not for any reason objectionable; but the Registrar may refuse to grant a licence if after investigation he is for any reason of the opinion that the applicant should not be granted a licence.

You will be asked the following questions:

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 country, 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. If “yes” provide details.

Provide Criminal Record Checks (CRC) for the following individuals. The names that you entered on the Business Entity step as being responsible for Saskatchewan operations as well as the Designated Official will appear. You will need to provide the following.

If the person does have a criminal record, a criminal record check must be uploaded. It must be dated within 90 days of the application being submitted.

If the person does not have a criminal record, a criminal record check does not need to be uploaded, however, the following steps are to be completed on this step:

- Click on “Add a Criminal Record Check”
- Type in their first name and last name
- Indicate that you do not have a Criminal Record Check to upload
- Provide the reason why – ie: individual does not have a criminal record.

If an individual does have a criminal record, a new Criminal Record Check will be 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 35).

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, to 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.

Collection Agent Event
Home
?

- Step 1  
Event ✓
- Step 2  
Business Entity ✓
- Step 3  
Location ✓
- Step 4  
Chartered Bank, Credit Un... ✓
- Step 5  
Designated Official ✓
- Step 6  
Bonding Requirement ✓
- Step 7  
Suitability for Licensing
- Step 8  
Document Uploads ✎
- Step 9  
Declaration ✎

Step 7  
**Suitability for Licensing**

Save  
Next  
Prev  
Actions

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

122798-00 - John Doe

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 the Collection Agency.

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](#) 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 the Collection Agency.

ⓘ

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

Designated Official: John Doe

Add a Criminal Record Check +

Page 14

April 2021

## Step 8 – Document Uploads

Copies of the blank agreements between the collection agency and creditor as well as the communication letters with debtors in Saskatchewan must be provided to and approved by the Registrar of Collections of the Consumer Protection Division.

When filing an application, and thereafter when changes occur, the applicant is to submit one copy of each agreement that the agency uses or proposes to use when entering into agreement with creditors. This is the same for their form/form letter that they propose to use in Saskatchewan.

No collection agent shall use a form of agreement or other form or form letter unless a copy of the form has been returned to him bearing an endorsement by the registrar to the effect that the form has been accepted for filing. The registrar may refuse to accept for filing any form that he finds to be objectionable.

### Collection Letters

Every collection agent shall file with the registrar:

- One copy of each form or form letter that the agency uses or proposes to use in making demands for the collection of debts.

Each form or form letter **must**:

1. identify and list the name and address of the collection agency,
2. include the identity of the person making the demand per Section 29(k) of *The Collection Agents Act*. The letter need not contain the licensed collector's signature, but the typed name is required. have **its own unique identifier**

**NOTE: Before uploading the letters, a unique identifier such as a number or unique title on each individual letter must appear (e.g. 1-2021, 2-2021, etc. or first notice, second notice, final notice, etc.)**

- **each letter is to be upload SEPARATELY.**
3. **not** indicate that charges will be levied **unless** such is modified by the phrase "as awarded by the courts"; and,
  4. not provide for a higher interest rate (if interest is to be charged) than the rate as per the original terms between the debtor and the original creditor.

### Agency Agreements with Creditors

All collection agencies must enter into written collection agreements with their clients (the creditors). As a minimum, the agreement must include: legal names and addresses of the parties, a start and end date, amount of fees being charged, privacy/confidentiality of records, space for signature of the client as well as the collection agency plus governing terms and conditions. Thereafter refiling of this agreement is not required unless a change to the agency agreement has occurred.

If you are unable to provide the file electronically, please submit paper copies to:  
**Financial and Consumer Affairs Authority**  
**Consumer Protection Division**  
**601 - 1919 Saskatchewan Drive**  
**Regina, Saskatchewan S4P 4H2**

Please ensure the envelope is clearly marked with the **submission/reference number** provided on screen in the event.

The screenshot displays the 'Collection Agent Event' web application. On the left is a vertical navigation menu with steps 1 through 9. Steps 1-7 are completed, and Step 8 'Document Uploads' is the current active step. The main content area shows the FCAA logo and instructions to click the 'Next' button. Below this, the user's name 'John Doe' and a reference number '122798-00' are displayed. A section titled 'Collection Letters' contains instructions and a bulleted list of requirements for the letters.

**Collection Agent Event**

Step 1 **Event** ✓

Step 2 **Business Entity** ✓

Step 3 **Location** ✓

Step 4 **Chartered Bank, Credit Un...** ✓

Step 5 **Designated Official** ✓

Step 6 **Bonding Requirement** ✓

Step 7 **Suitability for Licensing** ✓

Step 8 **Document Uploads**

Step 9 **Declaration**

Step 8 **Document Uploads**

**FCAA**

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

122798-00 - John Doe

Document Uploads

**Collection Letters**

Every collection agent shall file with the registrar:

- One copy of each form or form letter that the agency uses or proposes to use in making demands for the collection of debts.
- Each form or form letter **must**:
  - identify and list the name of the collection agency,
  - include space for the name of a licensed collector,

Save

Next

Prev

Actions

- have its own **unique identifier**,
- **not** indicate that charges will be levied **unless** such is modified by the phrase "as awarded by the courts"; and,
- not provide for a higher interest rate (if interest is to be charged) than the rate as per the original terms between the debtor and the original creditor.

No collection agent shall use a form of agreement or other form or form letter unless a copy of the form has been returned to him bearing an endorsement by the registrar to the effect that the form has been accepted for filing. The registrar may refuse to accept for filing any form that he finds to be objectionable.

**Agency Agreements with Creditors**

All collection agencies must enter into written collection agreements with their clients (the creditors).

Copies of the blank agreements between the parties and communication letters with debtors must be provided to and approved by the Registrar of Collections, the Consumer Protection Division.

As a minimum, the agreement must include: legal names and addresses of the parties, a start and end date, plus governing terms and conditions. Thereafter refiling of this agreement is not required unless a change to the agency agreement has occurred.

When filing an application, and thereafter when changes occur, the applicant is to submit one copy of each form of the agreement that the agency uses or proposes to use when entering into agreement with creditors.

If you are unable to provide the file electronically, please submit paper copies to:

**Financial and Consumer Affairs Authority  
Consumer Protection Division  
500 - 1919 Saskatchewan Drive  
Regina, Saskatchewan  
S4P 4H2**

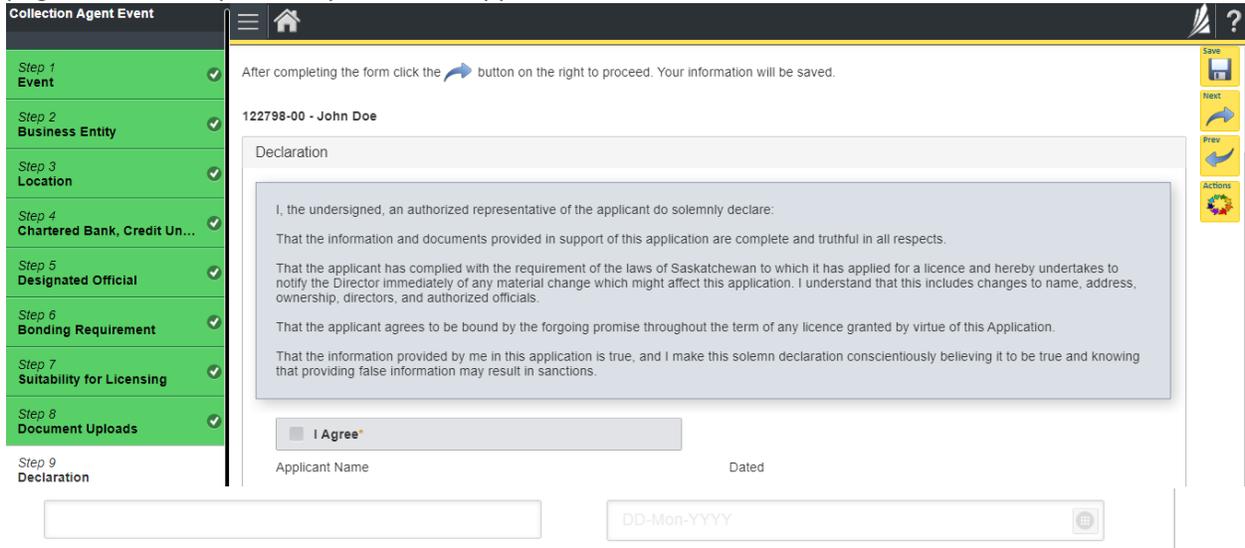
To ensure proper processing **please include the reference number 122798-00** on the paper copies being submitted.

**The submission number shows up here. Please mark your envelope with this number.**

Number	1
Document Description*	<input type="text"/>
Upload*	<input type="button" value="Upload File"/>
<input type="button" value="Add another file"/>	

## Step 9 – Declaration

Read the declaration and if in agreement click “I Agree”. Select “next”  icon to the right of your page and the “Step 10 – Payment” will appear.



**Collection Agent Event**

Step 1 Event ✓

Step 2 Business Entity ✓

Step 3 Location ✓

Step 4 Chartered Bank, Credit Un... ✓

Step 5 Designated Official ✓

Step 6 Bonding Requirement ✓

Step 7 Suitability for Licensing ✓

Step 8 Document Uploads ✓

Step 9 Declaration

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

122798-00 - John Doe

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 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

Save

Next 

Prev 

ACTIONS 

## Step 10 – Payment

Review and then select “Proceed to Payment” if you are paying by credit card.

Step 1 Event ✓

Step 2 Business Entity ✓

Step 3 Location ✓

Step 4 Chartered Bank, Credit Un... ✓

Step 5 Designated Official ✓

Step 6 Bonding Requirement ✓

Step 7 Suitability for Licensing ✓

Step 8 Document Uploads ✓

Step 9 Declaration ✓

Step 10 Payment

**Order Details**

**Order Description:**  
FAST COLLECTION INC. – Submission #122798-00

**Merchant Name:** FCAA  
**Merchant URL:** https://fcaa-ua1.saskatchewan.ca/

**Item Details**

Description	Date	Quantity	Price	Subtotal
Collection Agency New Licence	07-Feb-2020	1	\$1,500.00	\$1,500.00
				<b>Charge Total:</b> \$1,500.00 (CAD)

**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: www.fcaa.gov.sk.ca/CPD

These alternate payment arrangements may delay a review and/or the approval of your submission to allow for manual processing of the payment.

When you contact us please have your “submission number” (it can be found on your RLS screen). Afterwards, we will set your Registration and Licensing system (RLS) filing status to “Invoice Payment Pending” which will allow you to continue with your submission. If you do not contact us, the RLS system will not permit you to continue with your submission.

Thereafter, you will need to make arrangements to submit payment of the fees through the mail using a money order or a cheque drawn on a financial institution. Note, the associated licensing invoice, generated from the RLS must be attached with the cheques or money orders so that we can associate your payment with the correct submission. If the invoice is not attached, your payment and submission cannot be processed.

The money order or cheque should be made out to the Minister of Finance (Saskatchewan) and sent with the RLS invoice to:

**Financial and Consumer Affairs Authority**  
 Consumer Protection Division  
 500-1919 Saskatchewan Drive  
 Regina SK S4P 4H2  
 CANADA

Next

Prev



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.*

Complete the Payment Method and Payment Details. Select “Process transaction.”  
**Note that debit cards are not currently supported.**

QA Merchant 3

Mandatory fields marked by \*

Item Details

Description	Product Code	Quantity	Price
Collection Agency New Licence	1	1	\$S1,500.00
			Shipping: \$0.00
			GST: \$0.00
			PST: \$0.00
			HST: \$0.00
			Total (CAD): \$1500.00

Customer Details

Customer ID:

Email Address:

Note:

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: \$1500.00 (CAD)

Order ID: CP-2100-001

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.

Select “Back to invoice”

Select “Print invoice” if you require a paper copy. Your application has now been submitted to FCAA and the “Status” of your application will change to “In Review”.

**Step 1**  
Event ✓

**Step 2**  
Business Entity ✓

**Step 3**  
Location ✓

**Step 4**  
Chartered Bank, Credit Un... ✓

**Step 5**  
Designated Official ✓

**Step 6**  
Bonding Requirement ✓

**Step 7**  
Suitability for Licensing ✓

**Step 8**  
Document Uploads ✓

**Step 9**  
Declaration ✓

**Step 10**  
Payment

Step 10  
**Invoice - 002100**

Status  
**Payment Received**

[Print Invoice](#)

[Next](#)

[Prev](#)

**Order Details**

<b>Order Description:</b> FAST COLLECTION INC. – Submission #122798-00	<b>Merchant Name:</b> FCAA <b>Merchant URL:</b> https://fcaa- uat.saskatchewan.ca/
---	--

**Item Details**

Description	Date	Quantity	Price	Subtotal
Collection Agency New Licence	07-Feb-2020	1	\$1,500.00	\$1,500.00

GST:	\$0.00
PST:	\$0.00
HST:	\$0.00
Shipping Cost:	\$0.00
<b>Charge Total:</b>	<b>\$1,500.00 (CAD)</b>

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

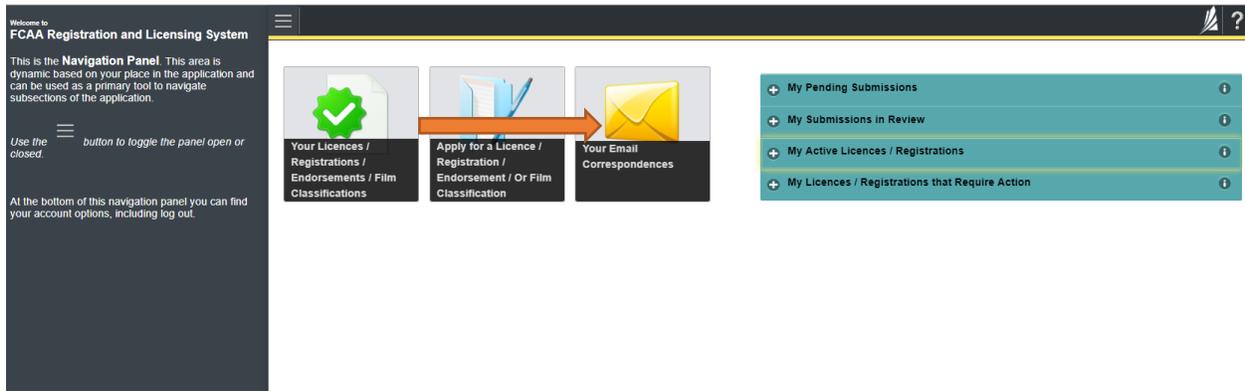
Payable Information

# 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 may receive the following emails:

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

To find your email correspondence, see illustration below:



**More Information Requested Email** –If you receive this request, it typically means that there is question that requires clarification or that there is missing information that is required to carry on with our review. To review this request:

1. Login to the RLS site (using chrome web browser)
2. Select the ‘My Pending Submissions’ portal
3. Select the relevant Event #/Submission #, and make the necessary changes/updates as requested (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 at the top left of the page to view the event pages).
4. Re-submit on the declaration page.

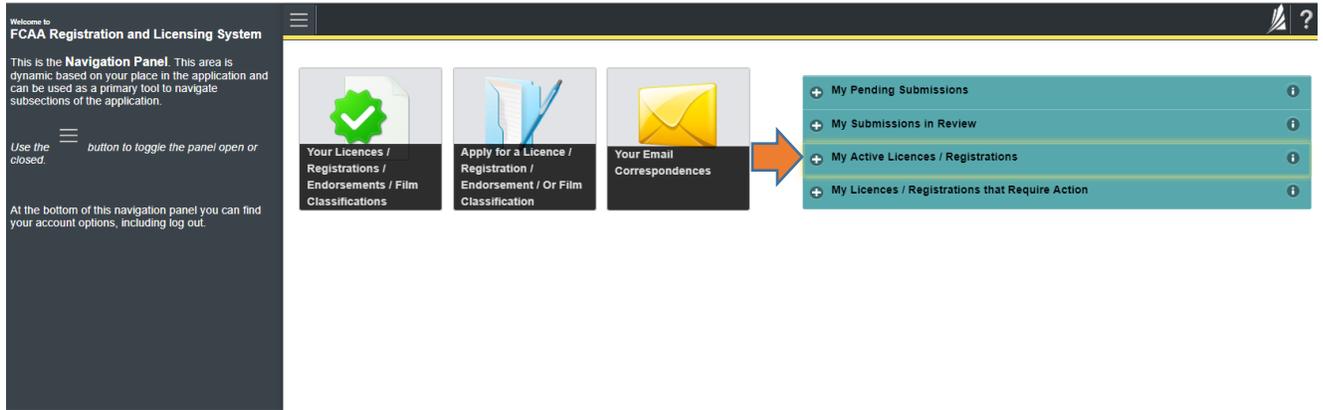
**Licence Approval Email** – If you receive this notification, your application or filing has been approved. To view and print your licence:

Login to the RLS site (using chrome web browser) 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.

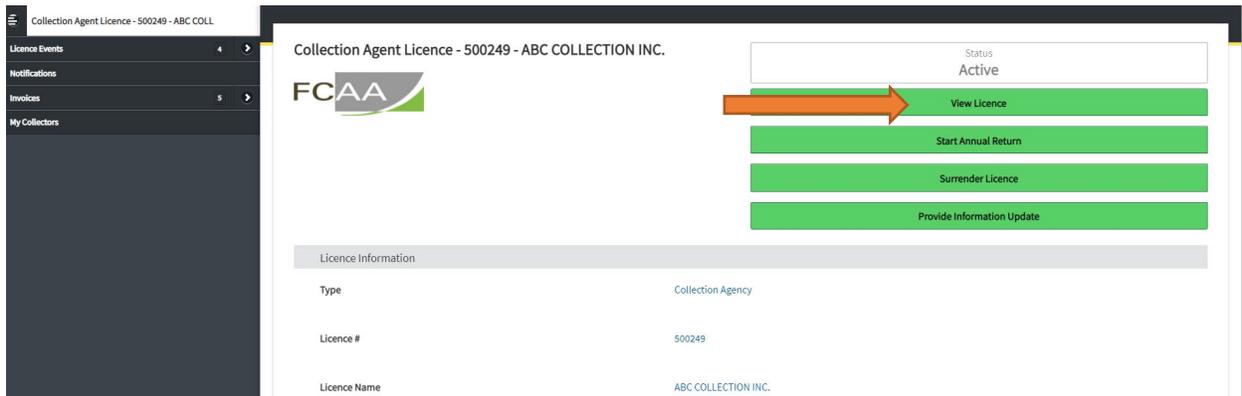
**Licence Rejection Email** - If you receive such an email, your application has not been approved. You will thereafter be provided with further correspondence with reasons and be given an opportunity to be heard.

# PRINTING YOUR LICENCE

Once your license has been issued, you will receive a notification by email. Log back into RLS; click on “My Active Licenses/Registrations” portal and select your licence number.



Select “View Licence” in the green portal. Your licence will pop up and from here you can print your licence.



From this screen you will be able to print your licence.

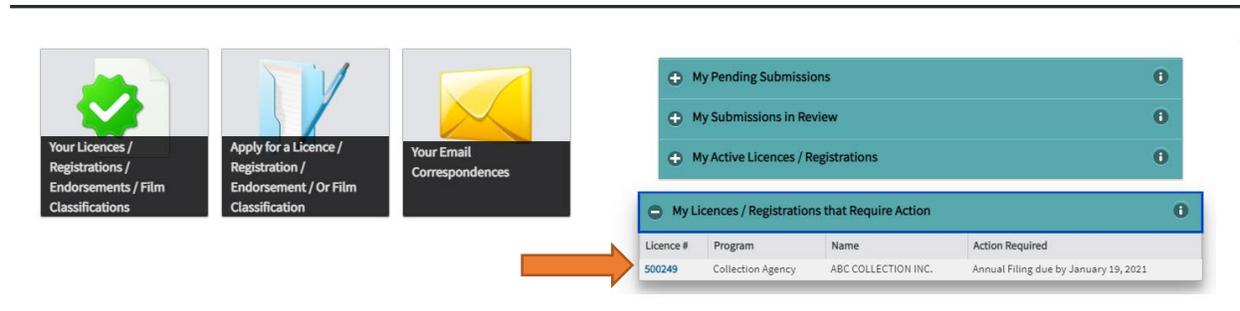
 Financial and Consumer Affairs Authority	Renewal Date <b>Jan 20, 2021</b>	Date of Expiry <b>Jan 20, 2026</b>	Licence Number <b>500249</b>
<b>ABC COLLECTION INC.</b>			
Mailing Address	<b>500-1919 SASKATCHEWAN DR REGINA SASKATCHEWAN S4P 4H2</b>		
is licenced to operate as a <b>Collection Agent</b> pursuant to <i>The Collection Agents Act</i>			
Designated Official - John Doe			
Business Location	<b>123 BONLI CRES SASKATOON SASKATCHEWAN S7N 4A2</b>		
<b>AUTHENTICATION</b> The validity of the licence can be confirmed by visiting <a href="http://www.fcaa.gov.sk.ca/fcaa411">http://www.fcaa.gov.sk.ca/fcaa411</a> or by calling toll free 1-877-690-5550.			
<small>This licence is not transferable or assignable. Written notice to the Director is required within 5 business days of any prescribed change in circumstance.</small>			
 Deputy Director			

Alternatively, all active licenses can be printed from [FCAA411](#)

# RENEWALS

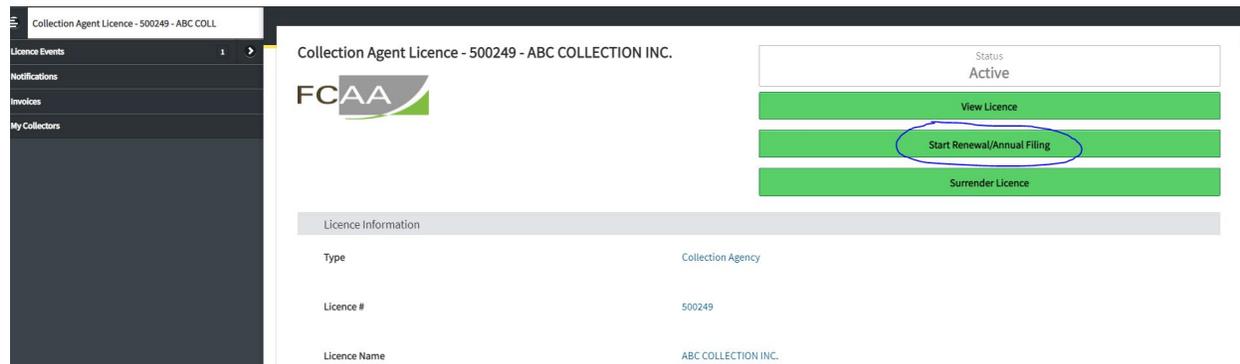
You are required to file a licence renewal every five years. RLS will send a reminder to your email address 30 days prior to the required licence renewal. Note: You will not be able to start the renewal process prior to 30 days.

You will need to login into your account, and select the  “My Licenses/Registration that Require Action”. Then select your licence number in blue.



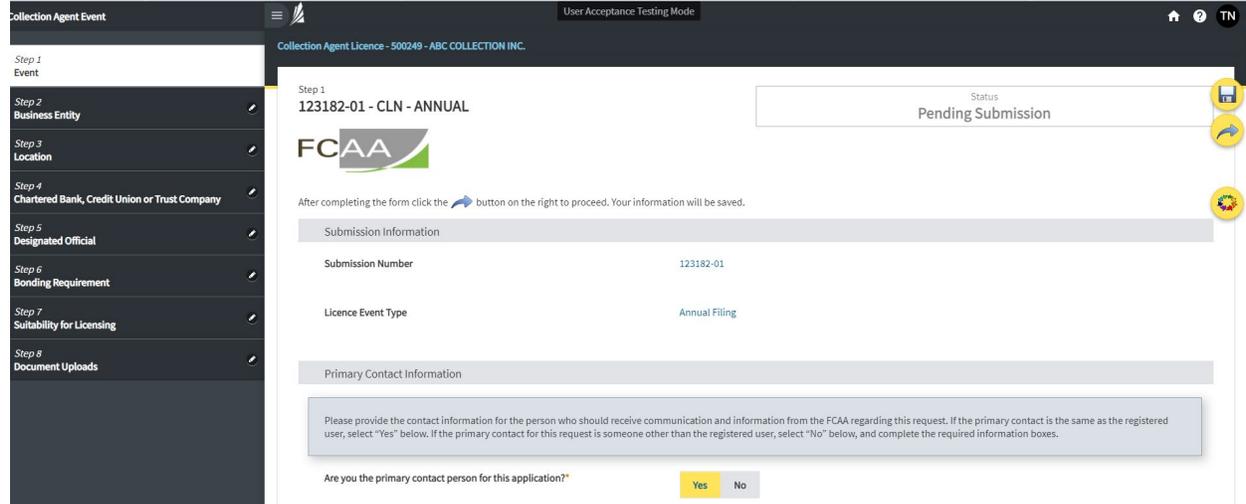
You will land on this page. Select “Start Renewal/Annual filing” as seen below. As you move through the steps, update any changed information. If there are no changes, click on the “next”  button. Each step should turn green as you move through the steps.

NOTE: Any question marked with an asterisk (\*) is a mandatory field and is to be completed.



## Step 1 - Event

Make changes to this page as required and select “next”  (Step 1 should will turn green)



Collection Agent Event

Collection Agent Licence - 500249 - ABC COLLECTION INC.

Step 1  
Event

Step 2  
Business Entity

Step 3  
Location

Step 4  
Chartered Bank, Credit Union or Trust Company

Step 5  
Designated Official

Step 6  
Bonding Requirement

Step 7  
Suitability for Licensing

Step 8  
Document Uploads

Step 1  
123182-01 - CLN - ANNUAL

Status  
Pending Submission

FCAA

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

Submission Information

Submission Number 123182-01

Licence Event Type Annual Filing

Primary Contact Information

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.

Are you the primary contact person for this application?  Yes  No

Prefix

First Name\*

Last Name\*

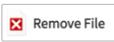
Middle Name

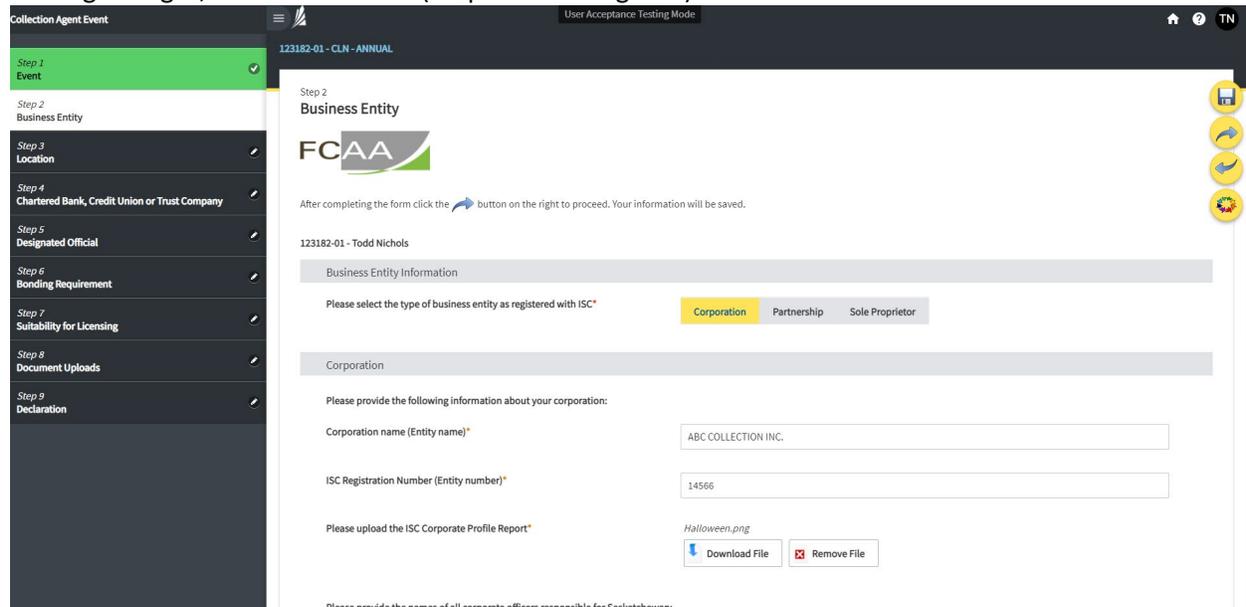
Title / Position

Email Address\*

Phone Number\*

## Step 2 – Business Entity

Make changes to this step where required. Note: If you need to upload a different picture/report, you will need to “Remove File”  and then upload the new photo/report. Once you are finished making changes, select “next”  (Step 2 will turn green).



Collection Agent Event

123182-01 - CLN - ANNUAL

Step 2  
Business Entity

Step 3  
Location

Step 4  
Chartered Bank, Credit Union or Trust Company

Step 5  
Designated Official

Step 6  
Bonding Requirement

Step 7  
Suitability for Licensing

Step 8  
Document Uploads

Step 9  
Declaration

Step 2  
Business Entity

FCAA

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

123182-01 - Todd Nichols

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)\*

ISC Registration Number (Entity number)\*

Please upload the ISC Corporate Profile Report\*

Halloween.png

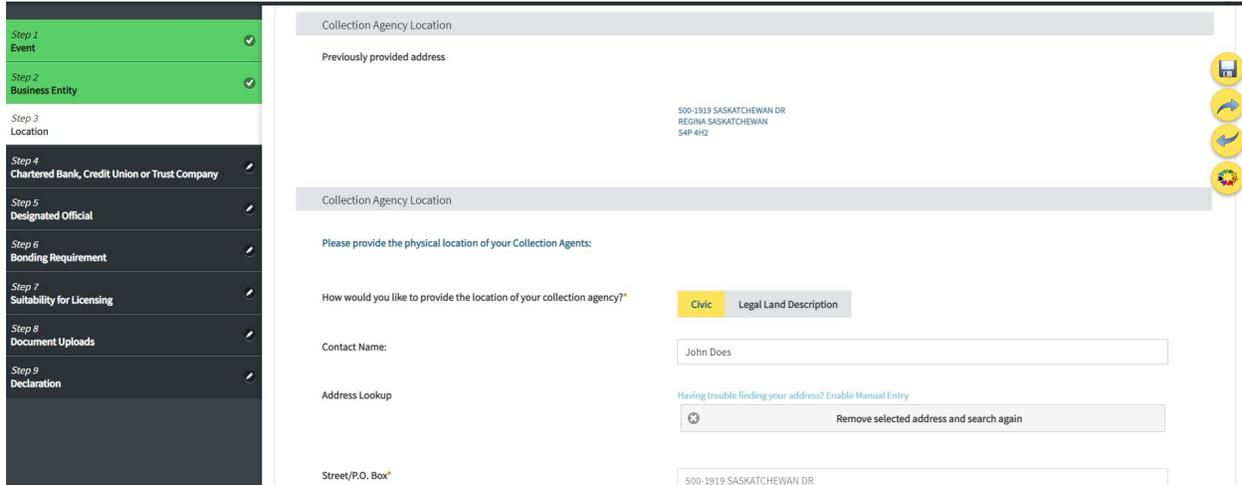
 Download File  Remove File

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

### Step 3 – Locations

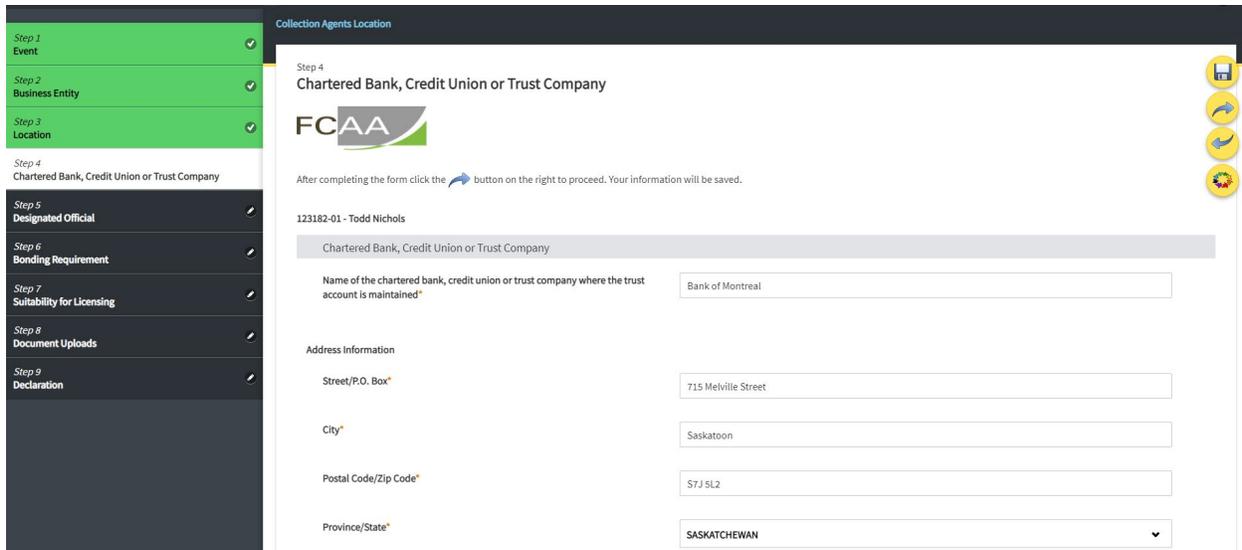
Please review the location addresses of your company in this step. If you do not collect from the location, please remove the location by clicking on the red 'x' on the right side of the location. If you perform collection activities from an additional location, “add” that location to the list.

Once you are finished making changes, select “next” 



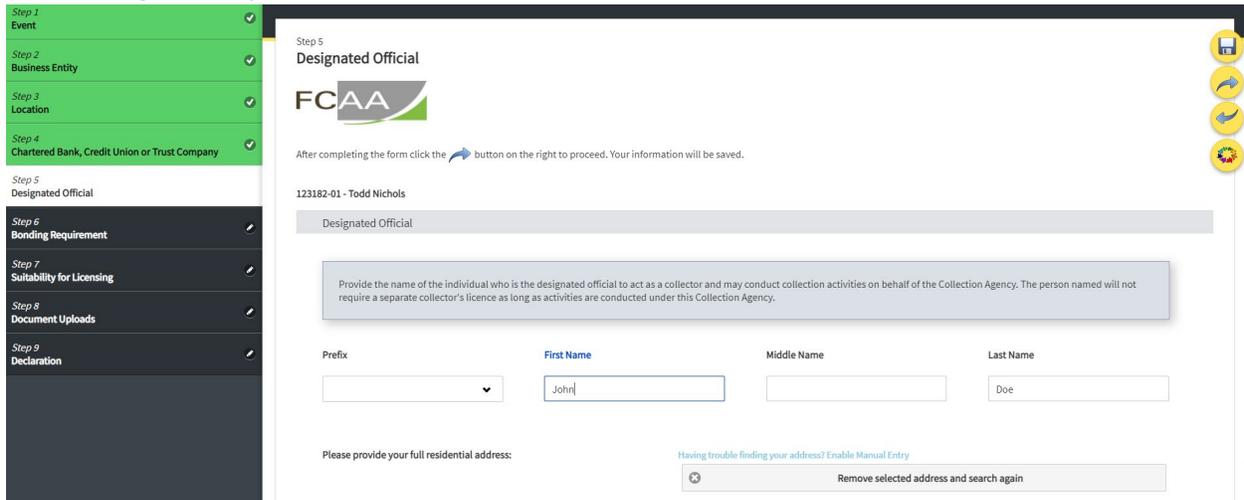
### Step 4 – Chartered Bank, Credit Union or Trust Company

Make changes as required, select “next” 



## Step 5 – Designated Official

Make changes as required, select “next” 



Step 5  
Designated Official

FCAA

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

123182-01 - Todd Nichols

Designated Official

Provide the name of the individual who is the designated official to act as a collector and may conduct collection activities on behalf of the Collection Agency. The person named will not require a separate collector’s licence as long as activities are conducted under this Collection Agency.

Prefix First Name Middle Name Last Name

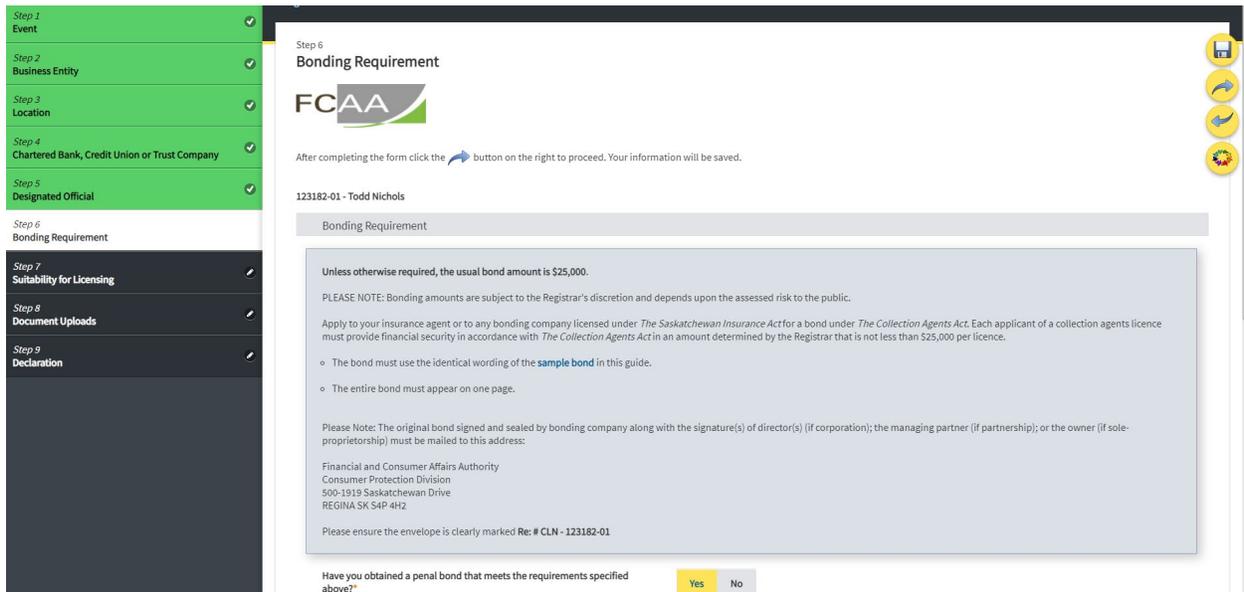
John   Doe

Please provide your full residential address: [Having trouble finding your address? Enable Manual Entry](#)

Remove selected address and search again

## Step 6 – Bonding Requirement

Make changes as required, select “next” 



Step 6  
Bonding Requirement

FCAA

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

123182-01 - Todd Nichols

Bonding Requirement

Unless otherwise required, the usual bond amount is \$25,000.

PLEASE NOTE: Bonding amounts are subject to the Registrar’s discretion and depends upon the assessed risk to the public.

Apply to your insurance agent or to any bonding company licensed under *The Saskatchewan Insurance Act* for a bond under *The Collection Agents Act*. Each applicant of a collection agents licence must provide financial security in accordance with *The Collection Agents Act* in an amount determined by the Registrar that is not less than \$25,000 per licence.

- The bond must use the identical wording of the **sample bond** in this guide.
- The entire bond must appear on one page.

Please Note: The original bond signed and sealed by bonding company along with the signature(s) of director(s) (if corporation); the managing partner (if partnership); or the owner (if sole-proprietorship) must be mailed to this address:

Financial and Consumer Affairs Authority  
Consumer Protection Division  
500-1919 Saskatchewan Drive  
REGINA SK S4P 4H2

Please ensure the envelope is clearly marked **Re: # CLN - 123182-01**

Have you obtained a penal bond that meets the requirements specified above?

## Step 7 - Suitability for Licensing

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

Provide Criminal Record Checks (CRC) for the following individuals. The names that you entered on the Business Entity step as being responsible for Saskatchewan operations as well as the Designated Official will appear. You will need to provide the following.

If the person does have a criminal record, a criminal record check must be uploaded. It must be dated within 90 days of the application being submitted.

If the person does not have a criminal record, a criminal record check does not need to be uploaded, however, the following steps are to be completed on this step:

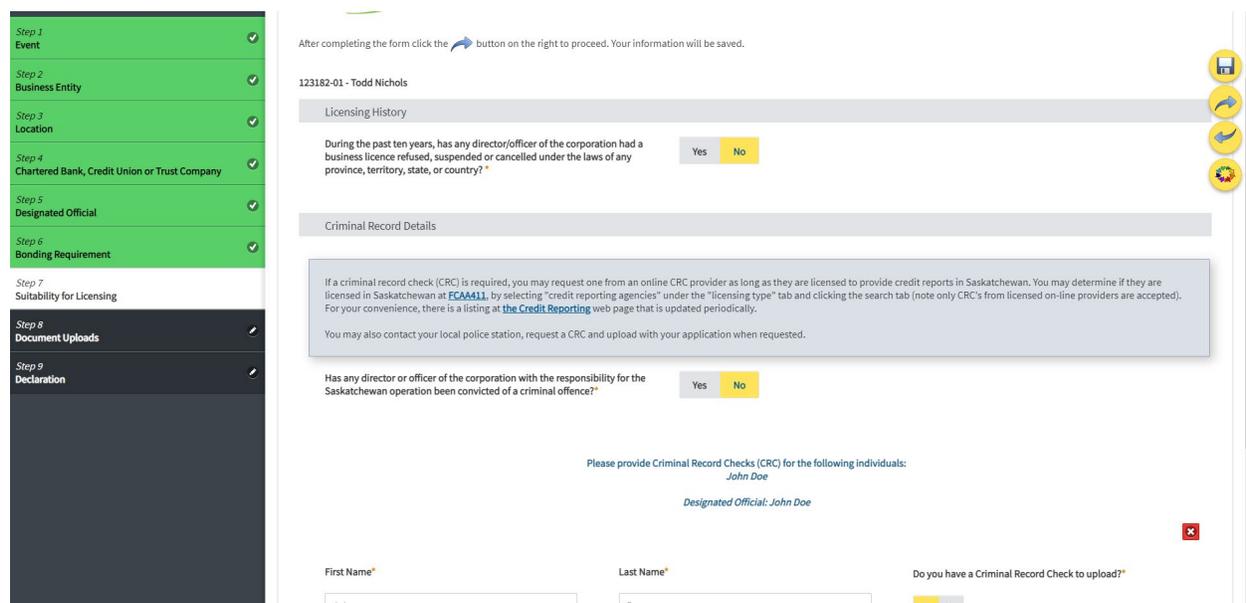
- Click on “Add a Criminal Record Check”
- Type in their first name and last name
- Indicate that you do not have a Criminal Record Check to upload
- Provide the reason why – i.e.: individual does not have a criminal record.

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 35).

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.

Make changes as required, select “next” .



Step 1 Event ✓

Step 2 Business Entity ✓

Step 3 Location ✓

Step 4 Chartered Bank, Credit Union or Trust Company ✓

Step 5 Designated Official ✓

Step 6 Bonding Requirement ✓

Step 7 Suitability for Licensing

Step 8 Document Uploads

Step 9 Declaration

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

123182-01 - Todd Nichols

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

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](#) 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 Criminal Record Checks (CRC) for the following individuals:  
John Doe  
Designated Official: John Doe

First Name\*  Last Name\*  Do you have a Criminal Record Check to upload?\*  Yes  No

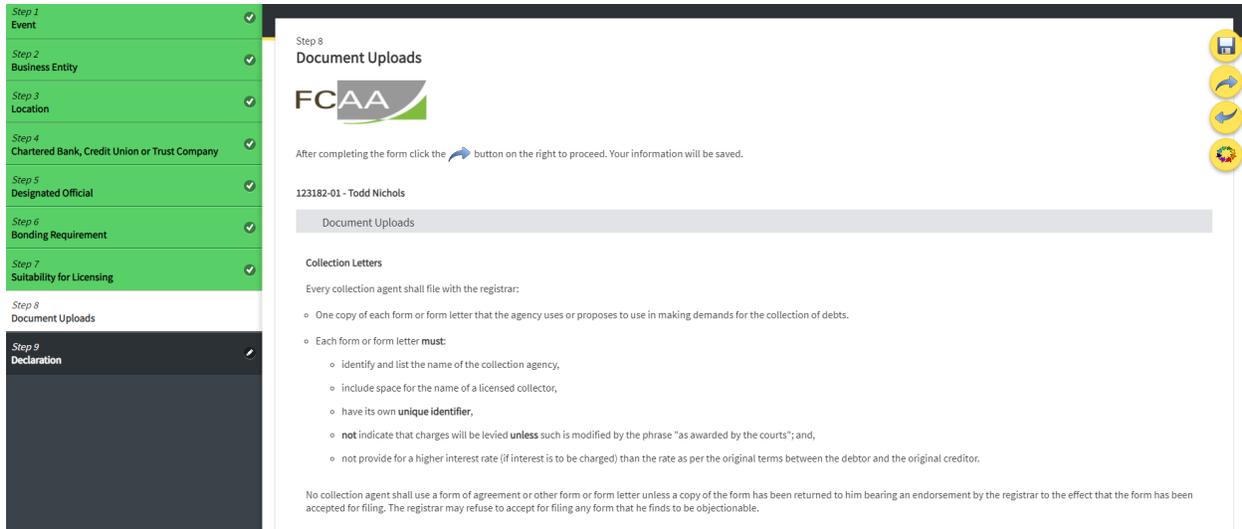
## Step 8 – Document Uploads

If you need to remove previously uploaded documents, select “remove file”  If you are making a change to an existing letter, please remove the old letter and upload the amended letter. As a reminder, each form or form letter **must**:

1. identify and list the name and address of the collection agency
2. include the identity of the person making the demand per Section 29(k) of *The Collection Agents Act*. The letter need not contain the licensed collector’s signature, but the typed have its own unique identifier.

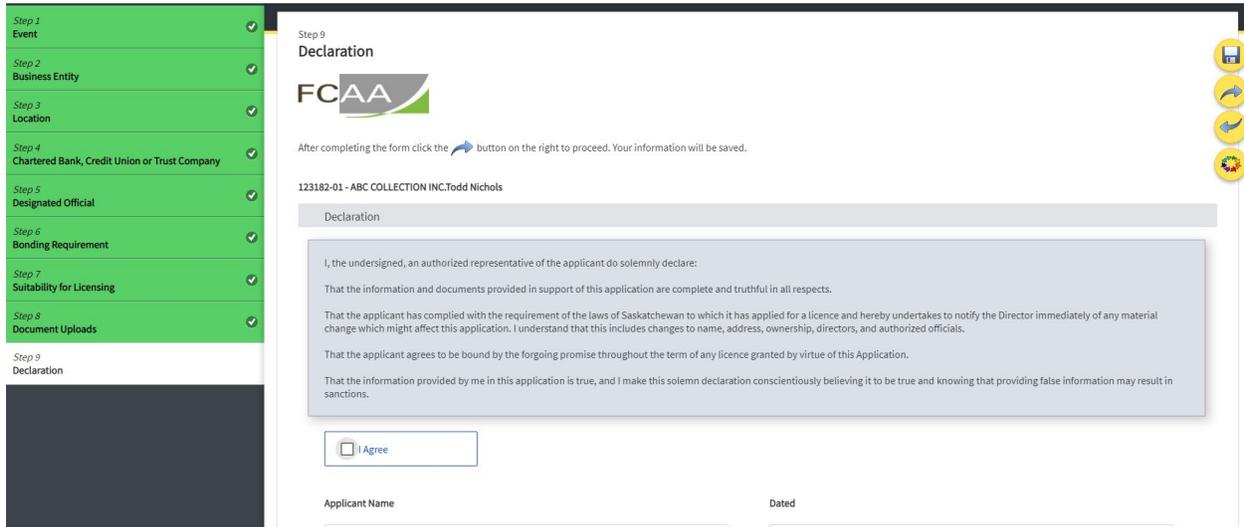
**Note:**

- **Before uploading the letters, a unique identifier such as a number or unique title on each individual letter must appear (e.g. 1-2021, 2-2021, etc. or first notice, second notice, final notice, etc.)**
  - **each letter is to be upload SEPARATELY.**
3. not indicate that charges will be levied **unless** such is modified by the phrase "as awarded by the courts"; and,
  4. not provide for a higher interest rate (if interest is to be charged) than the rate as per the original terms between the debtor and the original creditor.



## Step 9 – Declaration

Declare the accuracy of the submission. Once you select “I agree” “next”  , the payment step will be visible.



**Step 9 Declaration**

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

123182-01 - ABC COLLECTION INC.Todd Nichols

**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 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

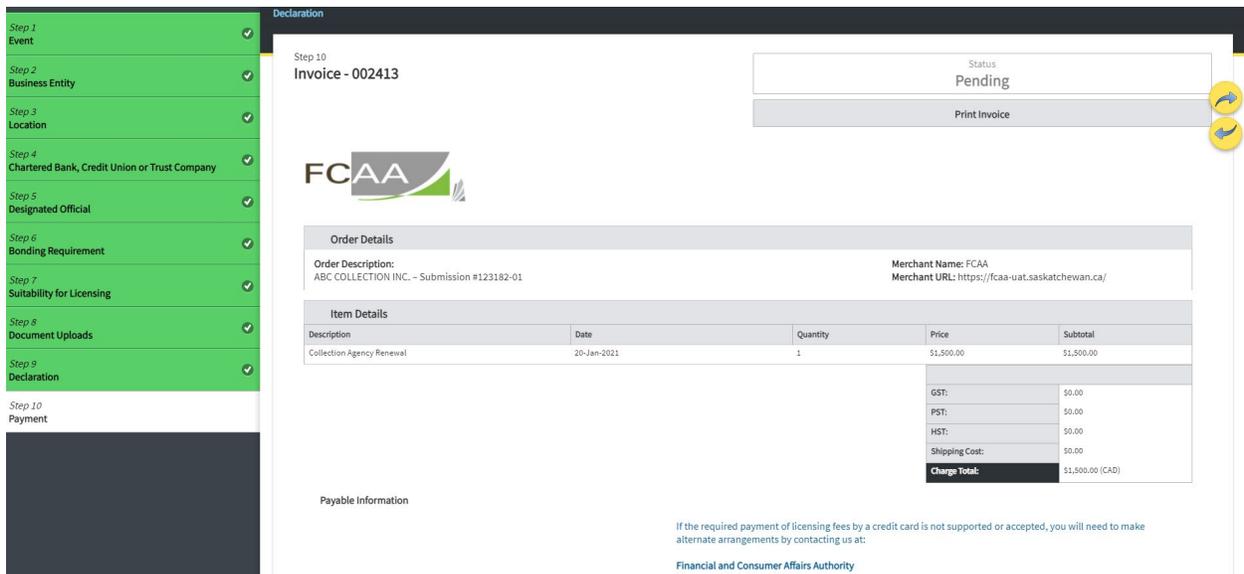
Applicant Name

Dated

## Step 10 – Payment

Scroll down the page and select “Proceed to Payment”

[Proceed to Payment](#)



**Step 10 Invoice - 002413**

Status: Pending

Print Invoice 

**Order Details**

Order Description: ABC COLLECTION INC. - Submission #123182-01      Merchant Name: FCAA  
Merchant URL: https://fcaa-uat.saskatchewan.ca/

**Item Details**

Description	Date	Quantity	Price	Subtotal
Collection Agency Renewal	20-Jan-2021	1	\$1,500.00	\$1,500.00

GST:	\$0.00
PST:	\$0.00
HST:	\$0.00
Shipping Cost:	\$0.00
<b>Charge Total:</b>	<b>\$1,500.00 (CAD)</b>

Payable Information

If the required payment of licensing fees by a credit card is not supported or accepted, you will need to make alternate arrangements by contacting us at:

**Financial and Consumer Affairs Authority**  
Customer Services: 306-975-5200



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.



Complete the Payment Method and Payment Details. Select "Process transaction."  
**Note that debit cards are not currently supported.**

QA Merchant 3

Mandatory fields marked by \*

**Item Details**

Description	Product Code	Quantity	Price
Collection Agency Renewal		1	\$
			Shipping: \$ 0.00
			GST: \$ 0.00
			PST: \$ 0.00
			HST: \$ 0.00
			Total (CAD): \$ 1500.00

**Customer Details**

Customer ID: TNICHOLS

Email Address:

Note:

**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: \$ 1500.00 (CAD)

Order ID: CP-2413-001

\*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.

You should now see this screen. Select “back to Invoice”

Back To Invoice - 002413 Print

Payment for Invoice - 002413  
Invoice - 002413



JAN 20, 2021 18:02:48  
Order ID: CP-2413-001

Moneris Details		
Amount: \$1500.00 (CAD)	Transaction Type: PURCHASE Cardholder: Test Card Number: *****3750	Response: 01/027 - APPROVED * = Reference Number: 660109490015217220 Authorization Code: 541972

Order Details	
Order Description: ABC COLLECTION INC. - Submission #123182-01	Merchant Name: FCAA Merchant URL: https://fcaa-uat.saskatchewan.ca/

Item Details				
Description	Date	Quantity	Price	Subtotal
Collection Agency Renewal	20-Jan-2021	1	\$1,500.00	\$1,500.00
				GST: \$0.00
				PST: \$0.00
				HST: \$0.00
				Shipping Cost: \$0.00
				<b>Charge Total:</b> \$1,500.00 (CAD)

You can now “print invoice” if you require a copy. At the bottom it will say “Your payment is confirmed and application has been submitted for Review.”

- Step 1  
Event ✓
- Step 2  
Business Entity ✓
- Step 3  
Location ✓
- Step 4  
Chartered Bank, Credit Union or Trust Company ✓
- Step 5  
Designated Official ✓
- Step 6  
Bonding Requirement ✓
- Step 7  
Suitability for Licensing ✓
- Step 8  
Document Uploads ✓
- Step 9  
Declaration ✓
- Step 10  
Payment

Invoice - 002413

Payment Received  
Print Invoice



JAN 20, 2021 18:02:48  
Order ID: CP-2413-001

Moneris Details		
Amount: \$1500.00 (CAD)	Transaction Type: PURCHASE Cardholder: Test Card Number: *****3750	Response: 01/027 - APPROVED * = Reference Number: 660109490015217220 Authorization Code: 541972

Order Details	
Order Description: ABC COLLECTION INC. - Submission #123182-01	Merchant Name: FCAA Merchant URL: https://fcaa-uat.saskatchewan.ca/

Item Details				
Description	Date	Quantity	Price	Subtotal
Collection Agency Renewal	20-Jan-2021	1	\$1,500.00	\$1,500.00
				GST: \$0.00
				PST: \$0.00
				HST: \$0.00
				Shipping Cost: \$0.00
				<b>Charge Total:</b> \$1,500.00 (CAD)

Payable Information

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

# APPLICATION PORTALS

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**My Pending Submissions** – this portal contains your unfinished applications

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

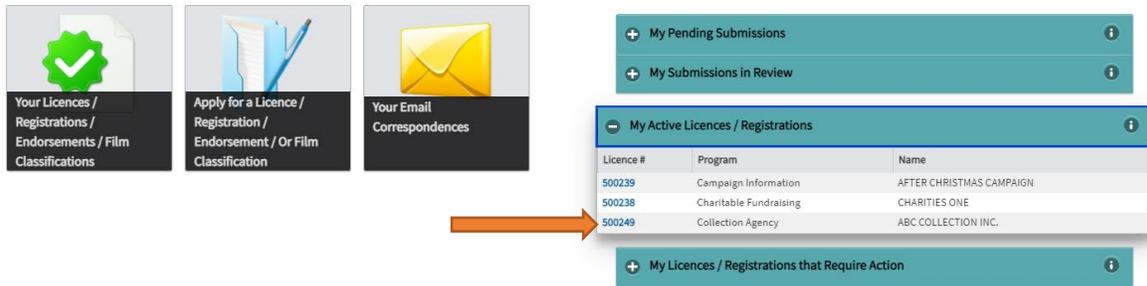
**My Active Licenses/Registration** – from this portal you can view your active licenses

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

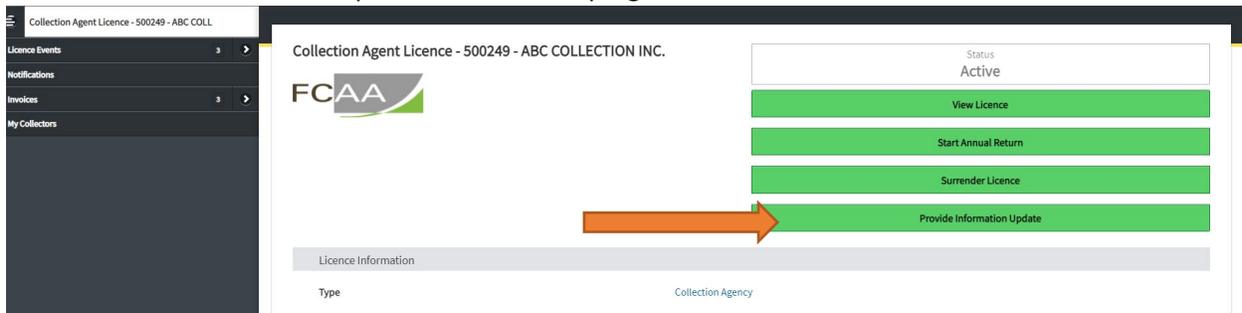
# Providing an Information Update

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

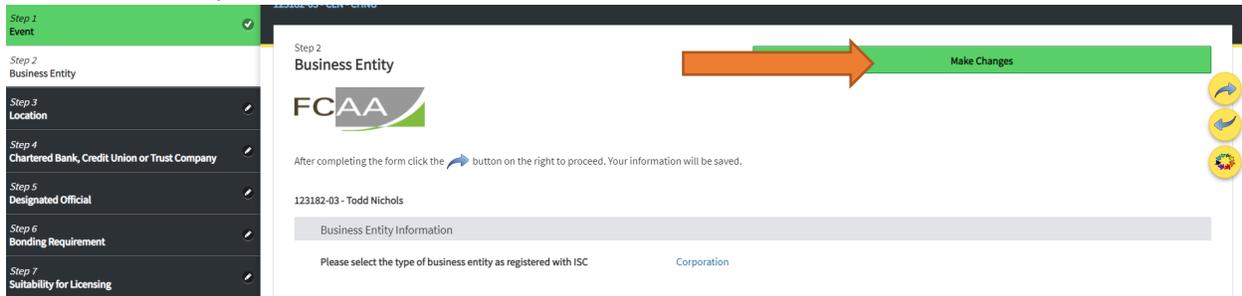
Select 'My Active Licenses/Registrations' on right side of screen. Select your licence number in blue.



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.



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

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



On Step 9 – Note that steps 1-8 have turned green. Once you click on “I agree” and select the “Submit” button, the application will be submitted to our office.

Step 9  
Declaration

FCAA

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

123182-03 - ABC COLLECTION INC.Todd Nichols

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

Step 9  
Declaration

FCAA

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

123182-03 - ABC COLLECTION INC.Todd NicholsTodd Nichols

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 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

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.

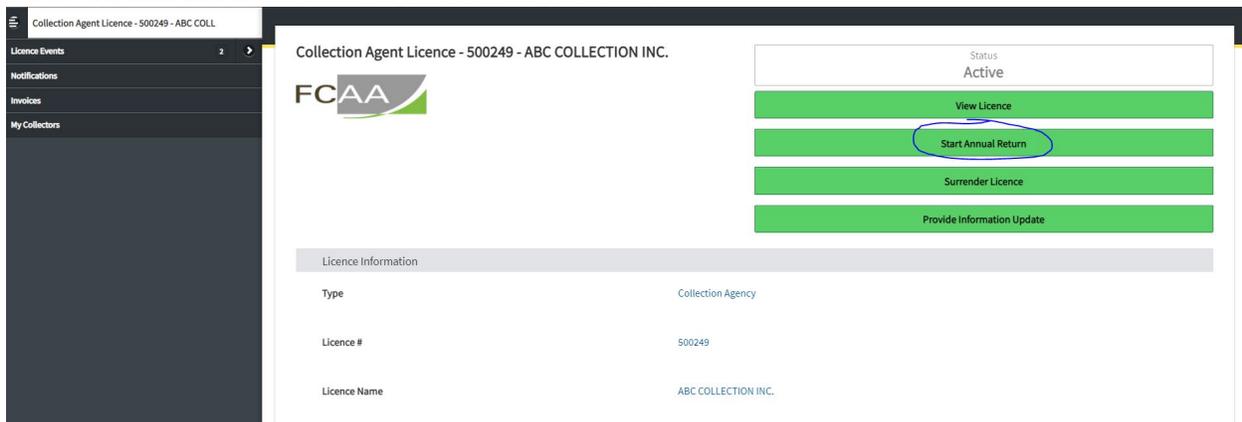
# Submitting Annual Returns (Financial Filings)

Log into the online Registration and Licensing System (RLS) <https://fcaa.saskatchewan.ca> (using chrome web browser) If you are not the Primary Owner of the company’s RLS account, you will need to be added as a “Delegate User” to access RLS by your company’s Primary Owner. Please use the instructions located in the Basic Users Guide ([Read the Basic Users Guide](#)) to do this.

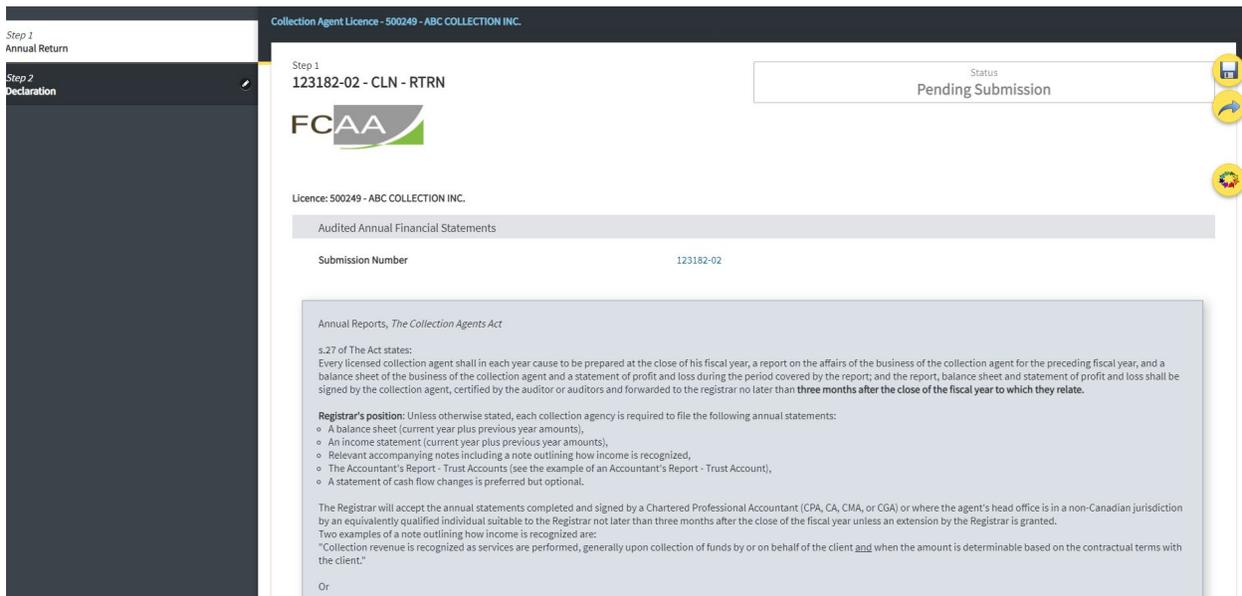
Open up your licence, under ‘My Active Licenses/Registrations’ on the right hand side of the screen.

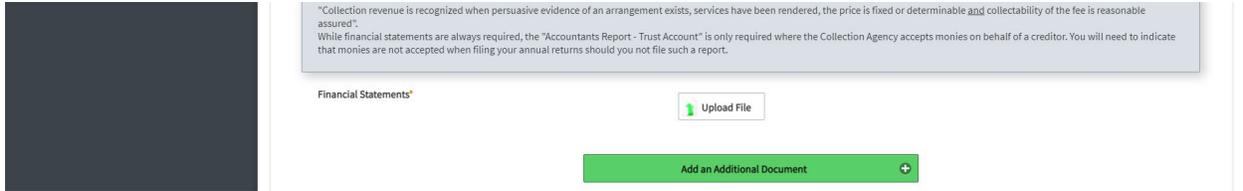
Select the licence # - it is a link that opens up your main licence page (see pic below)

Select the link and choose ‘Start Annual Return’ button.



Upload  the financial statement as requested - Ensure that the financial statement is signed by the director of the collection agency.





If you have an Accountant’s Report to upload you can either upload it as an ‘Additional Document’  or with the financial statement.

Click ‘save’  to the right of your screen. Then “next” 

Declare the submission and click “save”  . Then select “Submit” 

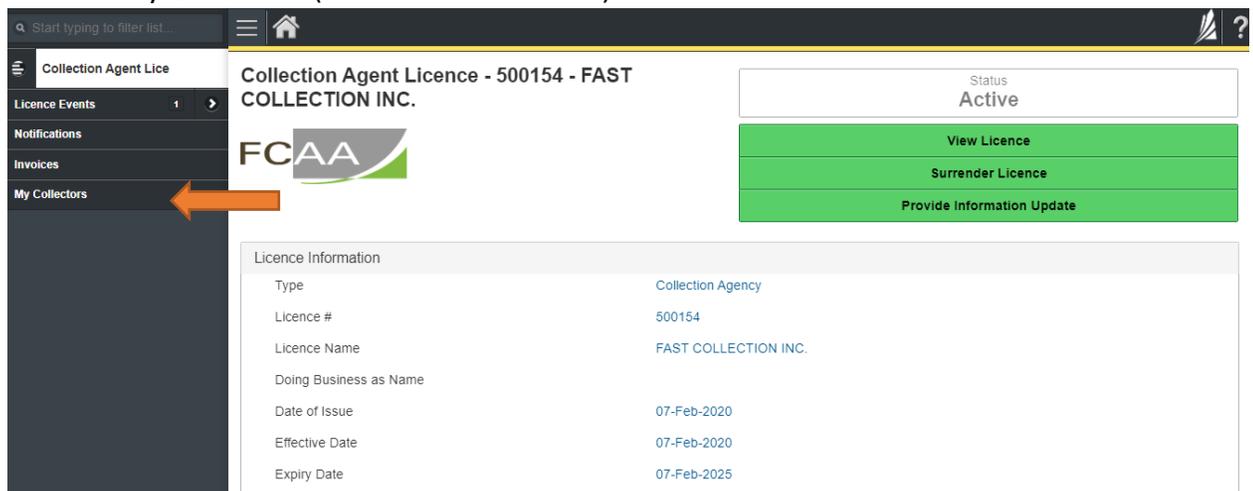
# Managing your Collectors

Once you are a licensed Collection Agency, you will be able to invite new collectors, renew current collectors, or inactive relationships (terminate collectors)

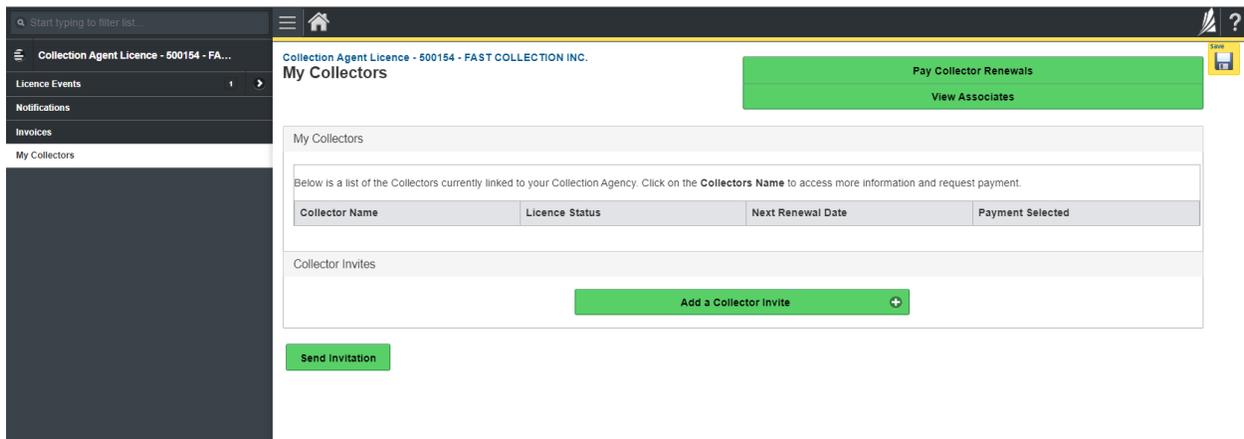
## Invite a New Collector

Once you are logged into your account:

- click on My Active Licences/Registrations (right side of screen)
- select your licence number in blue
- click on 'My Collectors' (left side of the screen)



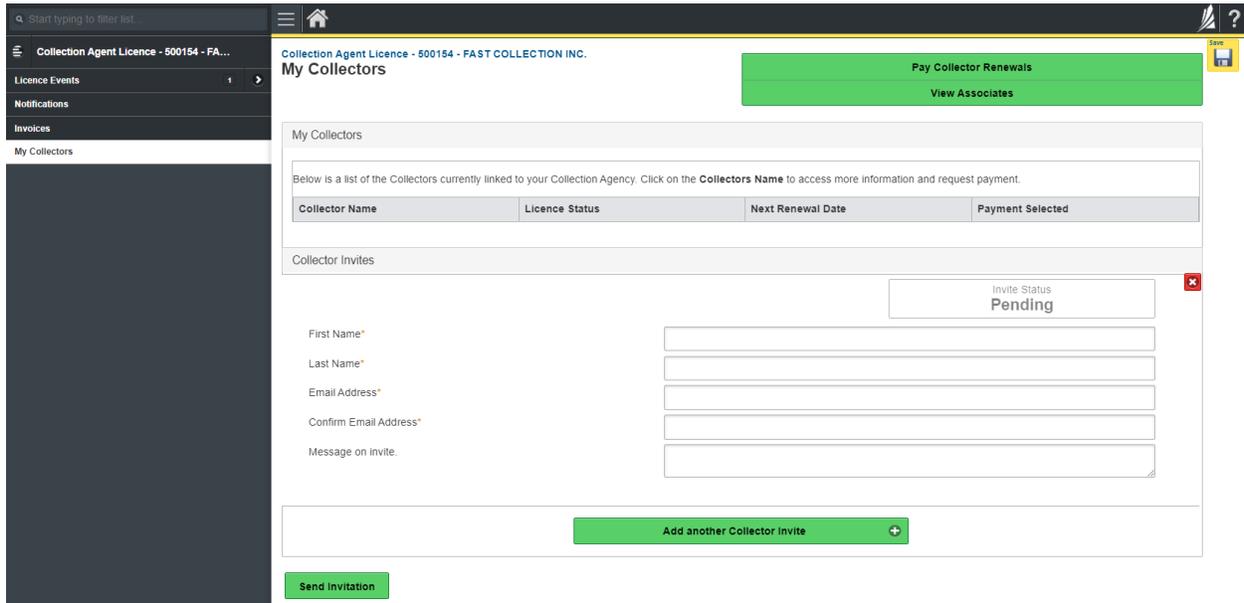
Once you have selected “My Collectors” your screen changes to this. If you have collectors, they will show up on the list and you will be able to renew their licence on this page. If you do not have any collectors or wish to invite additional collectors, select the green “Add a collector invite” button.



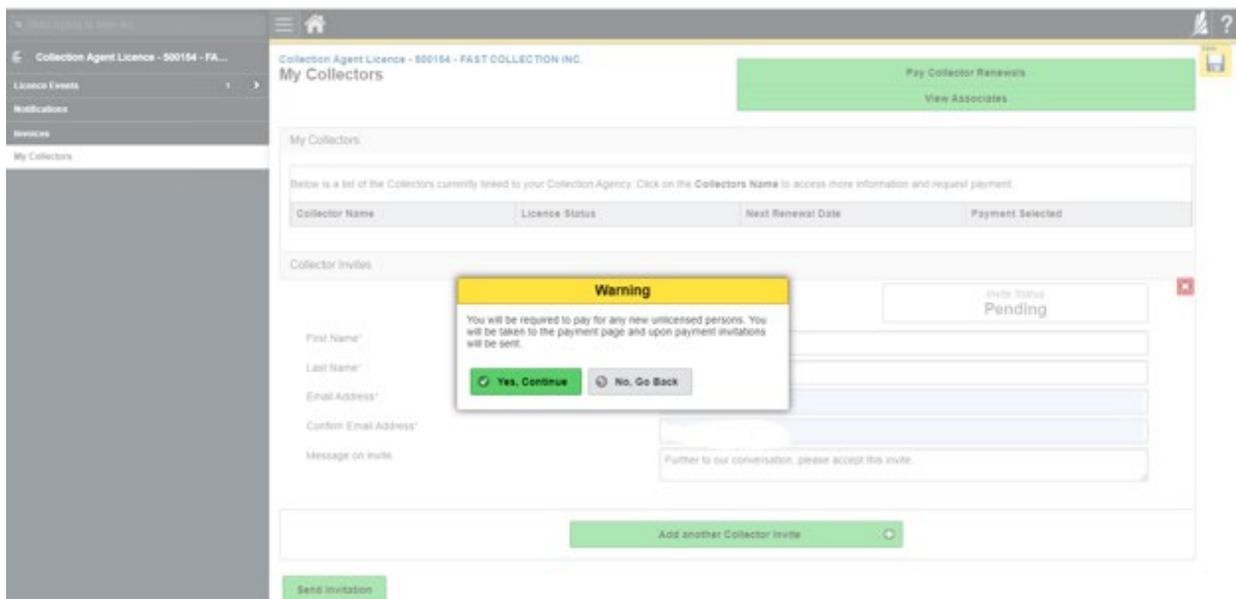
Provide the following information and select “Send Invitation”.

- First name
- Last Name
- Email Address

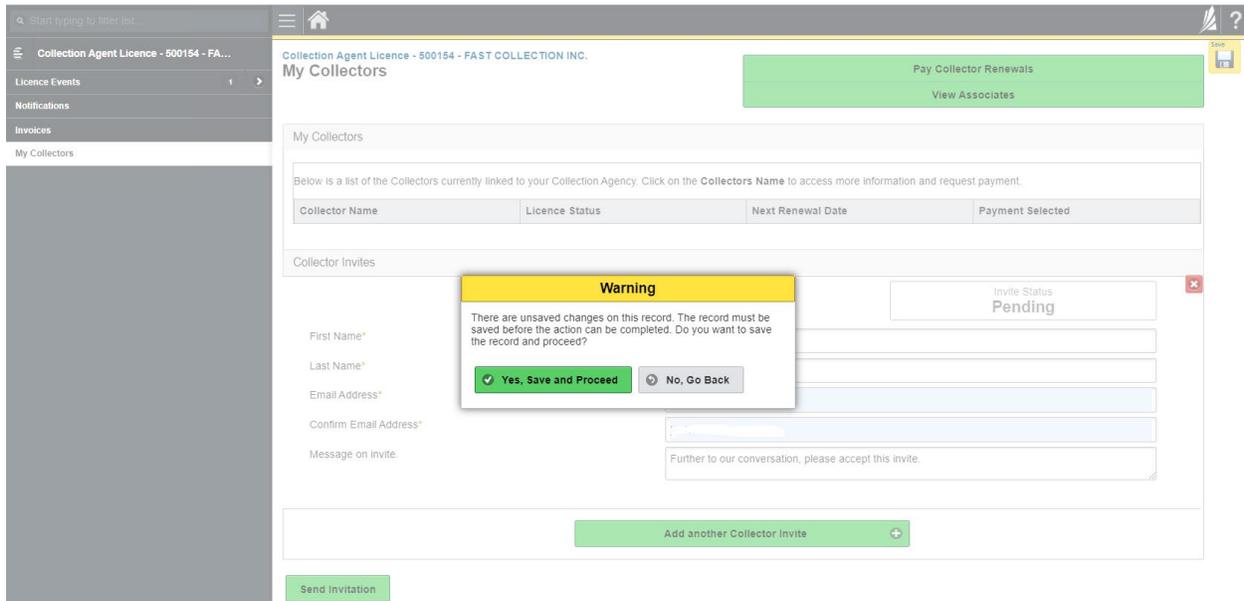
- Confirm Email Address
- Message on invite



Once you send the invitation (token), a message warning will pop up saying, “you will be required to pay for any new unlicensed persons.” You will be taken to the payment page and upon payment, invitations will be sent. Select “Yes, continue.” Note: The invite (token) expires after 20 days and when the invite expires the company will have to resend the invitation (see resending an invitation to a collector on page 53).

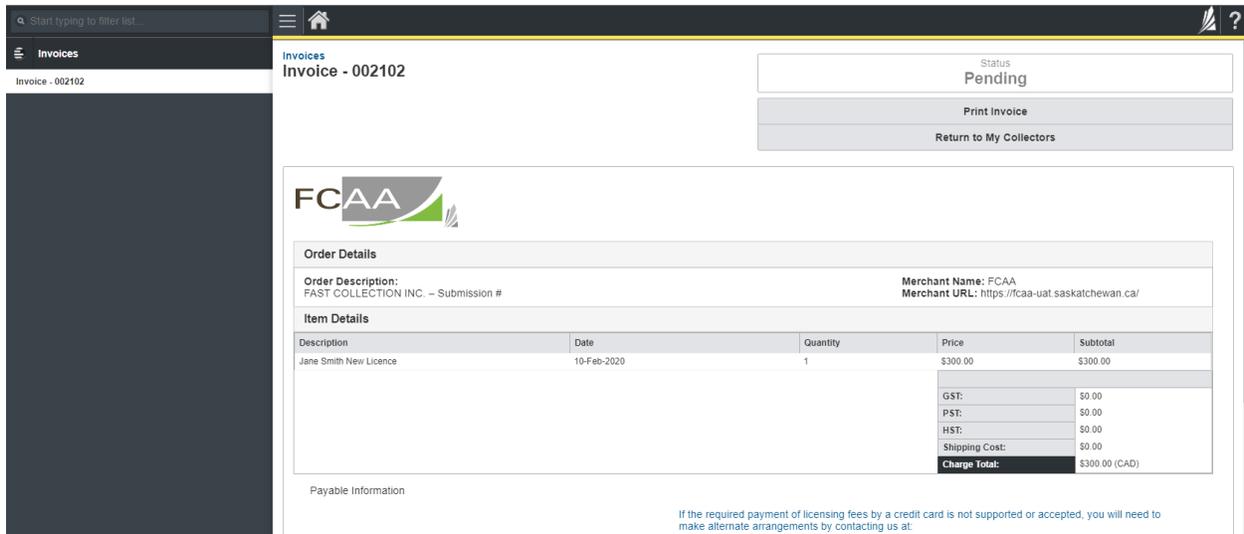


You will also receive a second warning saying, “There are unsaved changes on this record. The record must be saved before the action can be completed. Do you want to save the record and proceed?” Select “Yes, Save and Proceed.”



You will be taken to the payment page and upon payment the invitation(s) will be sent to the collector(s).

Review and then select “Proceed to Payment” if you are paying by credit card.



**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: cpdlcensing@gov.sk.ca  
Web address: www.fcaa.gov.sk.ca/CPD

These alternate payment arrangements may delay a review and/or the approval of your submission to allow for manual processing of the payment.

When you contact us please have your "submission number" (it can be found on your RLS screen). Afterwards, we will set your Registration and Licensing system (RLS) filing status to "Invoice Payment Pending" which will allow you to continue with your submission. If you do not contact us, the RLS system will not permit you to continue with your submission.

Thereafter, you will need to make arrangements to submit payment of the fees through the mail using a money order or a cheque drawn on a financial institution. Note, the associated licensing invoice, generated from the RLS must be attached with the cheques or money orders so that we can associate your payment with the correct submission. If the invoice is not attached, your payment and submission cannot be processed.

The money order or cheque should be made out to the Minister of Finance (Saskatchewan) and sent with the RLS invoice to:

**Financial and Consumer Affairs Authority**  
Consumer Protection Division  
500-1919 Saskatchewan Drive  
Regina SK S4P 4H2  
CANADA



[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.*

Complete the Payment Method and Payment Details. Select “Process transaction.”  
**Note that debit cards are not currently supported.**

QA Merchant 3

Mandatory fields marked by \*

Item Details			
Description	Product Code	Quantity	Price
Jane Smith New Licence	1	1	\$3300.00
			Shipping: \$0.00
			GST: \$0.00
			PST: \$0.00
			HST: \$0.00
Total (CAD):			\$300.00

**Customer Details**

Customer ID: \*

Email Address:

Note:

**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: \$300.00 (CAD)  
 Order ID: CP-2104-001

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.

Select “Back to invoice”

☰
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🔄 Back To Invoice - 002103
Print

Payment for Invoice - 002103

Invoice - 002103



FEB 10, 2020 11:07:18  
Order ID: CP-2103-001

**Moneris Details**

Amount: \$300.00 (CAD)	Transaction Type: PURCHASE Cardholder: john doe Card Number: *****0007	Response: 01/027 - APPROVED * = Reference Number: 660114090019575060 Authorization Code: 104858
------------------------	--	---

**Order Details**

Order Description: FAST COLLECTION INC. - Submission #	Merchant Name: FCAA Merchant URL: https://fcaa-uat.saskatchewan.ca/
---	--

**Item Details**

Description	Date	Quantity	Price	Subtotal
Jane Smith New Licence	10-Feb-2020	1	\$300.00	\$300.00
				GST: \$0.00
				PST: \$0.00
				HST: \$0.00
				Shipping Cost: \$0.00
				<b>Charge Total:</b> \$300.00 (CAD)

At this point, select “Print invoice” if you require a paper copy. Your status has changed to “Payment Received”. The Invitation has now been sent to the collector.

Invoices ^

Invoice - 002460

Status

**Payment Received**

Print Invoice

Return to My Collectors



APR 22, 2021 12:56:35  
Order ID: CP-2460-001

**Moneris Details**

Amount: \$300.00 (CAD)	Transaction Type: PURCHASE Cardholder: Test Card Number: *****0007	Response: 01/027 - APPROVED * = Reference Number: 660109300018874270 Authorization Code: 494213
------------------------	--	---

**Order Details**

Order Description: ABC COLLECTION INC. - Submission #	Merchant Name: FCAA Merchant URL: https://fcaa-uat.saskatchewan.ca/
--	--

**Item Details**

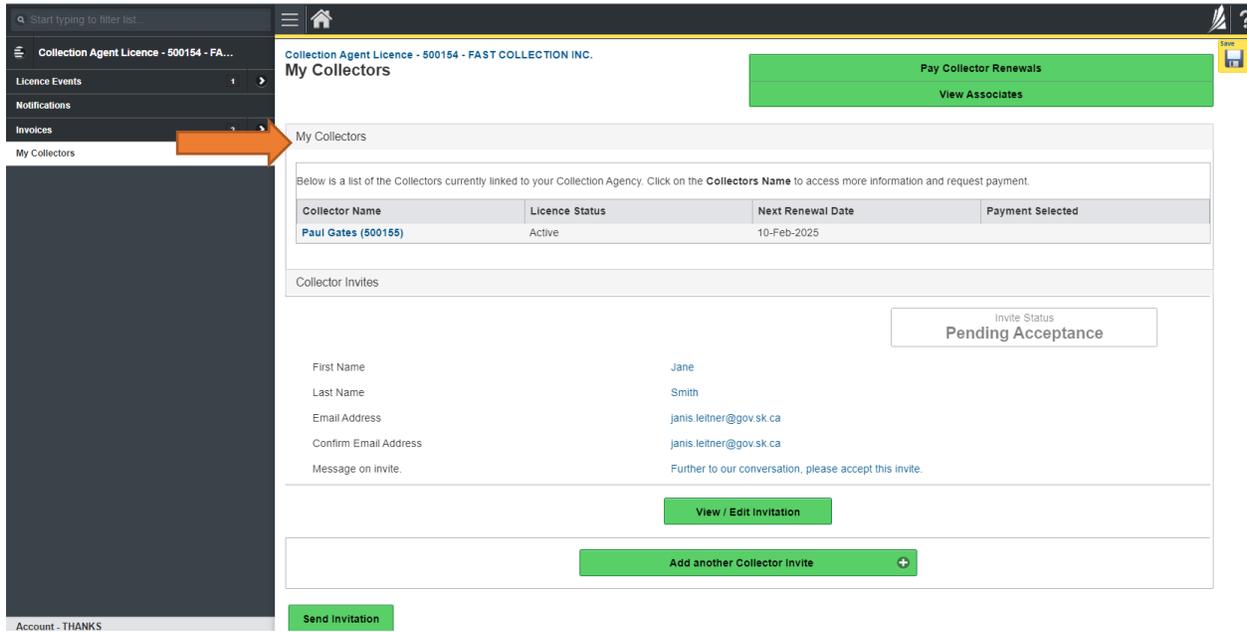
Description	Date	Quantity	Price	Subtotal
Wade Hayes New Licence	22-Apr-2021	1	\$300.00	\$300.00
				GST: \$0.00
				PST: \$0.00
				HST: \$0.00
				Shipping Cost: \$0.00
				<b>Charge Total:</b> \$300.00 (CAD)

Pavable Information



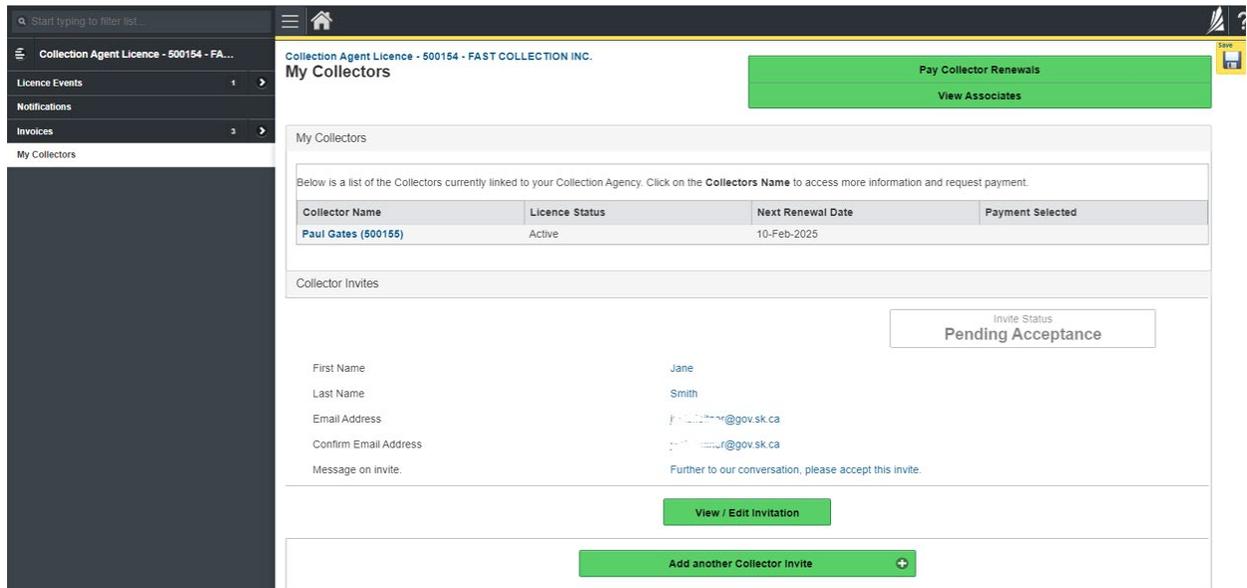
Your payment is confirmed and application has been submitted for Review.

Once the collector completes their portion of the online process and submits the application through RLS to our office, the application will then be processed by FCAA. If approved (generally within 7 days), the licensed collector will show up in “My collectors” list as shown below.



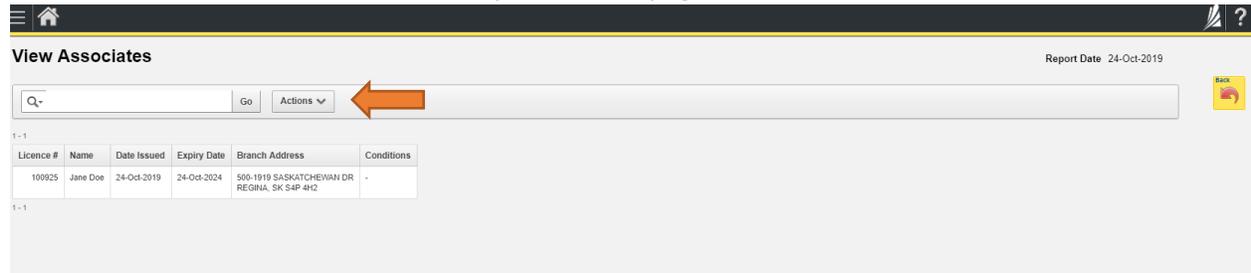
Note: If the collector can't get to the collector application, they must contact you to re-send the invitation. See “Resending an invitation to a collector” on page 53 of this guide.

On this page, the Collection Agency can pay collector renewals, view collectors or inactivate relationships (terminate collectors).



If you select the green portal that says “View Associates”, it will take you to a list of your collectors which contains the following information: Licence number, Name, Date issued, Expiry date, Branch Address and Conditions (if any). From this page you can search for an associate. By selecting the “Action” button you can filter your collectors, format your collectors, or download to an excel spreadsheet, HTML, Email or Pdf.

Select back button  to return to “My Collectors” page.



**View Associates** Report Date 24-Oct-2019

Search:  Go **Actions** 

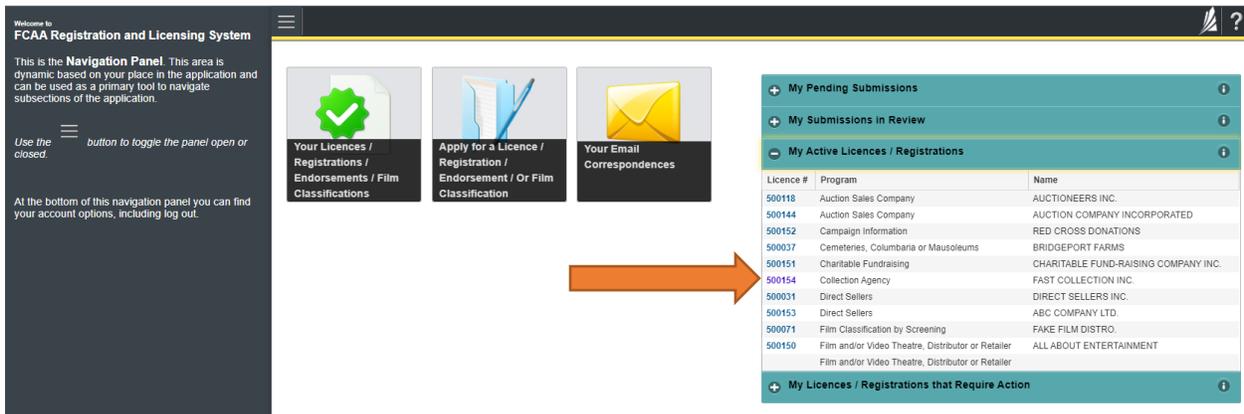
Licence #	Name	Date Issued	Expiry Date	Branch Address	Conditions
109925	Jane Doe	24-Oct-2019	24-Oct-2024	500-1919 SASKATCHEWAN DR REGINA, SK S4P 4H2	-

## Renew a Collector

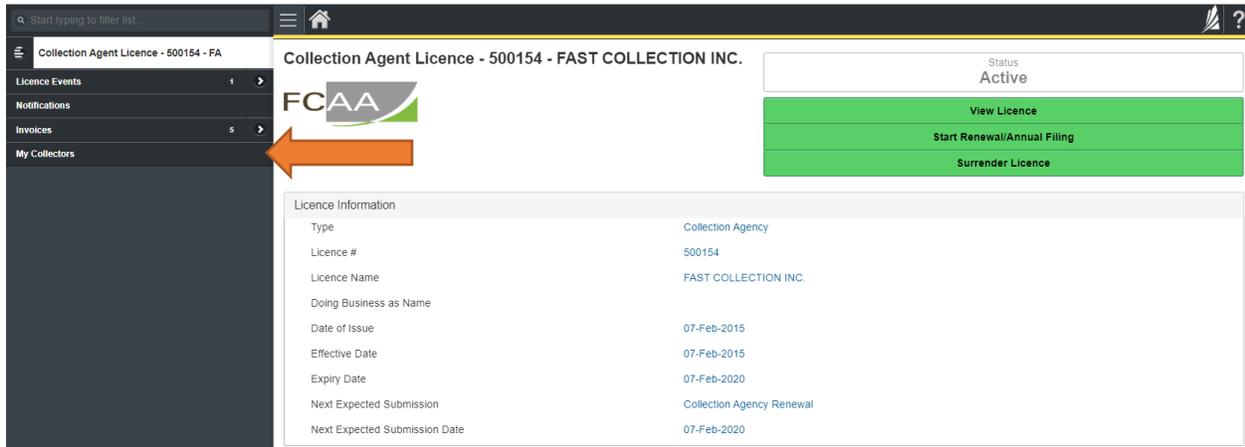
From the main screen, select “My Active Licenses/Registrations” from the portal as indicated by the orange arrow below.



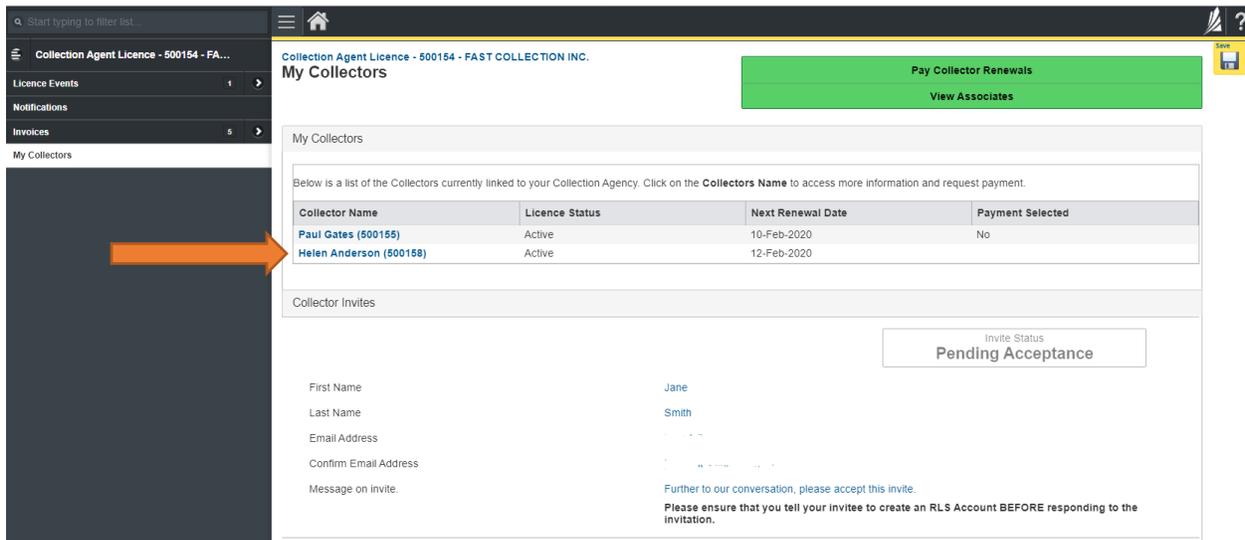
When the portal opens, select your collection agency licence number. You will likely have only one license unless you are licensed under more than one program.



Select “My Collectors” to the left of the screen

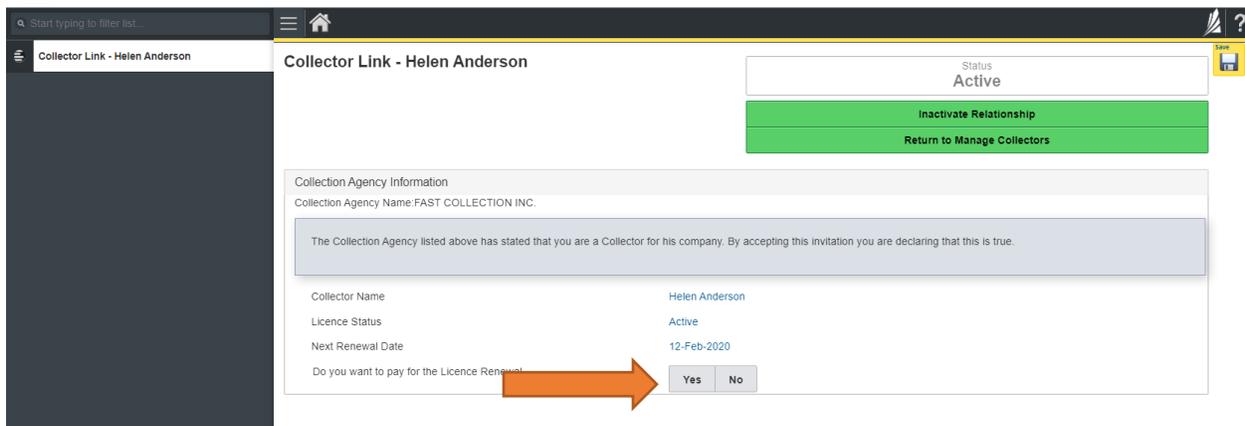


Then select the name of the collector in blue that you want to renew.



The screen will then look like the one below.

It will ask the question “Do you want to pay for the Licence Renewal?” Select “Yes”, select  “save” at the top right. Then select the green button that says “Return to Manage Collectors”.



In the list of collectors you will see that the collector you are paying now has a “yes” appearing in the column “Payment selected”. Select the green button that says, “Pay Collector Renewal” (top of screen).

Collection Agent Licence - 500154 - FAST COLLECTION INC.  
My Collectors

Pay Collector Renewals  
View Associates

My Collectors

Below is a list of the Collectors currently linked to your Collection Agency. Click on the **Collectors Name** to access more information and request payment.

Collector Name	Licence Status	Next Renewal Date	Payment Selected
<a href="#">Paul Gates (500155)</a>	Active	10-Feb-2020	No
<a href="#">Helen Anderson (500158)</a>	Active	12-Feb-2020	Yes

Collector Invites

Invite Status  
Pending Acceptance

First Name: Jane  
Last Name: Smith  
Email Address: [janis.leitner@gov.sk.ca](mailto:janis.leitner@gov.sk.ca)  
Confirm Email Address: [janis.leitner@gov.sk.ca](mailto:janis.leitner@gov.sk.ca)  
Message on invite: Further to our conversation, please accept this invite.  
**Please ensure that you tell your invitee to create an RLS Account BEFORE responding to the invitation.**

View / Edit invitation

The screen will change to this one below. Select “proceed to payment” at the bottom.

Invoices  
Invoice - 002102  
Invoice - 002103  
Invoice - 002104  
Invoice - 002110  
Invoice - 002121  
Invoice - 002122

Invoices  
Invoice - 002122

Status  
Pending

Print Invoice  
Return to My Collectors

FCAA

Order Details

Order Description: Merchant Name: FCAA  
Merchant URL: <https://fcaa-uat.saskatchewan.ca/>

Item Details

Description	Date	Quantity	Price	Subtotal
Helen Anderson - Licence Renewal	12-Feb-2020	1	\$300.00	\$300.00

GST:	\$0.00
PST:	\$0.00
HST:	\$0.00
Shipping Cost:	\$0.00
<b>Charge Total:</b>	<b>\$300.00 (CAD)</b>

Payable Information

If the required payment of licensing fees by a credit card is not supported or accepted, you will need to make alternate arrangements by contacting us at:

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**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: www.fcaa.gov.sk.ca/CPD

These alternate payment arrangements may delay a review and/or the approval of your submission to allow for manual processing of the payment.

When you contact us please have your "submission number" (it can be found on your RLS screen). Afterwards, we will set your Registration and Licensing system (RLS) filing status to "Invoice Payment Pending" which will allow you to continue with your submission. If you do not contact us, the RLS system will not permit you to continue with your submission.

Thereafter, you will need to make arrangements to submit payment of the fees through the mail using a money order or a cheque drawn on a financial institution. Note, the associated licensing invoice, generated from the RLS must be attached with the cheques or money orders so that we can associate your payment with the correct submission. If the invoice is not attached, your payment and submission cannot be processed.

The money order or cheque should be made out to the Minister of Finance (Saskatchewan) and sent with the RLS invoice to:

**Financial and Consumer Affairs Authority**  
 Consumer Protection Division  
 500-1919 Saskatchewan Drive  
 Regina SK S4P 4H2  
 CANADA



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.

**Complete the Payment Method and Payment Details. Select "Process transaction."**  
**Note that debit cards are not currently supported.**

**QA Merchant 3**

Mandatory fields marked by \*

Item Details			
Description	Product Code	Quantity	Price
Helen Anderson - Licence Renewal	1	1	\$3300.00
			Shipping: \$0.00
			GST: \$0.00
			PST: \$0.00
			HST: \$0.00
			<b>Total (CAD): \$3300.00</b>

**Customer Details**

Customer ID: THANKS

Email Address:

Note:

**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: \$300.00 (CAD)  
 Order ID: CP-2122-001

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.

Once the payment has been made you will be taken back to this screen. Select “back to invoice”.

Home ?

Payment for Invoice - 002122  
 Invoice - 002122

FEB 12, 2020 17:04:47  
 Order ID: CP-2122-001

**FCAA**

Moneris Details			
Amount: \$300.00 (CAD)	Transaction Type: PURCHASE Cardholder: John doe Card Number: *****0007	Response: 01/027 - APPROVED * = Reference Number: 660109300013060120 Authorization Code: 926682	

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

Item Details				
Description	Date	Quantity	Price	Subtotal
Helen Anderson - Licence Renewal	12-Feb-2020	1	\$300.00	\$300.00
				GST: \$0.00
				PST: \$0.00
				HST: \$0.00
				Shipping Cost: \$0.00
<b>Charge Total:</b>				<b>\$300.00 (CAD)</b>

At this point, you can print invoice if required. Below the invoice will say that “Your payment is confirmed and application has been sent for review.” The status of the invoice will say “Payment Received”.

Invoices ^

Invoice - 002458

Status  
**Payment Received** ←

Print Invoice

Return to My Collectors



APR 22, 2021 12:26:35  
Order ID: CP-2458-001

**Moneris Details**

Amount: \$300.00 (CAD)	Transaction Type: PURCHASE Cardholder: test Card Number: *****0007	Response: 01/027 - APPROVED * = Reference Number: 660109300018874160 Authorization Code: 277422
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**Order Details**

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

**Item Details**

Description	Date	Quantity	Price	Subtotal
Noel Jenner - Licence Renewal	22-Apr-2021	1	\$300.00	\$300.00

GST:	\$0.00
PST:	\$0.00
HST:	\$0.00
Shipping Cost:	\$0.00
<b>Charge Total:</b>	<b>\$300.00 (CAD)</b>

Payable Information

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

The collector will be notified by FCAARLS’s email that Financial and Consumer Affairs Authority’s Consumer Protection Division has received payment for their collector’s licence renewal and they can then login to RLS with their RLS user id and password to continue with the licensing renewal process. Please see the Guide for the Collector process [Guide for Collectors](#)

## Resending an invitation to a collector

To resend an invitation:

- Login to RLS
- Click on 'My Active Licences/Registrations'
- Click on your collection agency's licence number in blue

Welcome to FCAA Registration and Licensing System

This is the Navigation Panel. This area is dynamic based on your place in the application and can be used as a primary tool to navigate subsections of the application.

Use the button to toggle the panel open or closed.

At the bottom of this navigation panel you can find your account options, including log out.

Licence #	Program	Name
500118	Auction Sales Company	AUCTIONEERS INC.
500144	Auction Sales Company	AUCTION COMPANY INCORPORATED
500152	Campaign Information	RED CROSS DONATIONS
500037	Cemeteries, Columbaria or Mausoleums	BRIDGEPORT FARMS
500151	Charitable Fundraising	CHARITABLE FUND-RAISING COMPANY INC.
500154	Collection Agency	FAST COLLECTION INC.
500031	Direct Sellers	DIRECT SELLERS INC.
500153	Direct Sellers	ABC COMPANY LTD.
500071	Film Classification by Screening	FAKE FILM DISTRO.
500150	Film and/or Video Theatre, Distributor or Retailer	ALL ABOUT ENTERTAINMENT
	Film and/or Video Theatre, Distributor or Retailer	

Select "My collectors".

Collection Agent Licence - 500154 - FAST COLLECTION INC.

Status: Active

[View Licence](#)

[Start Renewal/Annual Filing](#)

[Surrender Licence](#)

Licence Information	
Type	Collection Agency
Licence #	500154
Licence Name	FAST COLLECTION INC.
Doing Business as Name	
Date of Issue	07-Feb-2015
Effective Date	07-Feb-2015
Expiry Date	07-Feb-2020
Next Expected Submission	Collection Agency Renewal
Next Expected Submission Date	07-Feb-2020

Go to the invitation and select View/Edit Invitation.

Invite Status: Pending Acceptance

First Name: Dave

Last Name: Levi

Email Address: [redacted]

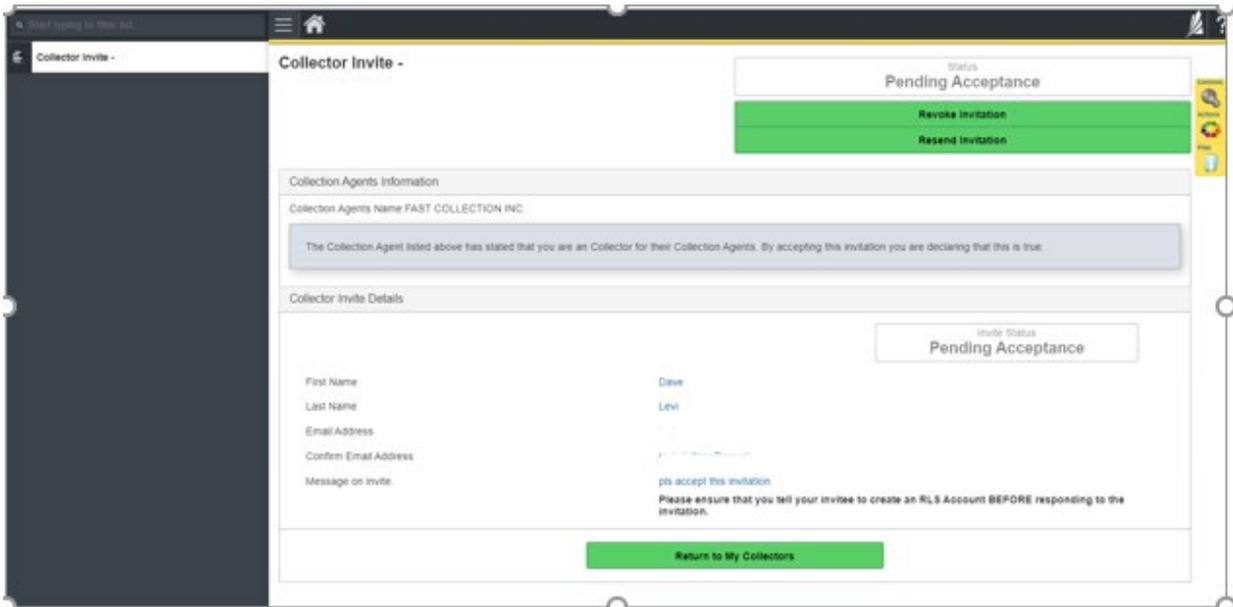
Confirm Email Address: [redacted]

Message on invite: pls accept this invitation

Please ensure that you tell your invitee to create an RLS Account BEFORE responding to the invitation.

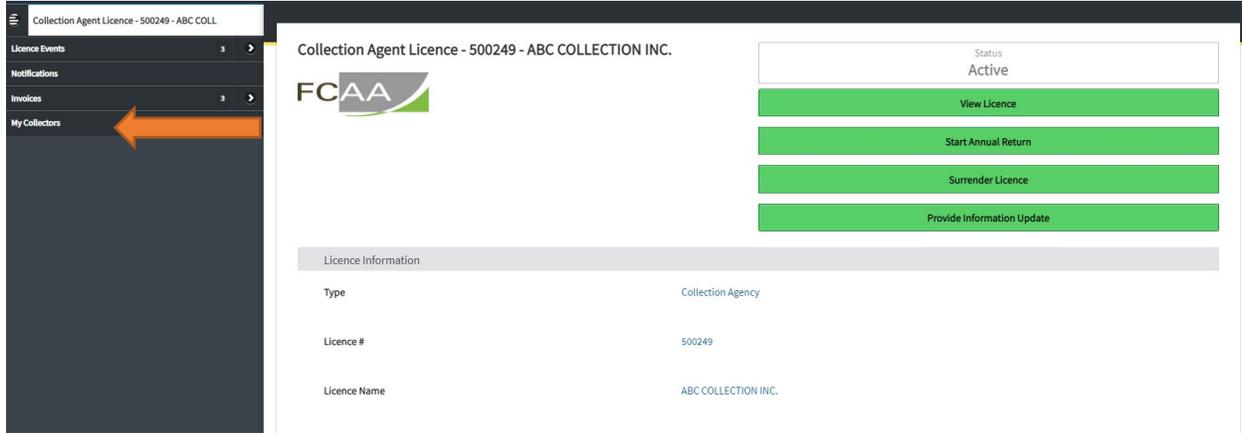
[View / Edit Invitation](#)

Select the green button that says, “Resend Invitation” a message will pop up saying that the invitation has been resent. The collector will receive a new email where they will select “respond to invitation.”

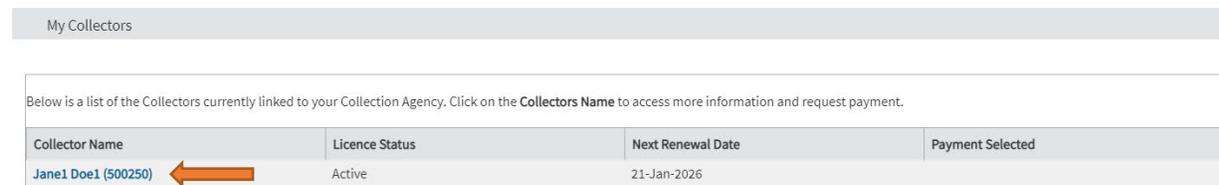


## Terminating/Inactivate a collector

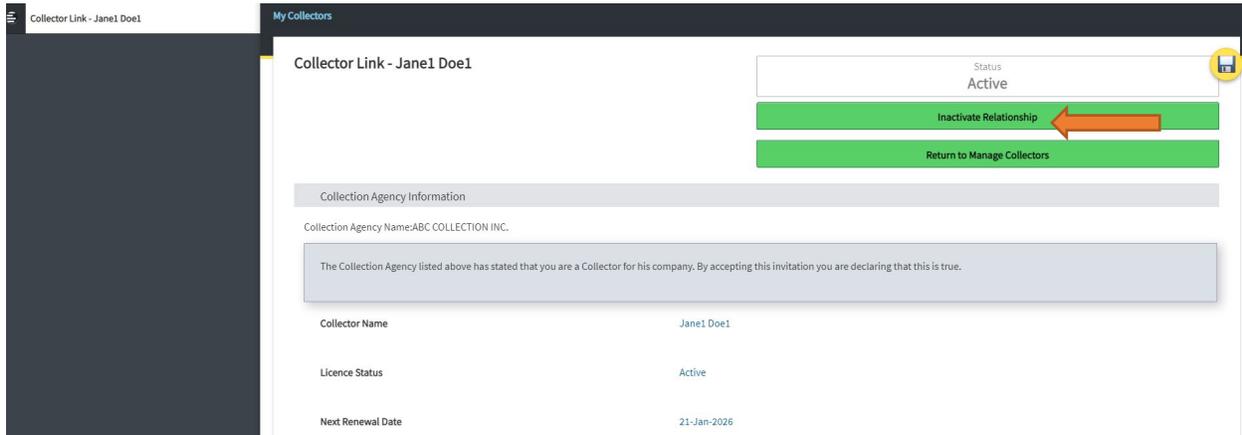
- Login to RLS
- Select My Active Licenses/Registrations, then select the company’s licence number in blue.  
Select “My collectors”



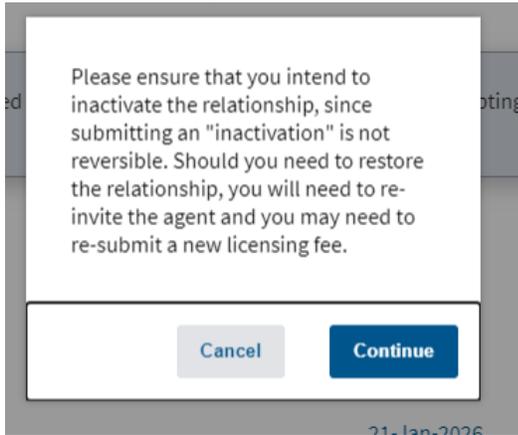
- From the list of collectors, select the collectors name in blue.



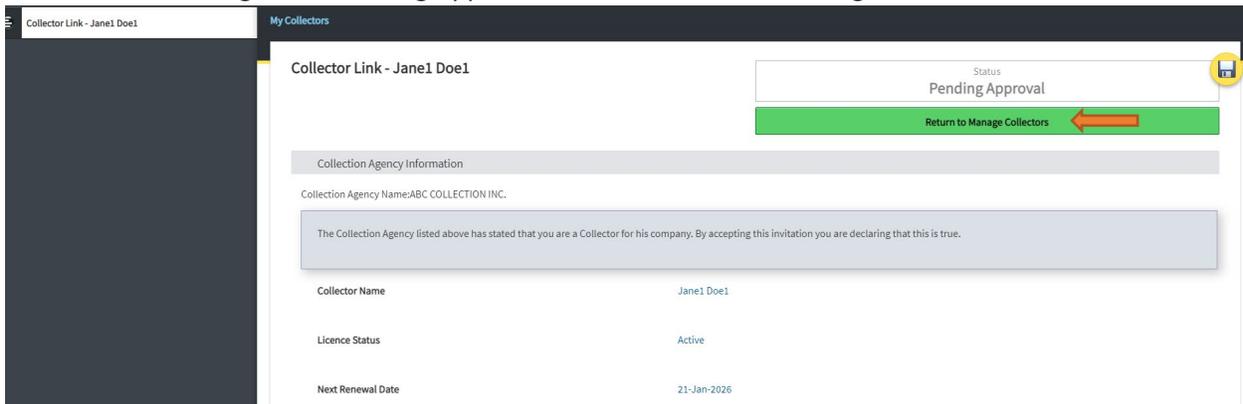
- Select “Inactivate Relationship”



You will see a pop up that says ‘Please ensure that you intend to deactivate the relationship, since submitting an “inactivation” is not reversible. Should you need to restore the relationship, you will need to re-invite the agent and you may need to re-submit a new licensing fee. Select “continue.”



The status has changed to “Pending Approval”. Select “Return to manage collectors.”



The collector is no longer on your list.

