

# Consumer Credit Division

## Registration and Licensing System (RLS)

### User Guide – RLS Basics

[fca.gov.sk.ca](http://fca.gov.sk.ca) | [fid@gov.sk.ca](mailto:fid@gov.sk.ca)

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# Table of Contents

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<b>INTRODUCTION</b>	<b>1</b>
<b>GENERAL NAVIGATION TIPS</b>	<b>2</b>
<b>RLS LOGIN PAGE</b>	<b>3</b>
<b>REGISTER A NEW ACCOUNT</b>	<b>4</b>
<b>NAVIGATING YOUR RLS HOME SCREEN</b>	<b>8</b>
<b>DASHBOARD OVERVIEW</b>	<b>8</b>
<b>“YOUR LICENCES” BUTTON</b>	<b>9</b>
<b>“YOUR CORRESPONDENCE DOCUMENTS” BUTTON</b>	<b>10</b>
<b>ACCOUNT DELEGATES</b>	<b>11</b>
<b>INTRODUCTION</b>	<b>11</b>
<b>ADDING A DELEGATE</b>	<b>11</b>
<b>PRIMARY ACCOUNT PROFILE</b>	<b>17</b>
<b>VIEWING AND MANAGING YOUR PRIMARY ACCOUNT PROFILE</b>	<b>17</b>
<b>FORM FIELD BASICS</b>	<b>20</b>
<b>TEXT ENTRY</b>	<b>20</b>
<b>DROPDOWNS</b>	<b>20</b>
<b>RADIO BUTTONS</b>	<b>20</b>
<b>CHECKBOXES</b>	<b>21</b>
<b>BUTTONS</b>	<b>21</b>
<b>BLUE TEXT</b>	<b>22</b>
<b>PAYMENT</b>	<b>23</b>
<b>NAVIGATION</b>	<b>24</b>

<b>RETURNING TO WORK ON YOUR SUBMISSION</b>	<b>24</b>
<b>RESPONDING TO A “REQUEST FOR MORE INFORMATION” MESSAGE</b>	<b>24</b>
<b>VIEWING YOUR SUBMISSIONS THAT ARE WITH FCAA IN REVIEW</b>	<b>25</b>
<b>SYSTEM MESSAGES</b>	<b>26</b>
<hr/>	
<b>CONTACT US</b>	<b>27</b>

# Introduction

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This is a guide to using the Financial and Consumer Affairs Authority (“FCAA”) online portal called the “Registration and Licensing System” (“RLS”).

RLS is a secure electronic environment that allows a user to administer a licence or registration; including applying for licensing or registration, submit required filings (collectively called “Submissions” for the purpose of this guide), print a licence and view correspondence regarding a licence.

This guide provides RLS basics and explains how to create an account, edit a profile and navigate through RLS. For help and guidance on specific licensing or registration processes, please consult the user guides for different licence types on the FCAA webpage <https://fcaa.gov.sk.ca/>

RLS should be accessed using Google Chrome, Mozilla Firefox, Internet Explorer 11 or Microsoft Edge browsers. Other browsers may result in the system not performing properly.



## Overview of RLS / Using this guide

Users of the RLS guides should keep in mind that screenshots are for reference and are indicative of what the user sees, but they are not always identical to the current system.

RLS is used to apply for a licence or registration, submit filings that licensees are required to make, change information (e.g. contact information), or to surrender the licence. Each of these items is viewed as an application in RLS, and will be reviewed by FCAA. A response will be provided to each submission, to either approve the submission, reject the submission, or to request more information.

It may be helpful to remember that RLS uses the concept of primary owner for each licensee / applicant. There can only be one primary owner. The primary owner can establish one or more delegates, who have the same access as the primary owner except a delegate cannot add additional delegates, and does not receive RLS generated email correspondence. In addition to the primary owner / delegate, there can be a submission contact for each submission.

More information is in the following pages and in the licence-specific user guides.


*Please note that all images shown in this guide are for illustration purposes only and may not be an exact representation of the RLS online portal.*

# General Navigation Tips

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In addition to the guidance that you will find in this manual, this page provides basic RLS navigation tips.


## General Navigation Tips


- ✓ To proceed to the next step in the submission, Click “Next” –  - found at the top of the right-hand corner of the most submission screens. Your page will be saved automatically.

- ✓ As you save and/or exit a screen, the following message will appear if your details have been saved successfully:



- ✓ To go back to a previous step in the submission, click “Prev”-  - found at the top of the right-hand corner of the screen. Your page will be saved automatically.

- ✓ For additional help, review any “information bubbles” -  - and instruction text boxes found throughout the submission screens.

- ✓ You can also press “Save” -  - to save the entries you have made on the screen. In addition, where a screen performs calculations, in most situations, you will be asked to click “Save” to perform the calculations.

# RLS Login Page

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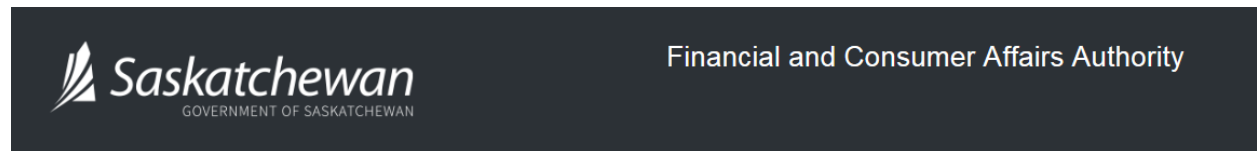
RLS should be accessed using Google Chrome, Mozilla Firefox, Internet Explorer 11 or Microsoft Edge browsers. Other browsers may result in the system not performing properly.



To access the RLS login page, go to <https://fcaa.saskatchewan.ca>

Here you can:

- Login using an existing username and password;
- Register a new account by clicking the 'Register' button; and
- Reset your password using the "Forgot your password?" link.



## FCAA Registration and Licensing System

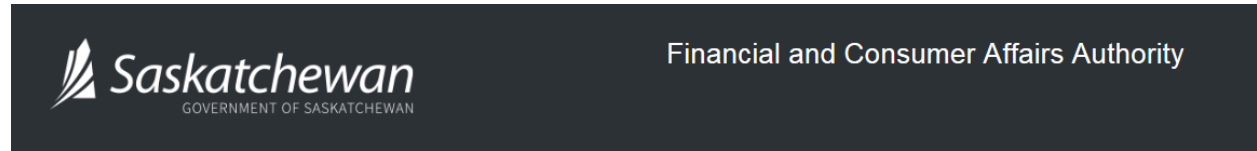
Welcome to FCAA RLS

  
  
   
[Forgot your password?](#) 

## Register a new account

Please note that a new account will not be linked to a licence. If you currently have a licence and do not know your username or password, or want to link a new account to that licence; please review the applicable section of this guide or contact the Consumer Credit Division (please see “Contact Us” in this guide).

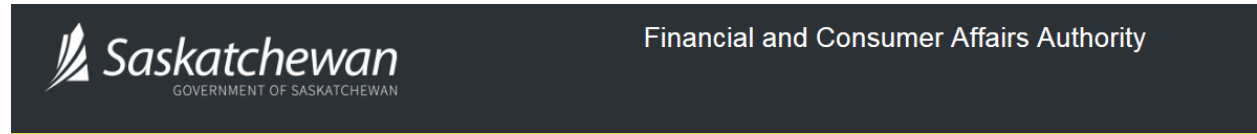
1. From the RLS login screen, click “Register”.



## FCAA Registration and Licensing System

The screenshot shows a web form titled "Welcome to FCAA RLS". It contains two input fields: "User ID" and "Password". Below the fields are two buttons: a teal "Login" button and a grey "Register" button. A red arrow points to the "Register" button. At the bottom left is a link "Forgot your password?" and a circular arrow icon on the right.

2. The following screen will appear:



## FCAA Registration and Licensing System

**FCAA RLS Registration**

Welcome to FCAA Registration and Licensing System

To register enter the fields below. Once you have successfully submitted your information an email containing your new temporary password will be sent to the address provided.

All items with a red (\*) icon are mandatory.

Username\*

First Name\*

Last Name\*

Email Address\*

Validate Email Address\*

**Register** **Cancel**

Enter your information including a username, your first and last name, your email address and validate your email address.

If you held a licence as of October 10, 2019, FCAA will have provided you with a Username when RLS was launched for mortgage broker, trust and loan, and payday licences.

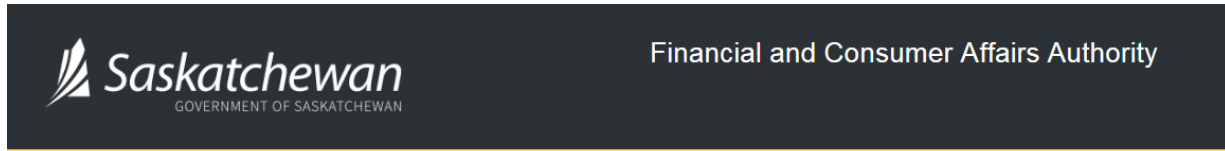
Please ensure the email address you submit is secure and that it is checked regularly as all notices from RLS will be sent to this email address. To ensure that you receive all of your RLS account information and communications, please whitelist the RLS email address [fcaarls@gov.sk.ca](mailto:fcaarls@gov.sk.ca).

Once you have entered your information, click "Register".

A temporary password will be emailed to you using the email address that you registered with.



3. You will be brought back to the RLS Login Screen.



## FCAA Registration and Licensing System

The screenshot shows a login form titled 'Welcome to FCAA RLS'. It contains two input fields: 'User ID' and 'Password'. Below these fields are two buttons: a teal 'Login' button and a grey 'Register' button. At the bottom left is a link 'Forgot your password?' and at the bottom right is a right-pointing arrow icon.

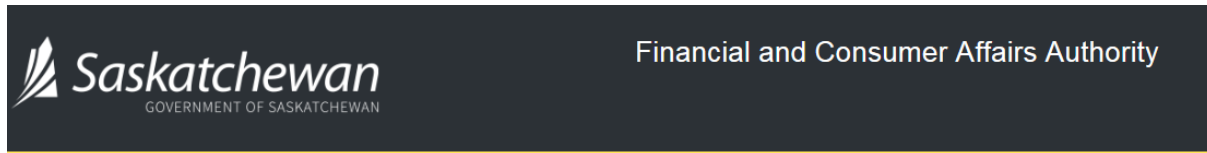
Access the email address you registered to view the system generated password to log-in. Enter your User ID (i.e. your Username that you used to register; or the User ID that you received directly from FCAA when FCAA launched RLS) and enter the system generated temporary password.

Make sure that you enter the password as it appears in the email or you will not be able to login. If you enter the password incorrectly, wait for the timer to finish counting down before trying again. After three tries, you will be locked out for 5 minutes and may need to reset your password.

Click "Login".

4. RLS will ask you to change your password when you first login.

The following screen will appear:



## FCAA Registration and Licensing System

**Password Expired**

The password on your account has expired. Please use this form to change your password.

Passwords must be at least eight characters in length and include one uppercase letter, one lowercase letter and one number. All special characters are allowed.

Current Password

New Password

New Password (Confirm)

Enter the system generated temporary password as the “current password” and enter a new password. Confirm your new password by entering it again.

Click “Change Password”.

Once you change your password, you will be brought to your RLS home screen.

# Navigating Your RLS Home screen



Once you have successfully signed in, you will see your RLS home screen:



## Dashboard Overview

1. “Your Licences” and “My Active Licences / Registrations” – click to view your licences and registrations.
2. “Apply for a New Licence” – click to start the application process of a new licence or registration. Please refer to the program specific guide for additional instructions.
3. “Your Correspondence Documents” – click to view correspondence documents.
4. “Go to my profile” – click to view your RLS account profile.

For additional instructions for the following buttons and/or actions, please review the specific user manual for your licence type, available on the FCAA website at <https://fcaa.gov.sk.ca/>

5. “My Pending Submissions” – click to view submissions that you are still working on and that have not been submitted to FCAA **OR** that have been submitted to FCAA but have been returned to you under a “Request more Information”.
6. “My Submissions in Review” – click to view submissions that you have submitted to FCAA and that FCAA is currently reviewing.
7. “My Licences / Registrations that Require Action” – click to view active licences or registrations that require action.
8. To log out of RLS, click “Log Out”, found at the left bottom corner of the screen.
9. To hide (and show) the navigation panel, found on the left side of the screen, click the , found at the top left corner of the screen.
10. You will find general instructions by clicking the  found at the right top corner of the screen.



## “Your Licences” Button

Click on the “Your Licences” button and you will be brought to this screen:

The screenshot shows a web interface for a user account. At the top, there is a search bar with the text "Start typing to filter list..." and a home icon. Below this is a navigation bar with "Sammy Sung - Primar" and a status box showing "Status Active". The main content area is titled "Sammy Sung - Primary Account" and contains instructions for account holders. A list of licences is shown below, with one item "Sammy Sung" highlighted in teal. On the left side, there is a navigation panel with "Account Delegates" and "Licences" sections. At the bottom, there are buttons for "Go to my profile" and "Log Out". Red numbers 1 through 6 are placed on the image to indicate specific UI elements: 1 points to the "Licences" section in the navigation panel; 2 points to the "Account Delegates" section; 3 points to the dropdown arrow next to the user's name; 4 points to the "Log Out" button; 5 points to the hamburger menu icon; and 6 points to the home icon.

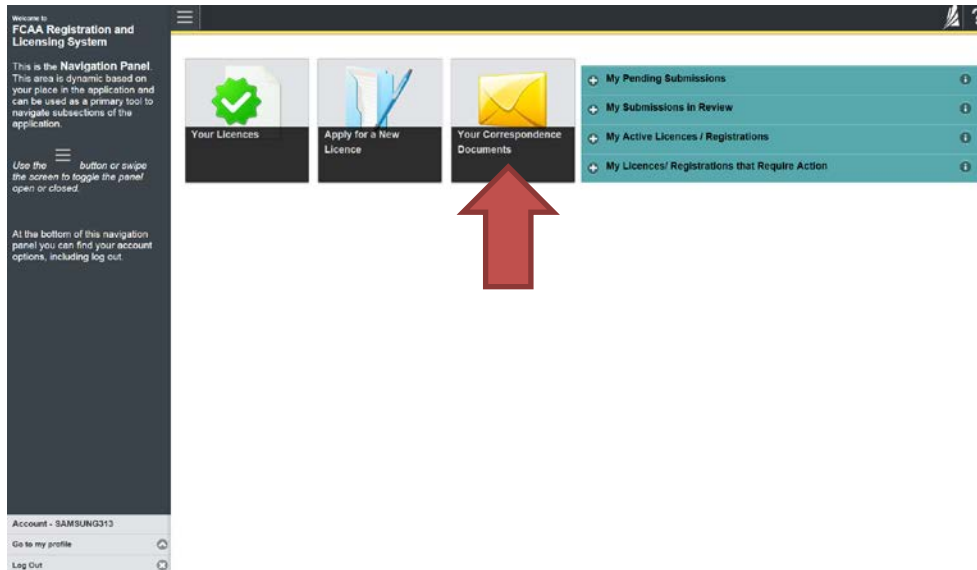
This screen will include a list of all active licences currently associated with your user account with FCAA. By clicking any item in this list, you will be taken to the licence page where you can view/print your licence and review other important details.

From this screen, you will be able to:

1. View and manage your licences and registrations – click “Licences”
2. View and manage your account delegates – click “Account Delegates”
3. View and manage your primary owner account and RLS profile – click the dropdown arrow beside your name or click on “Go to my profile”
4. Log out of RLS – click “Log Out”
5. Minimize (and Maximize) the Navigation Panel – click 
6. Return to your main RLS Dashboard – click 

## “Your Correspondence Documents” Button

Back on your RLS home screen, you will see a “Your Correspondence Documents” button.



Click on the button and RLS will show the previous correspondence sent to you by email from the RLS email address, including any attachments to that correspondence.

This list will not include any correspondence conducted outside of the RLS system, such as emails between you and a specific staff member at the FCAA.

# Account Delegates

## Introduction

Using the account delegate functionality, you will be able to add additional users to your RLS account. Except as described below, these users will have the same ability as the primary owner to make submissions or changes to the licence. RLS does not allow for limited or restricted assignments. Once a licence has been approved, you may add delegated users to your RLS account. In most cases, a “Delegate” will be an internal staff member to your business.

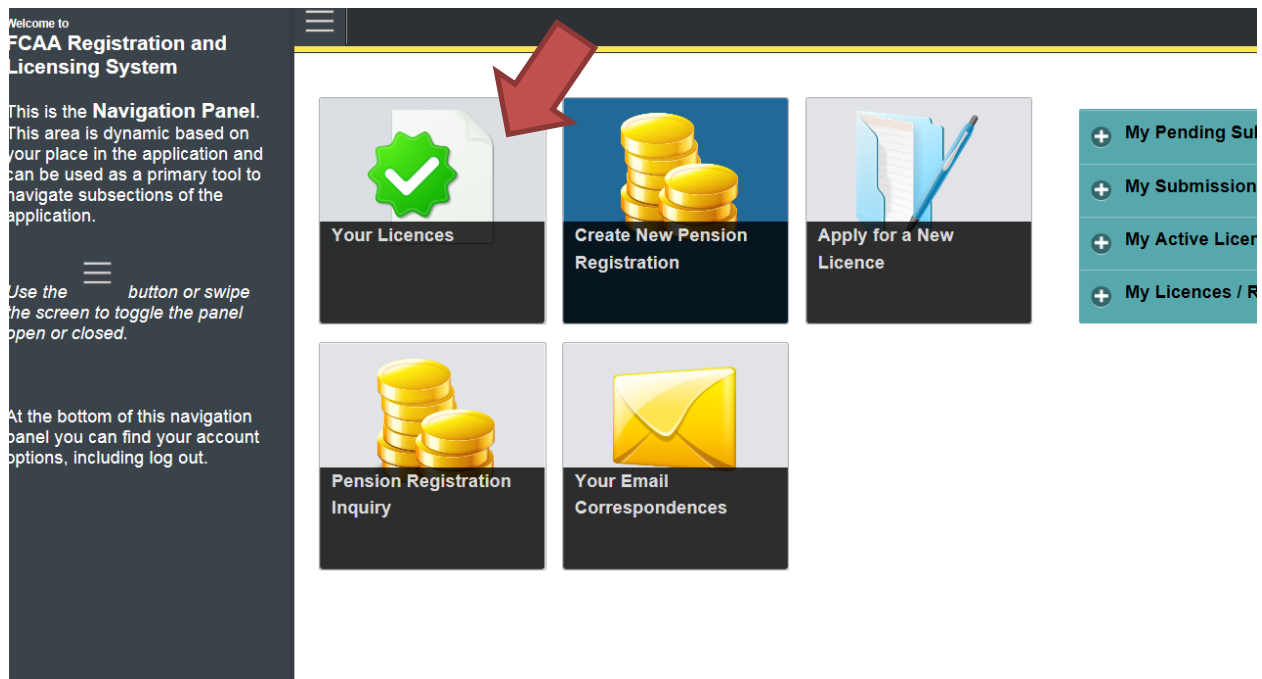
A “Delegate” has all the same abilities and status within RLS as you do as the Primary Owner, other than:

1. A delegate cannot create additional delegations, this needs to be carried out by the Primary Owner; and
2. A delegate does not receive all RLS generated emails and letters, the Primary Owner is responsible for forwarding those communications as they see appropriate.

It is your responsibility to monitor the users assigned, and the activities of any “Delegates”.

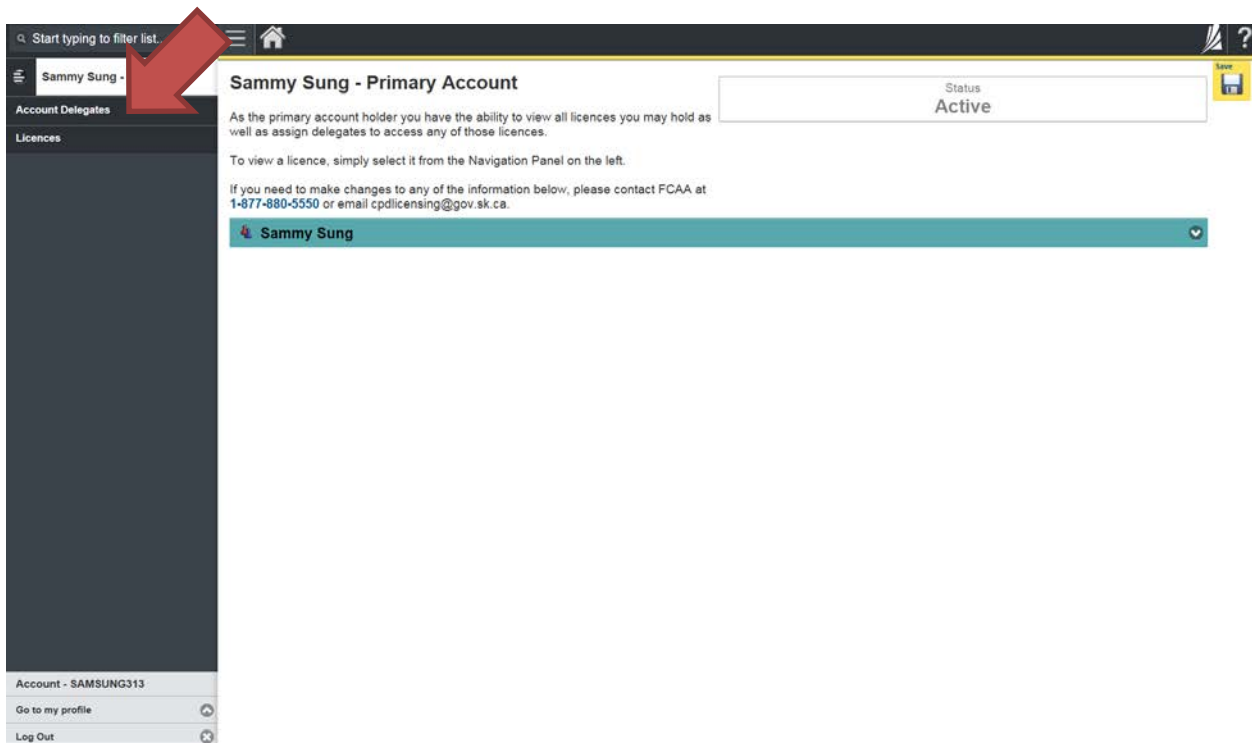
## Adding a Delegate

1. Log in to RLS. From your home screen, click on the “Your Licences” button:

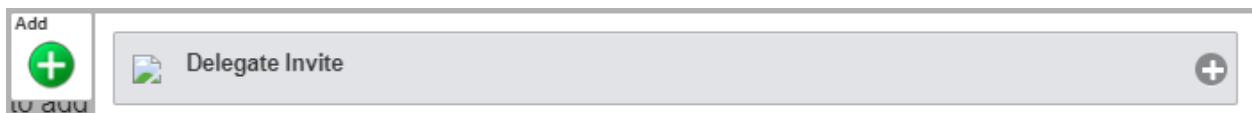


2. You will be brought to the primary account screen.

On the left-hand side navigation panel, select “Account Delegates”.



On the right hand side of the screen, click the “Add” button and select “Delegate Invite”.



3. You will see the following screen:

Account Delegates  
Invite -

Status  
Pending

Delegate Information

First Name\*

Last Name\*

Email Address\*

Confirm Email Address\*

Message

*You can include an optional message to send to the invitee*

Select the licences that you wish to grant access

save

Enter the first name, last name and email address for your invitee.

If you wish, include a message the helps your invitee understand the purpose of the invitation.

Select the licences / registrations that you wish the invitee to have access to.

Click “Send Invitation”.



Before clicking “Send Invitation”, if you no longer wish to proceed, you can click “remove invitation”.



4. Once you click “Send Invitation”, the status of that invitation will change to “Pending Acceptance”. The screen will look like this:

**Account Delegates**  
**Invite - Tommy Test**

Status  
**Pending Acceptance**

---

Delegate Information	
First Name	Tommy
Last Name	Test
Email Address	
Confirm Email Address	
Message	<i>You can include an optional message to send to the invitee</i>
Select the licences that you wish to grant access	RPP - 9988773 March 15, 2018 DC Plan 1, RPP - 9988774 March 27, 2018 Test Plan, RPP - 9999996 April 11, 2018 NP SC Testing Combination Plan - Basic, RPP - 9999997 April 11, 2018 NP SC Testing DB Plan - Basic, RPP - 9999998 April 11, 2018 NP SC Testing DC Plan - Basic

[Revoke Invitation](#)

Prior to the invitee accepting the invitation, you can click “Revoke Invitation” and the invitation will no longer work for the invitee.

5. The invitee will get an email that will look like this:

**FCAA Delegate Invitation | RPP-JANETPOWERS invites you!**  
itrac@fcicanada.com

---

R3 Project

Sent: Mon 7/23/2018 2:45 PM  
To: .....

---

## You have been invited by RPP-JANETPOWERS

**RPP-JANETPOWERS** has sent you this invitation to be a delegate for the following Licences:  
RPP - 9988773 March 15, 2018 DC Plan 1  
RPP - 9988774 March 27, 2018 Test Plan  
RPP - 9999998 April 11, 2018 NP SC Testing DC Plan - Basic  
RPP - 9999997 April 11, 2018 NP SC Testing DB Plan - Basic  
RPP - 9999996 April 11, 2018 NP SC Testing Combination Plan - Basic

---

As per our discussion, you are being granted access to assist with filing annual information returns.

---

[Respond to Invitation →](#)

6. The invitee will need to click “Respond to invitation” and will be brought taken to the RLS login page.

If the invitee already has a user ID and password, they would use it to login to RLS. If not, then the delegate would need to click “register” and set up a user ID and password.

Once the delegate has logged into RLS, they would log in to RLS and proceed with responding to the invitation.

7. Once logged in, the invitee will see the following screen:

The screenshot shows a web interface for managing an invitation. At the top left, it says "Invite - Tommy Test". At the top right, there is a box labeled "Status" containing the text "Pending Acceptance". Below this is a section titled "Delegate Information" with the following fields:

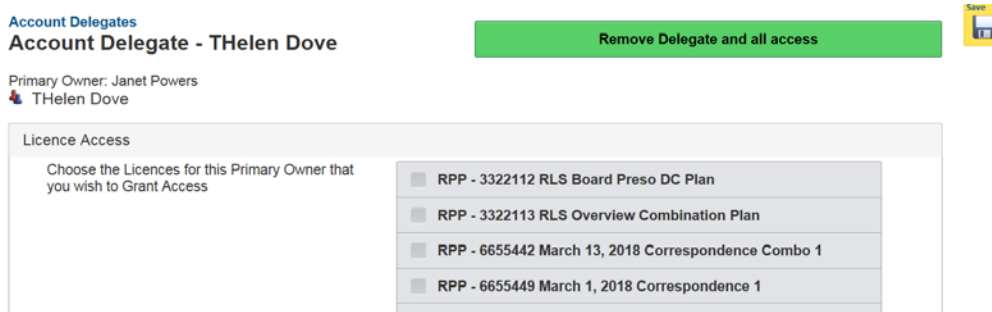
First Name	Tommy
Last Name	Test
Email Address	
Confirm Email Address	
Message	As per our discussion, you are being granted access to assist with filing annual information returns. You can include an optional message to send to the invitee
Select the licences that you wish to grant access	RPP - 9588773 March 15, 2018 DC Plan 1, RPP - 9588774 March 27, 2018 Test Plan, RPP - 9595996 April 11, 2018 NP SC Testing Combination Plan - Basic, RPP - 9595997 April 11, 2018 NP SC Testing DB Plan - Basic, RPP - 9595998 April 11, 2018 NP SC Testing DC Plan - Basic

At the bottom of the form, there are two buttons: "Accept Invitation" and "Reject Invitation".

To accept the invitation, the invitee clicks “accept invitation”. To reject it, the invitee clicks “reject invitation”.

Once accepted, the delegate will be able to perform all functions that the Primary Owner can except that the delegate cannot add additional delegates to a licence / registration. A delegate does not receive the RLS generated emails and letters; the Primary Owner is responsible for forwarding those communications, as they see appropriate.

8. To manage the delegate’s access, the Primary Owner goes back to the “Account Delegates” page and selects the delegate from the listing. The following screen will appear:



- a. To add or subtract licences / registrations from the delegate’s access, simply select new or remove old selections and click “save”.
- b. To remove the access, the Primary Owner goes back to the “Account Delegates” page and selects the delegate from the listing, and then clicks on the button that reads “Remove Delegate and All Access”.

# Primary Account Profile

This section provides you with instructions related to viewing and managing your profile (i.e. name and password)

## Viewing and managing your primary account profile

You are able to navigate to your RLS primary account profile by either 1) clicking the dropdown arrow beside your name as described under point 3 of the “Your Licences” button section of this guide or 2) clicking the “go to my profile” button found at the bottom left hand corner of the Navigation Panel.

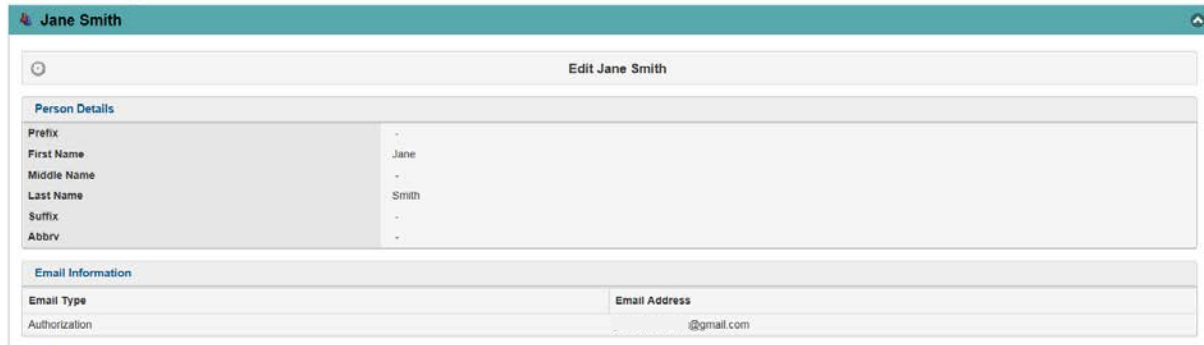
By clicking the drop down arrow beside your name (as described under point 3 of the “Your Licences” button section of this guide), you will see this screen:

**Jane Smith - Primary Account** Status  
Active 


As the primary account holder you have the ability to view all licences you may hold as well as assign delegates to access any of those licences.

To view a licence, simply select it from the Navigation Panel on the left.


If you need to make changes to any of the information below, please contact FCAA at **1-877-880-5550** or email [cpdlicensing@gov.sk.ca](mailto:cpdlicensing@gov.sk.ca).



If you click on “Edit [Your Name]”, or if you have originally clicked on “go to my profile”, you will be taken to a screen similar to this one:


[Back to Sammy Sung - Primary Account](#) View Edit 

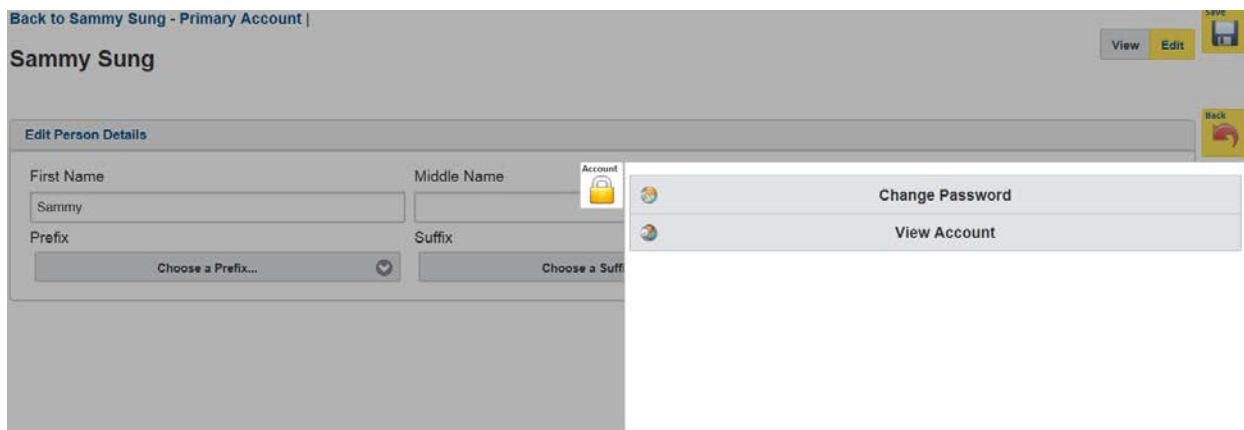
**Sammy Sung**

**Edit Person Details** Back 

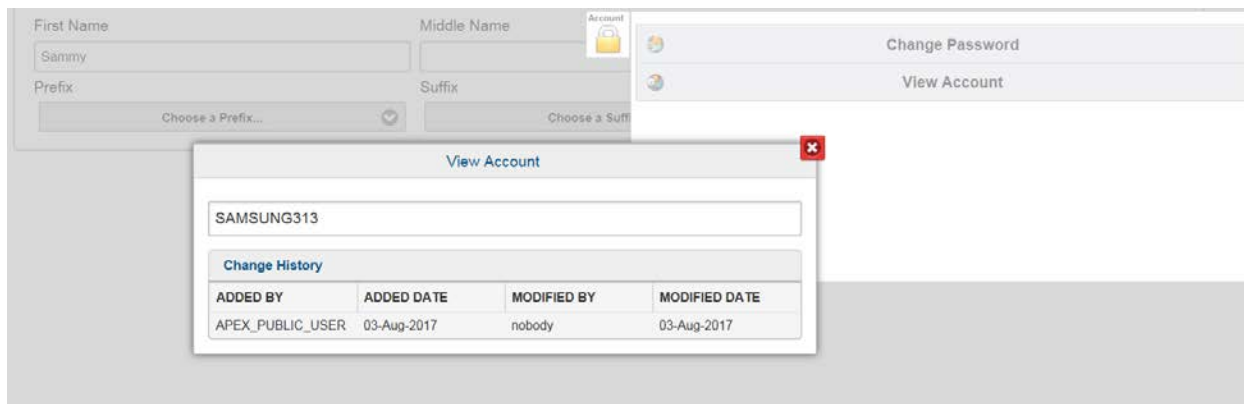
First Name	Middle Name	Last Name
<input type="text" value="Sammy"/>	<input type="text"/>	<input type="text" value="Sung"/>
Prefix	Suffix	
<input type="text" value="Choose a Prefix..."/>	<input type="text" value="Choose a Suffix..."/>	

On this screen, you can update your name. Remember to click “Save” to save your changes.

Click the little lock with the heading “Account”. It looks like this: . If you click the lock, you will see a screen similar to this one:



You can view details related to your account here. If you clicked “View Account”, you will see a similar screen to this:



While you can type in the User ID field (in the above picture – the field that has “SAMSUNG313” in it) – any change in that field will not be saved. In order to make changes to that field, please contact FCAA.

To change the **User ID** for your RLS account, please contact FCAA.

If you clicked “Change Password”, you will see a similar screen to this:

The screenshot shows a user profile page for 'Sammy Sung' with a 'Change Password' dialog box open. The dialog box contains the following text and fields:

Back to Sammy Sung - Primary Account | Sammy Sung | View Edit

Edit Person Details | Back

First Name: Sammy | Middle Name: | Account | Change Password | View Account

Prefix: | Choose |

**Change Password** [Close]

Passwords must be at least eight characters in length and include one uppercase letter, one lowercase letter and one number. All special characters are allowed.

Current Password:

New Password:

Confirm new password:

**Change Password**

Provide the requested information, click “Change Password” and your password will be changed.

Click “save”. Return to your main RLS Dashboard by clicking the little “house” symbol found at the left top corner of the screen.

To change the **authorization email** for your RLS account, please contact FCAA.

# Form Field Basics

The various pages of a Submission use different ways to record information you provide.

## Text Entry

These boxes are used to record text such as names and address details. Simply type the required information in the box:

Name of Bond Issuer*	Please provide details about your bond Enter the Name of bond issuer
Bond Number*	
Bond Amount*	

Note: Any field marked with an \* is mandatory, and must be filled in or completed in order to submit the form.

## Dropdowns

These are used to make a selection from a pre-determined list. Click the down arrow on the right hand side of the box and then click on your selection from the list:

What type of private sector organization?*	<div style="border: 1px solid black; padding: 2px;"><p><b>Incorporated company</b></p><p>Unincorporated business (sole proprietor or partnership)</p><p>Co-operative</p><p>Trade or employee association</p><p>Religious, charitable or non-profit organization</p><p>Other (Private)</p></div>
What is the main nature of the Plan Sponsor's business?*	

## Radio Buttons

These are used to indicate agreement or confirmation, or to select one of several options. These come in two different forms:

Selection Boxes:

Vehicle Dealer Licence	
Do your planned business activities include conducting business with the general public or only other motor vehicle dealers?*	
<input type="radio"/> General Public	<input type="radio"/> Other Motor Vehicle Dealers

Round Radio Button:

The applicant's jurisdiction of incorporation, formation or residency (as applicable)*	<input checked="" type="radio"/> SASKATCHEWAN
	<input type="radio"/> ALBERTA
	<input type="radio"/> BRITISH COLUMBIA
	<input type="radio"/> CANADA
	<input type="radio"/> MANITOBA
	<input type="radio"/> NEW BRUNSWICK

## Checkboxes

These are used to select one or more of several options. They look like this:

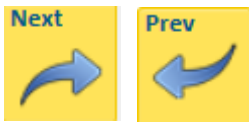
Check the boxes to indicate which jurisdiction(s):\*

<input type="checkbox"/>	SASKATCHEWAN
<input type="checkbox"/>	ALBERTA
<input type="checkbox"/>	BRITISH COLUMBIA
<input type="checkbox"/>	MANITOBA
<input type="checkbox"/>	NEW BRUNSWICK
<input type="checkbox"/>	NEWFOUNDLAND

## Buttons

These are used to advance through the process. Click on these in accordance with the functionality displayed on the button:

- The **Previous** and **Next** buttons guide you through the process.



- The **Add** button allows you add new rows to a grid of multiple items of information:

One example:



Another example:



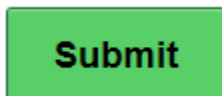
- The **Remove Record** button is used to delete an entry in certain Submissions.



- The **Information** button provides additional instruction related to the field in the Submission.



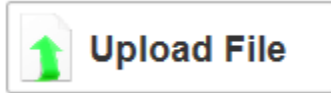
- The **Submit** button is used to submit entries to a grid.





## Buttons (continued)

- The **Upload** button is used to upload selected documents.



- The **Save** button saves the information that you have typed on the screen.



## Blue Text

These are used to provide you with information. Fields with blue text cannot be modified.

This is an example of “blue text”:

Plan Administrator	
Company Name	ABC Company Ltd.
Plan Administrator Type	The Employer

# Payment

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The final step in several of the submission processes is payment.

Online payment options are available in RLS for invoices that are less than \$2,500. Payments greater than \$2,500 must be made by cheque. A copy of the invoice from RLS and the cheque are sent to the Consumer Credit Division of the FCAA. Cheques are payable to the “Minister of Finance”. The actual payment page will vary depending upon the type of Submission being submitted.

If you select to pay online, the payment will be through Moneris (our online payment provider), where you will be asked to enter the appropriate credit card or online debit details and information.

For payments by cheque, please include the RLS invoice with the cheque. In addition, you may wish to record the RLS submission number or the RLS invoice number on the cheque’s reference line.

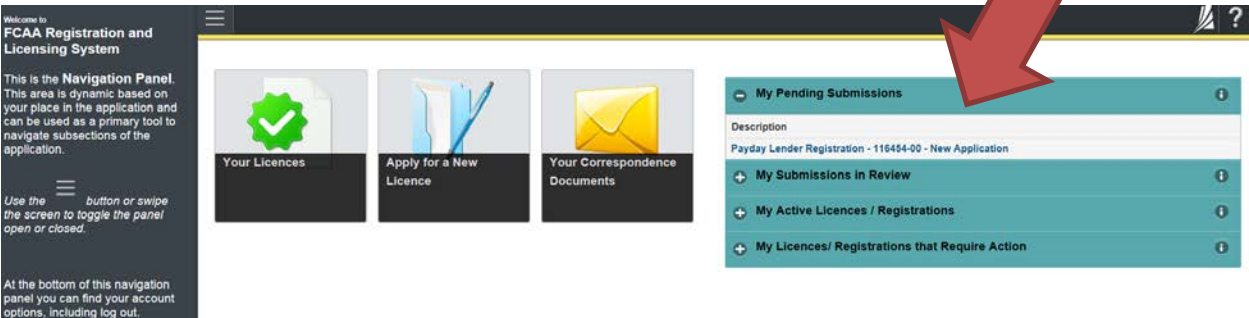
For persons making payment through Moneris, please note that the payment transaction needs to be successful in order for your Submission to be submitted to the FCAA. You will receive a confirmation email when the submission is successful.

If you are paying offline (i.e. by cheque), your Submission may be considered incomplete until the appropriate filing fee has been processed by FCAA.

# Navigation

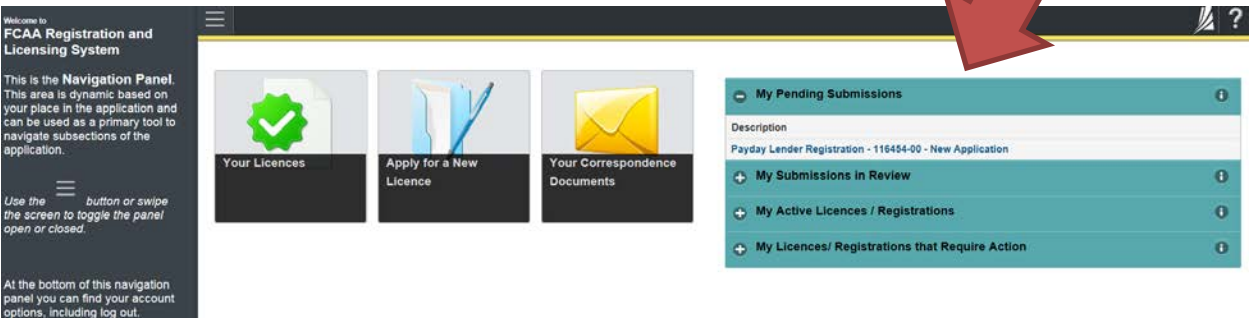
## Returning to Work on Your Submission

Provided you haven't submitted your Submission to FCAA, you can continue working on it by clicking on "My Pending Submissions" found on your RLS Dashboard.



## Responding to a "Request for More Information" Message

If you have submitted your Submission to FCAA and receive an email from RLS indicating that FCAA requires additional information (called a "request for more information") related to your Submission, you must respond to that request directly within the Submission itself. You will find the Submission by clicking "My Pending Submissions" found on your RLS Dashboard.



Once you open the submission, you may see that some of the "steps" shown in the Navigation Panel are in green, and some are in yellow. The yellow steps are where FCAA has requested clarifications or revisions. Once these changes have been made, the submission needs to be re-submitted to the FCAA using the final step of the event.

Please note that this page may include a statutory declaration that was uploaded on your original application. A new upload need only be required if requested by FCAA staff, otherwise, the previous version is acceptable.

## Viewing your Submissions that are with FCAA in review

Once your Submission has been successfully submitted, you will see your Submission 'In Review' under the heading "My Submission in Review":

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 or swipe  
the screen to toggle the panel  
open or closed.

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

Account - RPP-TD-TEST  
Go to my profile

Your Licences

Create New Pension  
Registration

Apply for a New  
Licence

Your Correspondence  
Documents

My Pending Submissions

My Submissions in Review

Description

012348-00 - REG :-

102782-00 - REG :-

113476-00 - REG :-

113480-00 - REG :-

116129-01 - AIS :- 31-Dec-2016

116298-09 - AIS :- 31-Dec-2016

116374-05 - AIS :- 01-Jan-2017

My Active Licences / Registrations

My Licences/ Registrations that Require Action

Items in "My Pending Submissions" are ones where the applicant/licensee needs to take action. These will include an incomplete application that has not been submitted to the FCAA. Similarly, if a submitted application has been reviewed and more information or clarification is required (aka an RMI event), the submission will show in "My Pending Submissions".

"My Submissions in Review" are items that are with the FCAA and being reviewed. These items may be subsequently approved, rejected or there may be a request for more information (i.e. RMI).

# System Messages

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After successful Submission, RLS will send an email to the email address associated with your account, advising you of that the submission was sent to the FCAA for review. To ensure that you receive all of your RLS account information and communications, please whitelist the RLS email address [fcaarls@gov.sk.ca](mailto:fcaarls@gov.sk.ca).

If the status of your Submission changes, as a result of the processing of your Submission, you will receive a further email. This may result in a “request for more information”, or to advise you that the Submission has been approved or rejected.

You can then sign in to RLS and either provide further information, upload documents, view your approved Submission, or download approved licences or registrations (if applicable).

# Contact Us

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## General Information

Consumer Credit Division  
Financial and Consumer Affairs Authority  
Suite 601, 1919 Saskatchewan Drive  
Regina, SK S4P 4H2

Phone: (306) 787-6700  
Fax: (306) 787-9006  
Email: [fid@gov.sk.ca](mailto:fid@gov.sk.ca)

User guides and other information on applying for a licence and using RLS are available from the FCAA webpage at <https://fcaa.gov.sk.ca/>