Portal Basics User Guide

Version 2.07

August 29, 2019

Introduction

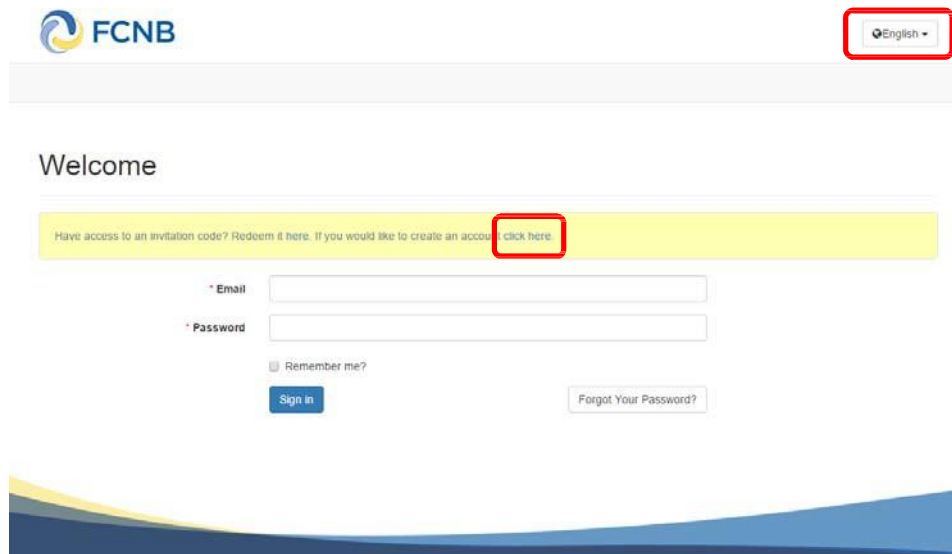This is a guide to using the online portal of the Financial and Consumer Services Commission (FCNB).

The portal allows a user to apply for licensing or registration, and to make filings, for various sectors regulated by FCNB. This guide explains how to create an account, edit a profile and navigate through the portal.   If you are new to the portal and have a previous licence or licences, you can link your prior licence information to your portal account. For help and guidance on specific licensing or registration processes, please consult the Be Ready Before You Begin document for the specific process involved.

For the online portal system to function properly, it is important that your browser is compatible with FCNB's portal. The portal works with any of Microsoft Explorer, Google Chrome, Firefox, or Safari. Please ensure that you are using the most recent version of your browser and that it is properly updated.

The home page

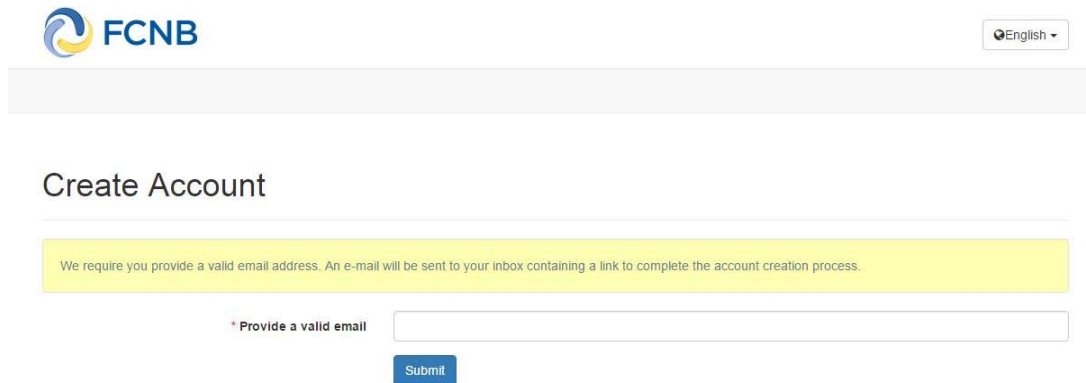Navigating to https://portal.fcnb.ca will bring you to the home page. Here you can:

- Change the language of the page by toggling the button in the upper right hand corner
- Create an account, if you don't have one, by clicking the 'click here' link
- Sign in to the system (once you have created an account)
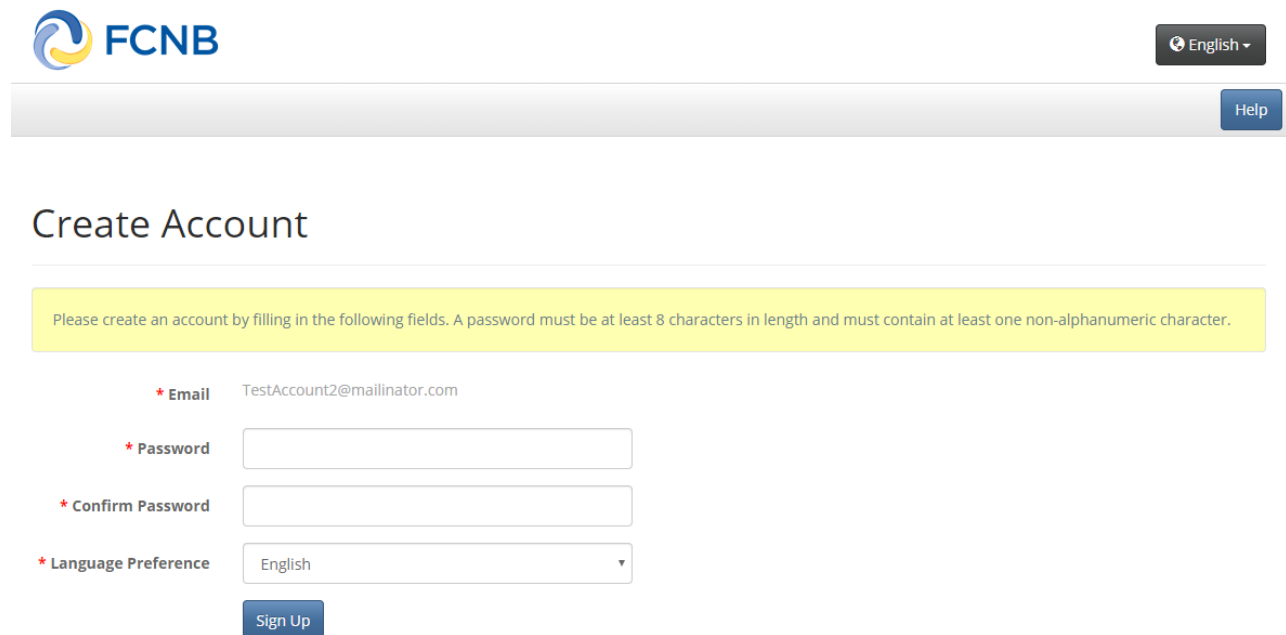
Create an account

Step 1: Submit a valid email address. This will be your username. Please ensure the email address you submit is used only by you and that it is checked regularly, as all notices from the system will be sent to this email address.

A confirmation link will be sent to you, which will then permit you to create an account.

Step 2: Create your account. Select a password of at least 8 characters in length (containing at least 1 non-alphanumeric character) and select your language preference.

Step 3: Fill in the required fields to add detail to your account profile:
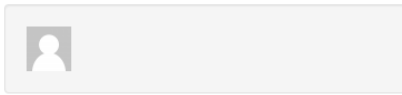
Profile

In order to use the online system we require certain personal information as set out below. **Please provide your contact information (home address, personal phone,).** Please also select the type(s) of account(s) you wish to create.

Your Information

Title

First name *

Second Name/Initial

Last name *

Date of Birth (DD/MM/YYYY)

31/5/2019

Home address

Address *

City *

Province/State *

Country *

Postal Code/ZIP *

Phone Number (Home / Cell) *

Fax Number

Phone Number (Business)

E-mail *

testaccount3@mailinator.com

To complete profile details, enter your preferred language and select your account type(s).

Language

Preferred language *

English ▾

Account Type

☑ **Pension Plan Representative (register pension plans and other filings)**
☑ **Register Standard Contracts and Amendments (Trustee)**
☑ **LIF to RRIF Transfer Applications**
☑ **Mortgage Brokerage**
☑ **Mortgage Broker Associate**
☑ **Insurance Registrant (apply for a licence)**
☑ **External Organization Administrator**
☐ **External Organization Authorized User**
☑ **Payday Lender Representative**
☑ **Direct Sellers Licencing Applicant**
☑ **Real Estate**

☑ **Resident of Canada** *

Unique identification number

CIPR Number *

123456

If you do not have a CIPR number click here

Historic Licence Number

Organization Name *

ABC Agency Inc.

Please note the following if you are an Insurance Licensee: Click the 'Insurance Licensee' box. A CIPR Number field will appear. If you do not have a CIPR number, follow the indicated link to obtain one (a separate browser window will open).

Please review the portal terms of use by clicking on the 'I agree to the portal terms of use' text and check the check box.

☑ I agree to the portal terms of use. *

Update

Then click Update.

A 'Your profile has been updated successfully' message should display:

FCNB

Pensions   Standard Contracts   LIF to RRIF Transfers   Insurance Licences   Mortgage Broker Licences   Mortgage Brokerage Licences

Payday Lender Licences   Direct Seller Licences

Help

FCNB Portal Home / Profile

Profile

Profile
Change Password

In order to use the online system we require certain personal information as set out below. **Please provide your contact information (home address, personal phone,).** Please also select the type(s) of account(s) you wish to create.

Your profile has been updated successfully. Please click on the appropriate option in the horizontal navigation bar at the top of the page to navigate to the corresponding area of the portal.   ×
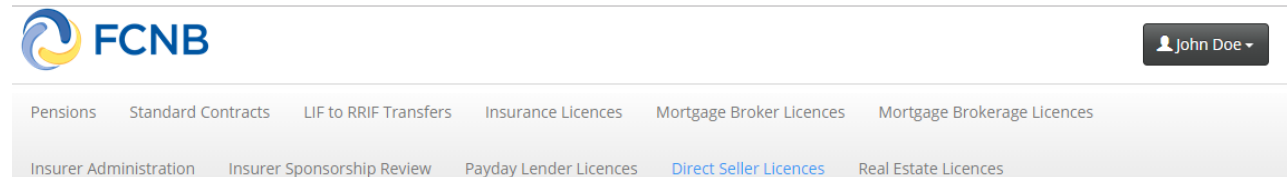
Your Information

Title

First name *

Test

Second Name/Initial

Navigating the Portal

Once you have successfully signed in, you will see the main menu page. Here you will see, at the top left of the page, the menu items relating to the type(s) of account(s) you selected (see example below). Click on this/these menu option(s) to return to this page at any time.

You will find an explanatory yellow box on most pages. Please carefully read these instructions for each step of the application/request process. Also, at each of the pages in the application/request process you will be asked to provide information or to make certain selections. This is done in various ways, depending on the information or selection required.

Note that if you navigate away from a page by clicking the 'Previous' or 'Close' button or by using the navigation options at the top of the page, any data entered or updates made to previously entered data on that page will not be saved. To ensure your updates are saved you must complete all required fields and click the 'Next' button.

The system allows you to sign out at any time, save your application in draft status and return to your application later. An application cannot be submitted until all questions are answered and all required information is provided. However, once the application is submitted, no changes are permitted without the authorization of FCNB staff. If your information has changed since you submitted your application, please contact FCNB for assistance.

If you are an assistant to an applicant, with the applicant's permission, you may create an account on behalf of the applicant and assist him or her with the online application process. The applicant must validate the application prior to submitting it and is accountable for all information contained therein.

If you are not able to complete the online application due to a physical impairment, please contact us and we will assist you.
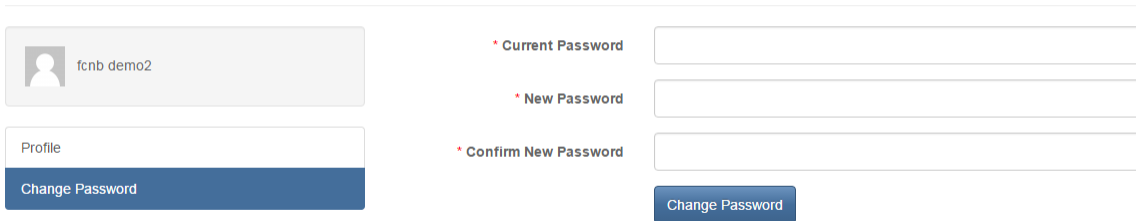
User button menu

You will also note the user button in the right upper corner of the page, which can be used to update your profile, change your password and sign out of the system.
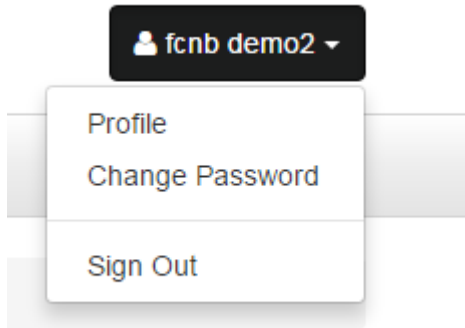
To change your password, enter your current password, and enter your new password twice and click the 'Change Password' button.

Form Field Basics

The various pages of an online application/request 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:

Address *

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

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:

Start month *

Checkboxes and Radio buttons

These are used to indicate agreement or confirmation, or to select between two opposing statements (True/False, Yes/No). Click the applicable check box or button:

Please select one of the following two options
- I do not receive or hold money on account of an insurer or insured and wish to apply for a waiver from the trust account requirement
- I do receive or hold money on account of an insurer or insured and will maintain a trust account

Grey fields

These are used to provide you with context information. A grey field cannot be modified:

Jurisdiction *

New Brunswick

Buttons

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

- The **Previous** and **Next** buttons guide you through the process. A **Close** button stops a particular process:

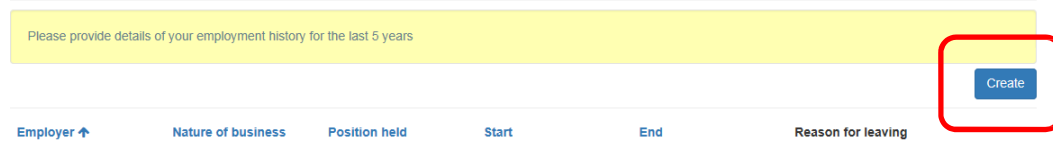- The **Create/Add** button allows you to add new rows to a grid of multiple items of information:

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

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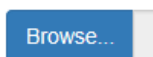
- The **Upload** button is used to upload selected documents.

Document Uploads

After you have completed the data entry portion of the application/request process, the system will prompt you to upload required documents. The specific document(s) required will depend on how you answered prior questions.

Notice to members *

Browse...

Additional documents

Browse...

Upload

To upload a document, follow these steps:
- Click the 'Browse' button for a particular item to upload. A window to access files on your computer will appear. Browse to the folder containing your files.
- Select the file(s) on your computer (hold down the CTRL key to select multiple files) and click 'Open' in the window. The text box to the left of the 'Browse' button should now indicate the selected files.
- Repeat this process for each item requiring document upload. Add any documents not within a particular category under the 'Additional documents' item.
- Once you have selected files for all items, click 'Upload'. This will upload all your documents simultaneously.
- Once complete, uploaded documents will appear with the item with respect to which they were uploaded. Please ensure that all documents you wanted to upload are listed. Add further documents by clicking 'Browse' again. (Note that additional Browse and Upload will add to the uploaded list and will not replace previously uploaded files. To delete a particular uploaded file, click the little garbage can to the right of the file.)

Please note:
- Required documents are marked with an '*' while others are optional. An error message will appear if a required document has not been successfully uploaded.
- If you do not have a scanner, you may be able to use one at your local library or at one of the larger office supply businesses. A computer terminal with a scanner is also available in each of our Saint John and Fredericton offices. You may also be able to take a picture of the documents with your phone and transfer the images to your computer so you can upload them.

Application / Request validation and confirmation

Once all documents have been uploaded you will be asked to validate and confirm your application/request. Please review the instructions carefully, and if necessary, review the information provided by navigating back through your application/request using the 'Previous' buttons.

Payment

The final step in the application/request process is payment. You will have the option to 'Pay online' (by credit card, or 'Send or deliver payment separately' (you may deliver payment to our Fredericton office or call and provide credit card information). The actual payment page will vary depending upon the type of application/request being submitted.

Please complete the payment page as directed.

Fees and Payment

Fee summary

190087770-Real Estate - Agent - John Doe

Transaction ID: 190087770

Description:	Fee
Base Fee	$100.00
Base Fee	$100.00
Total Fee:	**$100.00**

Payment Method:

◯ **Pay online using Visa, MC, Amex**
◯ **I will send or deliver payment to FCNB separately**

[Previous] [Submit]

If you select to pay online, you will be re-directed to a page on the Moneris website (our online payment provider), where you will be asked to enter the appropriate credit card information. For all non-online payments, please clearly reference the Transaction ID the payment relates to.

Payment Details

Transaction Amount: $25.0000 (USD)

Order ID: mhp15242120914p36

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

Cardholder Name: Mr Smith

Credit Card Number: 999999999999

Expiry Date (MMYY): 1017

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

Process Transaction   **Cancel Transaction**

Please note that in order for your application/request to be submitted when using a credit card to pay your application/request fee, the transaction must succeed.

Once your application/request has been successfully submitted, you will see your application/request as 'Submitted' in the list of applications/requests associated with your account. The list is sortable by clicking on any of the headers on the list. See example below.

My Insurance Licences   Add

Transaction ID ↑	License Number	Licence Type	Status	Fee	Reason For Application	
180000232	180000232	Life Agent (Non-Resident:Newfoundland)	Submitted To Insurer	Unpaid	New Licence Application	Manage

System messages

After successful submission, the system will send an email to the email address associated with your account, advising you of this fact. If the status of your application/request changes, as a result of the processing of your application/request, you will receive a further email. This may result in a request to correct your application/request, to upload correct or additional documents, or to advise that your application/request has been approved or rejected.

You can then sign in to the system and either provide further information, upload documents, view your approved application/request, or download approved licences (if applicable).