
Mortgage Broker Electronic Filing System (MB E-Filing) User Guide

Registrar of Mortgage Brokers

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Welcome to Mortgage Broker (MB) E-Filing

Introduction

The MB E-Filing system is a web based registration system that allows Designated Individuals (“DI’s”), who have obtained login credentials from the Registrar of Mortgage Brokers, to complete online applications for the following:

- Mortgage broker Updates (amendments).
- Mortgage broker Renewals
- Sub-mortgage broker Updates (amendments)
- Sub-mortgage broker Renewals
- Sub-mortgage broker Terminations
- Sub-mortgage broker Transfers
- New Sub-mortgage broker applications (and re-registrations)
- Director Updates (amendments)
- Director Terminations
- New Director applications

Note: **New mortgage broker** and **branch office** registration applications cannot be processed through MB E-Filing. Please use the Mortgage Broker link on FICOM website (<http://www.fic.gov.bc.ca/>) for the required application forms.

A separate Frequently Asked Questions document is also available on the MB E-Filing System login page (<https://mb-efile.fic.gov.bc.ca/Main.aspx>).

System Use Overview

DI's must collect application data and certifications from sub-mortgage brokers or directors before submitting the data electronically. The Registrar's staff will then evaluate the submitted applications, notifying the DI of any deficiencies. Application data that has been processed at the Registrar's office will be reflected in the system the next business day.

The following diagram illustrates the typical workflow for a DI using this system:

Step 1 - Obtain Application Data

- DI accesses MB E-Filing to identify eligible transactions - renewals, updates, additions, transfers or terminations.
- DI obtains application information from sub-mortgage broker applicants or directors.
- DI enters new applications or updates / renews existing registration data.
- DI determines required supporting documents and fees.

Step 2 - Certify Application Data

- DI prints out application information in a transaction summary for sub-mortgage brokers to review and certify.
- DI keeps the sub-mortgage broker certification for office personnel records.
- DI ensures the sub-mortgage broker or director applicants supply any required supporting documents (Form 16A, copy of identification, certified criminal record check, etc.).

Step 3 - Submit Application Data

- DI accesses MB E-Filing and enters any remaining updates to application data.
- DI submits the finalized application batch to FICOM for processing.
- DI ensures all supporting documents and outstanding payments are sent to FICOM.

Exploring the System

This section provides basic information on accessing the system and maintaining your login credentials.

Before you begin

To use the MB E-Filing system successfully, you will need to have PDF reader software installed. The [Adobe Reader](#) software is a trusted product and a free download.

The MB E-Filing system is designed for use with the browser **Internet Explorer 7 or higher**, or with Mozilla **Firefox 10 or higher**. If you use any other browser, you will not be able to login.

Ensure your browser has **JavaScript enabled**. JavaScript is used by the MB E-Filing system to verify you have entered the required information in various forms. If JavaScript is not enabled, you will see a message stating you must enable it in order to use MB E-Filing.

Your browser must also be set to **allow cookies**. Cookies are used to verify your identity and set the session time. If the browser does not allow cookies, you will not be able to log onto the system or, if you turn off cookies after logging into MB E-Filing, the system will transfer you back to the home page. The cookies expire after you close your browser.

Periodic E-Filing software updates are sometimes impacted by browser cache settings. If you experience an unexpected page display, please **clear your browser cache** and try loading the page again.

- For **Internet Explorer** users, we recommend clearing the Cache in one of the following ways

If you never want Internet Explorer to store webpages in the cache, click the Tools | Internet Options menu. On the General Tab, in the Browsing History section, click the **Settings** button. Within Temporary Internet Files, in the section “Check for newer versions of stored pages”, click the button “Every time I visit the webpage”.

If you want to store cached web pages, but you need to clear the cache one time, click the Tools | Internet Options menu. On the General Tab, in the Browsing History section, click the **Delete** button. Within the Delete Browsing History pop-up window, make sure the “Temporary Internet Files” is selected. Then click the Delete button. Note you might want to deselect other options in this window before clicking Delete.

- For **Firefox** users, we recommend clearing the Cache in one of the following ways:

If you never want Firefox to store webpages in the cache, click the Tools | Options menu. Click Advanced, then on the Network tab, in the Cached Web Content section, make sure the "Override automatic cache management" check box is selected. Then set the value "Limit cache to 0 MB of space".

If you want to store cached web pages, but you need to clear the cache one time, click the Tools | Options menu. Click Advanced, then on the Network tab, in the Cached Web Content section, click the Clear Now button.

Please note that your MB E-Filing session will time out after 30 minutes of inactivity and any unsaved data will be lost. Please save your data regularly.

Note: Consult the FAQ section at the end of this document to learn how to verify the JavaScript and Cookie settings for your browser.

Finding the MB E-Filing System

The MB E-Filing login page is accessible through a special landing page included in the FICOM website (<http://www.fic.gov.bc.ca/>) under the Mortgage Brokers section. The landing page provides a link to the system as well as links to this user guide and contact information.

Secure access to the MB E-Filing system is achieved through a user name and password login system. **Only DI's** are provided with a User Name and Password by the Registrar of Mortgage Brokers.

Links to a user guide and a frequently asked question document are included on the login page, as well as information about any new features.




The screenshot shows the login page for the MB E-Filing System. At the top left is the British Columbia logo and the Financial Institutions Commission name. To the right is the title "Registrar of Mortgage Brokers" and a small image of a key. The main heading is "Welcome to the FICOM Mortgage Broker (MB) Electronic Filing System". Below this is a login form with a "Please Log In" button on the left, a "User Name:" field, a "Password:" field, and a "Log In" button on the right. Below the form is a "Forgot Password" link and a link to "ABOUT SSL CERTIFICATES". Further down, there is a section for "Reference documentation for the Mortgage Broker (MB) Electronic Filing system" with links to "MB E-Filing User Guide (last updated June 2013)" and "MB E-Filing Frequently Asked Questions (last updated June 2013)". At the bottom, there is a red notice: "MB E-Filing - System Updated June 2013" and "Clear Browser Cache - You must clear your browser's cache before logging into this system. If you do not clear the cache, none of the data entry forms will appear correctly. Please see the MB E-Filing Frequently Asked Questions for more details."

First Time Login

As a DI, you will be issued a user name and temporary password **via email**. The first time you log into MB E-Filing, you will be redirected to a new page where you will be required to select a security question and answer, and create a new password (see below). Your password must be 8-12 characters (A-Z, a-z, 0-9), with at least one upper case letter, one lower case letter and one number.

After you have completed entries for all fields, click the **Submit** button. If there is an error in any of your entries, you will see a red error message below the Confirm New Password line. If there are no errors, you will see a message confirming your password was successfully changed. An email message confirming the password change will also be sent to you. After you click **Continue** on the confirmation screen, you will be redirected back to MB E-Filing.



Welcome to the FICOM Mortgage Brokers E-Filing System

We need to change your password from the temporary password that was emailed to you to a new one. We also need you to specify a security question and answer so that it can be used for security and verification purposes. Please enter the information requested below to complete your account setup.

Security question
-- SELECT --

Security Answer

Change Password

Current Password:

New Password:

Confirm New Password:

Password Management

It is important for you to keep your user name and password safe, since personal information about registered individuals is available through this system.

Login credentials will **only** be issued to DI's with current registrations. Password management tasks (lost or forgotten passwords) will only be available for the DI as the automated password update service is tied to their personal email address.

If you forget your new password, you can use the **Forgot Password** link on MB E-Filing's home page. This will initiate a password reset process and a new temporary password will be emailed to you.

MB E-Filing Control Centre

The **Control Centre** displays your registrations, transaction records, and provides the due date for your next annual filing. The **Actions** menu on the left provides buttons for each type of transaction, as well as access to reports and the user guide. Collapsible sections to the right of the menu have colour-coded font and status descriptors to help you keep track of your work.

Current Broker: **X030099, ABC Company Inc. dba: John Doe - ABC Company Inc.** Control Centre Logout

Actions

Mortgage Broker

Switch

Update

Renew

Branches

Sub-Mortgage Broker

Update

Renew

Terminate

Transfer in

Add

Director

Update

Terminate

Add

Unsubmitted Transaction

Submit Batch

Remove Transaction

Reports

Control Centre

Head/Branch Office

Help

User Guide

Registered Mortgage Broker

Reg #	Mortgage Broker	Expiry Date	Status
X030099	ABC Company Inc.	Dec 31, 2014	Current

The next Annual Financial Filing for ABC Company Inc. is due on **Aug 30, 2013**.

Registered Sub-Mortgage Broker(s) (click to hide details)

Reg #	Full Legal Name ▲	Expiry Date	Status
146339	Doe, Jane	Apr 9, 2015	Current
NEW	Sub_broker, Testme		Pending Addition - Paid by Cheque
500209	Sub-Mortgage Broker, James	May 21, 2014	Pending Update - Open Batch Entry
146346	Test-Sub-Broker, John	Mar 31, 2014	Editing

Warning regarding Sub-Mortgage Broker(s) with a Status of **Editing**: you have **14 days** after the last date you edited the data to submit changes. Please see its **Messages** tab or the [MB E-Filing User Guide](#) for more details.

Director(s) (click to hide details)

Full Legal Name	Status
Doe, Janet	Editing New

Unsubmitted Transaction(s) (click to hide details)

Line #	Reg #	Type	Name	Status	Fee
6963	500209	Sub.	Mr. James Sub-Mortgage Broker (Head Office)	Pending Update	\$200

Note: Within the **Unsubmitted Transaction** menu, click the **Submit Batch** button to complete the submission process.
Warning: Unsubmitted Transaction(s) **cannot** be split across **multiple credit card payments** (see [MB E-Filing User Guide](#)).

Submitted Transaction(s) (click to hide details)

Transaction #	Transaction Date ▼	Payment Type	Payment Status	Fee
5928	May 2, 2013	Cheque	Paid by Cheque	\$1,000
5927	May 2, 2013	Cheque	Paid by Cheque	\$1,000

The **Registered Mortgage Broker** section shows information about the currently selected mortgage broker (or branch) including the Registration number, Legal name, the Status of the record, and the due date of the next annual financial filing.

The **Registered Sub-Mortgage Broker(s)** section may be sorted by name or expiry date. Sub-mortgage brokers past their expiry dates are displayed in orange text to identify them as requiring immediate attention.

The **Director(s)** section displays information about the directors associated with the mortgage broker. There are no registration numbers for directors.

If there are **Unsubmitted Transactions**, as in the example above, this section is displayed below the Director section. It shows transactions ready to submit to the Registrar and includes extra warning messages and notes help you understand the workflow. Click the pink **Submit Batch** menu link to submit your transactions to the Registrar.

After transactions are submitted, a new section called **Submitted Transaction(s)** will appear. This list displays the transactions already submitted to the Registrar in descending date order.

Extra Features on the Control Centre

Branch Offices

If a mortgage broker has branch offices, MB E-Filing provides two ways to access their data. From the **Actions** menu, under the Mortgage Broker heading, click the **Branches** menu option and select a location from the list.



Current Broker: **X030099, Test Mortgage Broker Company Inc. dba: Test Trade Name** Control Centre Logout

Actions

- Mortgage Broker**
 - Switch
 - Update
 - Renew
 - Branches**
- Sub-Mortgage Broker**
 - Update
 - Renew

Registered Mortgage Broker

Reg #	Mortgage Broker	Expiry Date	Status
X030099	Test Mortgage Broker Company Inc.	Jun 21, 2014	Current

The next Annual Financial Filing for Test Mortgage Broker Company Inc. is due on **Jul 15, 2013**.

Registered Sub-Mortgage Broker(s)

Reg #	Full Legal Name ▲	Expiry Date	Status
NEW	Broker, Sub Mortgage		Editina new

From within the head office record you may also click on the **Branch Offices** tab to select the branch record you wish to view/edit. A new Control Centre will open for the branch record you select.



Current Broker: **X030099, Test Mortgage Broker Company Inc. dba: Test Trade Name** Control Centre

Mortgage Broker Update, X030099, Test Mortgage Broker Company Inc., Head Office - Expiry Date: Jun 21, 2014

Applicant Addresses Activities **Branch Offices** Directors Messages

Full Legal Name

Trade Name

Applicant is a Corporation Sole Proprietorship Partnership

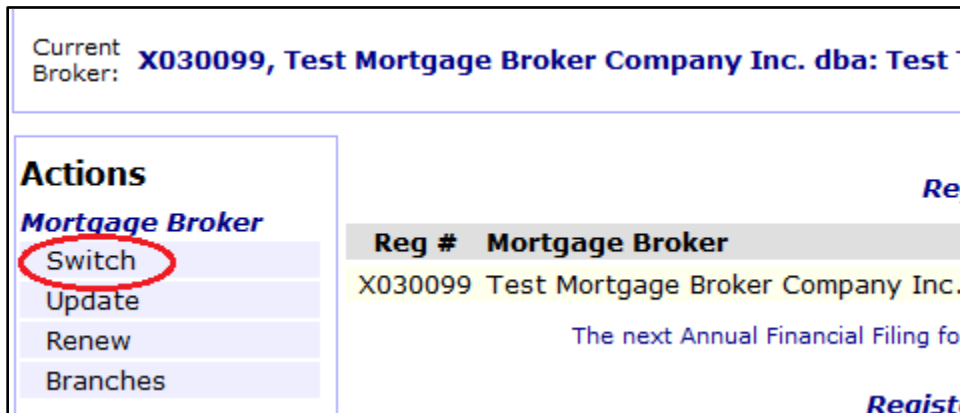
When working with branch office records, please note the following two instructions:

1. Any transactions for a branch office (address change or sub-mortgage broker applications) are automatically added to a batch which must be submitted to the Registrar from the head office Control Centre. Do not forget to return to the head office Control Centre to submit any branch related transactions.
2. Any updates required for branch offices must be done **before** head office renewals are submitted. When a head office record is submitted for update or renewal, all of the branch office records are locked and the data is not editable. This is the reason branch office submissions need to be done first.

Please note that at this time, there is no e-filing option to add a new branch office or to terminate an existing branch office. To add a new branch office, you must use the Mortgage Broker link on FICOM website (<http://www.fic.gov.bc.ca/>) for the required application forms.

Switching Mortgage Broker Registrations

If you have more than one mortgage broker registration to administer and you wish to work with a different mortgage broker registration, click the **Switch** button in the Actions | Mortgage Broker menu. You will be returned to the mortgage broker list to make a new selection.



Current Broker: **X030099, Test Mortgage Broker Company Inc. dba: Test**

Reg #	Mortgage Broker
X030099	Test Mortgage Broker Company Inc.

The next Annual Financial Filing for

Reaist

System Highlights

Navigation & Information Elements

The following built-in navigation and information elements are included for ease of use:

Collapsible sections in the Control Centre

The Control Centre sections can become quite long when there are many current sub-mortgage brokers or many previously submitted transactions. Click anywhere in the section heading row to expand or collapse a section for better visibility on the Control Centre.

Registered Sub-Mortgage Broker(s)  *(click to hide details)*

Colour coding

Clickable links or buttons will change colour when you mouse over them.

Records displayed in a grid on a pale **yellow** background may be clicked to open them for edit.

Records displayed in a grid on a **white** background may be clicked to review the data in a non-editable form. From within the form you can generate a PDF summary of the transaction details.

Font colours will change depending on status and expiry date. For example, records that are part of an unsubmitted batch will appear in bright pink to remind you that they need to be submitted, while records still being edited will appear in purple to show that they are still incomplete and have not been added to a transaction batch.

Visible Buttons and Links

The **Control Centre** and **Log Out** buttons will be visible on most pages in the top right of your screen for easy access.

Save, **Validate**, **Print** and **Cancel** buttons are available on individual forms.

Record locks

Any records already submitted to the Registrar will be locked, preventing any further edits. Any transaction added to a batch will need to be removed from the batch to be edited.

Messages

A **Messages** tab is available on most data-entry forms to provide useful information regarding your current record. Always read the messages tab.

Within the Control Centre and data entry forms, additional message text is provided in coloured font to help you manage the submission process.


Hover text is available for most buttons and links explaining their use. When you mouse near an object, a small text box will appear with explanation text. Hover text may remain or disappear after a few seconds depending on your browser.

Pop-up message windowes will appear when you are about to perform a significant action to help you avoid mistakes or omissions.

Sorting

Lists of records can usually be sorted on one or more column heading. Look for blue column headings to indicate that a column can be used for sorting. The up or down pointing arrow indicates that a column is currently sorting in ascending or descending order. In the example below, the sort is on Expiry Date in ascending order (earliest at the top).

The next Annual Financial Filing for ABC Company Inc. is due on **Aug 30, 2015.**

Registered Sub-Mortgage Broker(s)  (click to hide details)

Reg #	Full Legal Name	Expiry Date ▲	Status
NEW	Sub_broker, Testme		Pending Addition - Paid by Cheque
146346	Test-Sub-Broker, John	Mar 31, 2014	Editing
500209	Sub-Mortgage Broker, James	May 21, 2014	Pending Update - Open Batch Entry
146339	Doe, Jane	Apr 9, 2015	Current

Reports

MB E-Filing provides information reports pertaining to specific transactions as well as to general information. Application summary reports can be printed at any stage of the process. Printing a copy of an application **prior** to it being submitted for payment will show a *DRAFT* watermark to let you know that the data was not submitted to the Registrar at the time of printing. Once you submit a transaction for payment (which locks the record from further updates) the watermark will no longer display.

All MB E-Filing reports use the PDF format and include registration numbers and dates in the report file names to assist you with record keeping. You must have a PDF viewer like [Adobe Reader](#) installed to view the files.

Electronic Payment Processing

The Registrar of Mortgage Brokers is pleased to offer the option of electronic payment processing. When you submit a transaction batch for payment, you can choose to pay immediately by credit card or use a manual payment option.

When you choose '**Credit Card**' as the payment method, you will be directed to the government's secure e-payment site (BC Express Pay). You may pay the application fee with Visa, MasterCard or American Express credit cards.

If you choose '**Cheque**' or '**Other**' as your payment method, you must send the cheque or credit card fax form (along with any required supporting documents) to the Registrar before your applications will be processed. Cheques must be made payable to the Minister of Finance.

General Process for Submitting Transactions

Data Entry and Validation

As you complete data entry for an application (e.g. sub-mortgage broker renewal) you can click the **Save** button at any time. You can exit the system and return to the application later.

When you click **Validate**, the data is only saved if there are no validation errors or omissions. If there are validation errors or omissions, a pop-up box will appear explaining the changes you need to make.

You may print a copy of the data entered at any time. The PDF will show a 'DRAFT' watermark to show that it has not yet been submitted to the Registrar.

Once all errors/omissions have been corrected, clicking **Validate** will save the data and you will be directed to the Certification page.

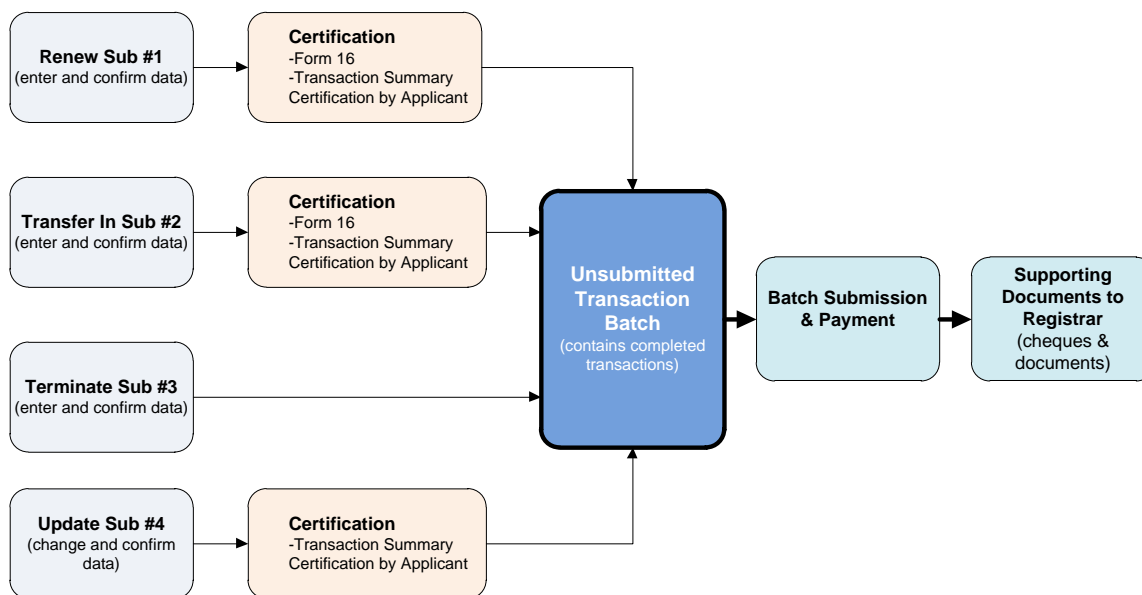
You have up to 14 calendar days to complete and submit any transactions you begin. Any changes to transaction data left un-submitted after 14 days (status of 'Editing') will be lost and the data will be overwritten by the most current data from the Registrar's office.

Certifying an Application

The Certification page requires you to legally certify the accuracy of the data in an application, just like signing a paper form. After you review this information, you may click **Add to Batch** to send the transaction to a virtual shopping cart called Unsubmitted Transactions. At that stage the data will no longer be editable unless you use the menu option to remove the transaction from the batch.

Once you have added the application to a batch you will need to print a PDF summary of the transaction data on which to obtain the applicant's signature, certifying the accuracy of the data you are submitting on their behalf. Since the data has still not been submitted for payment, the report will contain the 'DRAFT' watermark. This signed document must be retained at the business location of the mortgage broker and be available for inspection when requested.

Here is a model of the submission process:



Supporting Documentation

The Certification page includes a list of the supporting documents you need to submit to the Registrar before the applications will be processed. These documents can be faxed to (604) 660-3365, emailed to mortgagebrokers@ficombc.ca or delivered to our office. The list of supporting documents is dependent on the data submitted.

If you are not required to provide supporting documentation for the applicant, this page will tell you that supporting documents are not required.

Fee Payment

Similar to the supporting documents, the fee owing is dependent on the transaction submitted. In the case of renewal fees, the final fee owing is also dependent on the date the batch is submitted to the Registrar. If there is a fee, the Certification page will display the fee amount and explanation based on a submission date of “today”. If a registration expires today and you do not submit the batch containing its renewal for payment, late fees will be assessed for your application by the Registrar’s office.

If you do not owe a fee for the transaction, this page will tell you that a fee payment is not required.

Examples of Transaction Batches

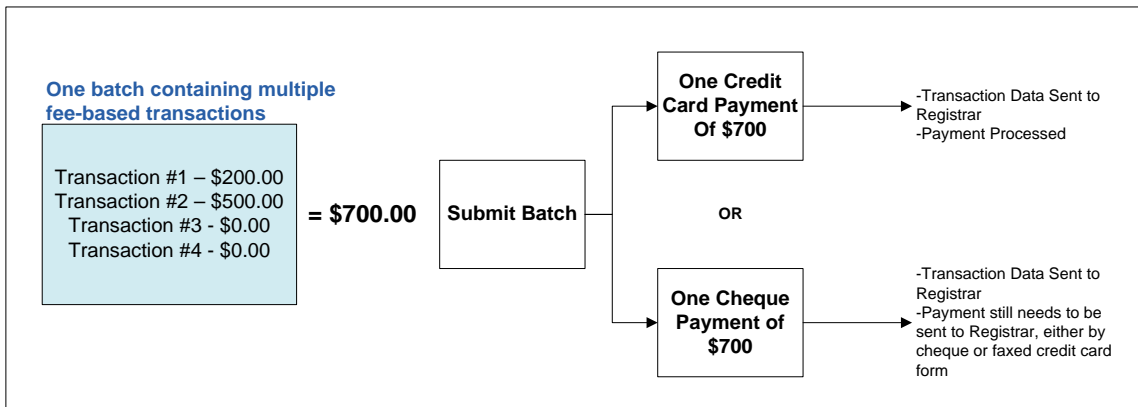
Multiple Transactions Performed by a Mortgage Broker in One Batch

A DI can complete multiple transactions as part of a single “batch” of transactions for a mortgage broker, like pooling items in a shopping cart. For example, assume a mortgage broker performs the following transactions:

1. Renewing a sub-mortgage broker – fee is \$500.
2. Transferring in a sub-mortgage broker – fee is \$200.
3. Terminating a sub-mortgage broker – no fee.
4. Update contact information for a sub-mortgage broker – no fee.

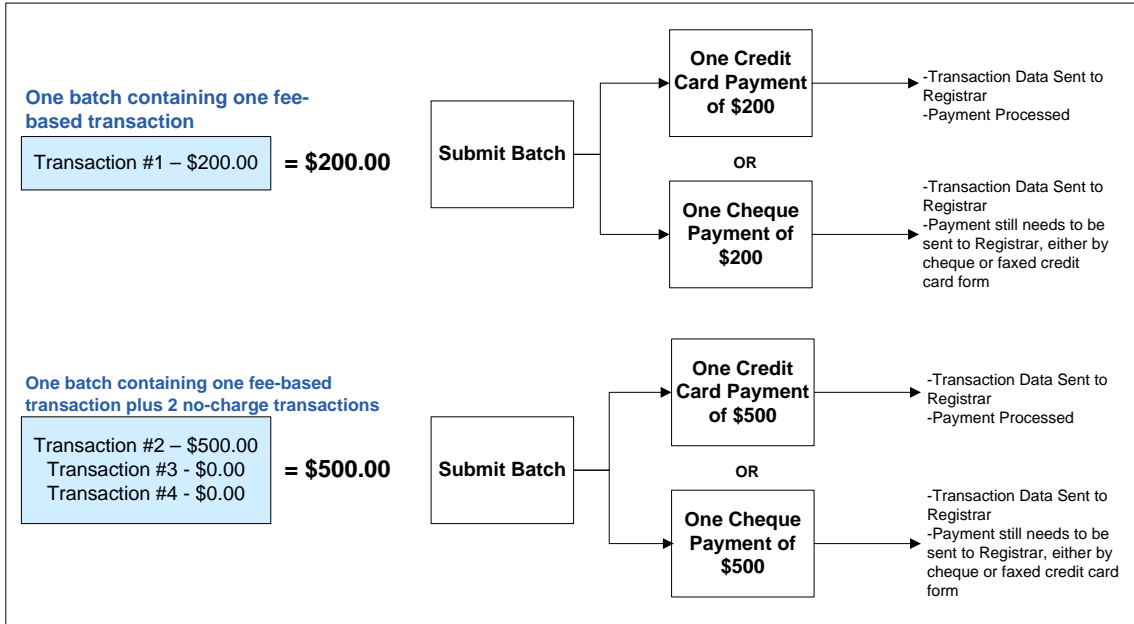
The mortgage broker could complete and add each application into a single batch and pay with one credit card payment or one cheque (Option A).

Option # A: Paying for multiple transactions as one batch



If the mortgage broker wishes to pay for transactions separately (e.g. using a sub-mortgage broker’s credit card for their renewal), then they should NOT submit multiple transactions as one batch. Instead, the mortgage broker can add transaction 1 to a batch and submit that batch for payment on its own; then submit the remaining transactions in another batch with a different payment option. (Option B).

Option # B: Paying for multiple transactions as individual batches



You will have up to 14 calendar days to complete and submit any transactions you begin. Any changes to transaction data left un-submitted after 14 days (status of 'Editing') will be lost and the data will be overwritten by the most current data from the Registrar's office. These automatic updates help prevent the data in MBEF from becoming stale or out-of-date, while still allowing the DI time to gather information required for submitting an application.

Note: Any renewal transactions left in unsubmitted batches after a registration's expiry date will incur late fees until the batch is submitted.

Mortgage Broker Transactions

DI's can use MB E-Filing to submit mortgage broker registration renewals, or to make updates to registration information (e.g. amendments to business address, trade names, or email addresses and phone numbers).

The Action buttons in the Control Centre menu provide two ways to manage a mortgage broker record: **Update** or **Renew**. A shortcut is built into system so that if you simply click on the mortgage broker listing in the Control Centre, and the record is eligible for renewal, MB E-Filing will automatically open the record in renewal mode. You are allowed to renew a registration up to 60 days prior to its expiry date. If you access a registration more than 60 days prior to the expiry date you can only make updates to it.

Current Broker: **X030205, MB Test Company - No Branches dba: Test MB Company for testing** Control Centre Logout

Actions

Mortgage Broker

Switch

Update

Renew

Registered Mortgage Broker

Reg #	Mortgage Broker	Expiry Date	Status
X030205	MB Test Company	Aug 5, 2012	Current

The next Annual Financial Filing for MB Test Company is due on **Jul 30, 2010**.

You will have up to 14 calendar days to complete and submit any transactions you begin. After 14 days with a status of Editing, the updates made to mortgage broker data will be lost; the modified data will be overwritten by the most current data from the Registrar's office. These automatic updates help prevent the data in MBEF from becoming stale or out-of-date, while still allowing the DI time to gather information required for submitting an application.

Renew a Mortgage Broker Registration

Before you being a Mortgage broker renewal, ensure that all the director(s) and branch office information (if applicable) has been reviewed and updated first. Access to this information is available to you from the Control Centre.

The application form consists of tabs containing the current registration data for the selected mortgage broker. The tabs displayed on the Mortgage Broker form depend on the type of company. The example below shows a head office mortgage broker undertaking a renewal and so the record includes a “Branch Offices” tab. When a registration is in renewal mode, the “Declarations” tab is visible and must be completed.

Mortgage Broker Renewal, X030099, ABC Company Inc., Head Office - Expiry Date: Jul 29, 2013

Full Legal Name

Trade Name

Applicant is a Corporation Sole Proprietorship Partnership

Business Phone # () ext Fax # ()

Email Website

Copyright 2010 Financial Institutions Commission of British Columbia

Note: if you are **renewing a head office record**, which has associated branch offices, you must complete any corrections or updates for branch offices individually **before** adding the head office mortgage broker renewal to the batch.

To complete your mortgage broker registration renewal, review the data in each tab of the renewal form and make any required corrections, adding new data where required.

Steps to Follow:

1. Confirm you are viewing the correct registration. The Control Centre page header displays the current mortgage broker. If you manage multiple mortgage brokers, click the **Switch** button in the Actions | Mortgage Broker menu to select a different mortgage broker registration.
2. Click the **Renew** button within the Actions | Mortgage Broker menu, or simply click the mortgage broker record displayed in the Control Centre.

If you hover your mouse over the record in the list, the pop-up message will display either “Renew this Mortgage Broker” or “Update this Mortgage Broker” depending on eligibility.

3. Review all the data in each tab of the renewal form. Enter any missing data or revise data which needs updating.
 - a. Ensure the **Applicant** and **Address** information is accurate, making changes as required. Changes to Legal or Trade Name, or Business Address will incur an amendment fee.
 - b. Ensure the **Activities** listed are accurate for this mortgage broker.
 - c. Review the list of **Directors**. Any changes to directors must be reported to the Registrar. You may update or terminate existing director records or add new ones by using the options on the Director Menu. Director links provided in the Director tab allow updates only and force an exit from the broker record.
 - d. The **Declarations** tab requires truthful answers. Some **Yes** answers provide comment boxes for detailed explanations and require supporting documents. The comment boxes have a minimum character rule in place as applicants are required to provide detailed explanations.

- e. The **Messages** tab provides transaction notes to help you submit the application correctly.

Mortgage Broker Renewal, X030099, ABC Company Inc., Head Office - Expiry Date: Jul 29, 2013

Applicant | Addresses | Activities | Declarations | Branch Offices | Messages

Since this record is a Head Office, renewing this registration will automatically renew the registration of all Branch Offices.
Please ensure you have reviewed and updated information for all Branch offices prior to submitting this renewal application.
Renew has been chosen for this record, and you may renew it today. This registration will expire on **Jul 29, 2013**.
This mortgage broker's data was last edited on Jun 5, 2013. You have **14 days** from that date (i.e. **Jun 19, 2013**) to submit your changes or any changes you made will be overwritten.

Note: If you have made changes to the record but you are not ready to submit it, you may click **Save** and return to it at a later time.

4. When all the data has been reviewed and entered, click **Validate**. A data validation process will run and a message window will appear explaining any errors or omissions. The related fields in the form will be highlighted in pink.

Mortgage Broker Renewal, X030099, ABC Company Inc., Head Office - Expiry Date: Jul 29, 2013

Applicant | Addresses | Activities | Declarations | Branch Offices | Messages

Since the date of the last application for the Applicant, ABC Company Inc.:

(a) Has the Applicant been subject to bankruptcy proceedings? No Yes


(b) Has any judgment been rendered against the Applicant whatsoever? No Yes

(c) Are there any pending legal proceedings against the Applicant? No Yes

(d) To your knowledge, is the Applicant currently or was the Applicant ever under enforcement or regulatory agency in British Columbia? No Yes

(e) Are there any changes in directors of the Applicant? No Yes

Message from webpage

 Unable to Save data. Validation failed.
There is either invalid information or insufficient information in the following field(s):

bankruptcy proceedings - please specify
civil court judgments - please specify
pending legal proceedings - please specify
subject of an investigation - please specify
corporate structure changes - please specify

Note: All fields with missing or invalid data are shaded in pink.

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5. Correct any errors or omissions and click **Validate** again. When no errors remain, this button will redirect you to the Certification page.

- Carefully review the information provided on the **Certification page**, paying close attention to the list of supporting documents you may be required to submit and any applicable fees.

Please note that the assessed fees displayed on this page are calculated based on a payment date of the same day. If payment and final submission of the application is delayed past an applicant's expiry date, late fees will be assessed manually by the Registrar and must be paid before the application will be processed.

In the example below, you can see the full details of complex fees (in this case a corporate name change combined with a renewal) provided on the page.

Current Broker: X030099, ABC Company Inc.	Control Centre	Logout
--	----------------	--------

Certification of Designated Individual - Mortgage Broker Registration Renewal

By clicking on the "Add to Batch" button, I certify that I have made sufficient enquiries of ABC Company Inc., Head Office (the "Applicant") and conducted all appropriate due diligence in order to complete the Applicant's application dated **Friday, May 31, 2013** and I have printed a copy of the application information. I further certify the information is true, correct and complete to the best of my knowledge, information and belief.

Please submit the following documentation via email (MortgageBrokers@ficombc.ca) or fax (604) 660-3365:

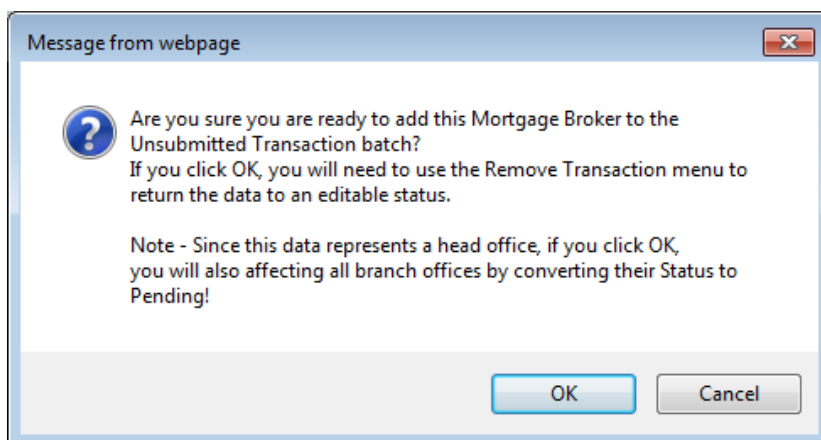
Supporting Documentation		
Code	Reason	Requirements
1110	The trade name for the brokerage has changed.	You must submit a copy of any Corporate Registry records authorizing the use of your name and a copy of any consent agreement by the franchisor, if applicable.

The following fee payment is required:

Fee Details		
Item	Explanation	Fee
Registration Renewal Fee	Head office registration renewal has occurred. This renewal will automatically renew the registration of all branch offices. If a branch office's registration details have changed, this registration must be updated and submitted before renewing the head office registration. Legal and/or trade name change has occurred. This change will automatically update the legal and/or trade names of all branch offices. Fees due for amendment of registration information for all sub-mortgage brokers at the head office not currently eligible for renewal, and for all sub-mortgage brokers at all branch offices not currently eligible for renewal - name change fee \$600. Monday, July 29, 2013 is the Registration Expiry date. Fees due for the renewal of the registration of a Head Office - registration fee \$500.	\$1,100

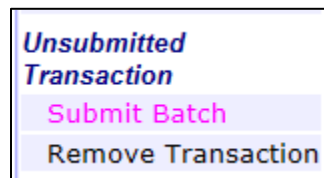
Please remember that failure to submit either the supporting documentation or the fee payment indicated above will result in delays processing this application. Note the fees specified above assume payment will be made today. Completing payment on a future date may result in (additional) late fees.

- You may click **Print Application** to generate a transaction report prior to adding the application to a batch. This is helpful for verifying information with an applicant.
- Clicking on the **Add to Batch** button will produce a warning message. You can click **Cancel** and return to your submission later, or click **OK** to proceed, which will send the application to the Unsubmitted Transaction batch.



9. You will be returned to the Control Centre where you will see a new status for your selected mortgage broker: **Pending Renewal – Open Batch Entry**, in bright pink font. You may click on any record with this status to review the data in the mortgage broker form. From within the form you can generate a PDF summary of the transaction details, which will contain the DRAFT watermark.

Once your transaction has been added to a Batch, two new buttons in the Actions menu will appear within a new heading called **Unsubmitted Transaction**. When you have completed all transactions related to your current mortgage broker registration (sub-mortgage broker renewals, transfers, director updates, etc.), you must click the **Submit Batch** menu item to submit the batch for payment and final submission to the Registrar (see the section ‘Submitting Transactions to the Registrar’ in this guide).



The **Remove Transaction** button allows you to remove a transaction from a batch in case of error or a change in circumstances. This feature can *only* be used *prior* to final submission & payment. Removing this transaction will return the information back to an “Editing” status where you will be allowed to make changes to it.

Reminder: You can save your data at any time and return to it at a later date. This is helpful when you need to obtain more information before you complete a application.

Update Mortgage Broker Registration Information

You are required to keep contact information and any other information affecting your registration up to date. The MB E-Filing system provides an easy way to quickly update no-fee items like phone numbers, to complex fee-based updates like corporate name changes.

If you choose Update from the menu, but the registration is eligible for renewal, you will receive a message recommending you select the renewal option instead.

Mortgage Broker Update, X030099, ABC Company Inc., Head Office - Expiry Date: Jul 29, 2013

Applicant | Addresses | Activities | Branch Offices | Messages

Update has been chosen for this record, but the registration is ready to be renewed and it will expire on **Jul 29, 2013**.

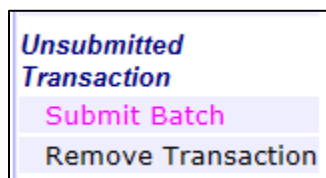
Registration after this date will result in late fees being applied.

This mortgage broker's data was last edited on Jun 5, 2013. You have **14 days** from that date (i.e. **Jun 19, 2013**) to submit your changes or any changes you made will be overwritten.

Steps to Follow:

1. Confirm you are viewing the correct mortgage broker registration. The Control Centre page heading displays the current mortgage broker or branch name. If you manage multiple mortgage brokers, click the **Switch** button in the Actions | Mortgage Broker menu to select a different mortgage broker registration.
2. Click the **Update** button within the Actions | Mortgage Broker menu, or simply click the mortgage broker record displayed in the Control Centre.
3. Correct the data in the appropriate tab and click **Validate**. If required, review and correct any errors or omissions found during data validation and click **Validate** again.
4. Carefully review the information provided on the **Certification page**, paying close attention to the list of supporting documents you may be required to submit and any applicable fees (for changes to business name, trade name, or business address).
5. Click **Print Application** to generate a PDF transaction summary report for your records.
6. Click on the **Add to Batch** button to finalize the application and add it to the transaction batch. You may click **Cancel** and return to your application later, or click **OK** to proceed.

7. You will be returned to the Control Centre where you will see a new status for your selected mortgage broker: **Pending Update – Open Batch Entry** in bright pink font. You may click on any record with this status to review the data in the mortgage broker form. From within the form you can generate a PDF summary of the transaction details, which will contain the DRAFT watermark.
8. Once your transaction has been added to a Batch, two new buttons in the Actions menu will appear within a new heading called **Unsubmitted Transaction**. When you have completed all transactions related to your current mortgage broker registration (sub-mortgage broker renewals, transfers, director updates, etc.), you must click the **Submit Batch** menu item to submit the batch for payment and final submission to the Registrar. See the section ‘Submitting Transactions to the Registrar’ later in this guide.



The **Remove Transaction** button allows you to remove a transaction from a batch in case of error or a change in circumstances. This feature can *only* be used *prior* to final submission & payment. Removing this transaction will return the information back to an “Editing” status where you will be allowed to make changes to it.

Update a Branch Office Registration

Each branch has its own contact information screen to review and edit. All other registration information is considered the same as what is already stored for its head office. On this basis, branch office renewals are done automatically when a head office registration is renewed.

Mortgage Broker Renewal, X300005, ABC Company Inc. (test location), Branch Office

Applicant | Addresses | Messages

Since this record is a Branch Office, the only available tabs for data edit are **Applicant** and **Addresses**.

After the data has been submitted, and you have clicked the **Add to Batch** button on the Certification page, use the Head Office's Control Centre page to view the **Unsubmitted Transaction**.

Renew has been chosen for this record, and you may renew it today. This registration will expire on **Jul 29, 2013**.

Steps to Follow:

1. Confirm you are viewing the correct head office registration. If you manage multiple mortgage brokers, click the **Switch** button in the Actions | Mortgage Broker menu to select a different mortgage broker registration.
2. Click on the **Branches** menu option in the Control Centre.
3. Review the list of Branches and select the one requiring updates.
4. Review contact data, make any required changes, and click **Validate**. If required, review and correct any errors or omissions found during data validation and click **Validate** again.
5. Carefully review the information provided on the **Certification page**, paying close attention to the list of supporting documents you may be required to submit and any applicable fees.
6. Click **Print Application** to generate a PDF transaction summary report for your records.
7. Click on the **Add to Batch** button to finalize the transaction and add it to the batch. You may click **Cancel** and return to your submission later, or click **OK** to proceed.

Actions

Mortgage Broker

Switch

Update

Renew

Head Office

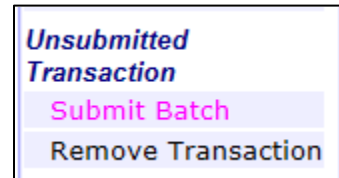
Branches

8. You will be returned to the branch’s Control Centre where you will see a new status for your selected mortgage broker: **Pending Update – Open Batch Entry** in bright pink font. You may click on any record with this status to review the data in the mortgage broker form. From within the form you can generate a PDF summary of the transaction details, which will display the DRAFT watermark.
9. Click on the Branches button to select a new branch to update, or click the Head Office button to submit your transactions.

Note that once you add a branch transaction to a batch a new message appears reminding you to use the head office Control Centre to view and submit your batched transactions.

Note: You have **Unsubmitted Transactions**. Within the Mortgage Broker menu, click the **Head Office** link to view these records.

10. Once you return to the Head Office Control Centre, you can view all the transaction in your current Batch. Two new buttons in the Actions menu will appear within a new heading called **Unsubmitted Transaction**. When you have completed all transactions related to your current mortgage broker registration (sub-mortgage broker renewals, transfers, director updates, etc.), you must click the **Submit Batch** menu item to submit the batch for payment and final submission to the Registrar. See the section ‘Submitting Transactions to the Registrar’ in this guide.



The **Remove Transaction** button allows you to remove a transaction from a batch in case of error or a change in circumstances. This feature can *only* be used *prior* to final submission & payment. Removing this transaction will return the information back to an “Editing” status where you will be allowed to make changes to it.

Reminder: *You can save your data at any time and return to it at a later date. This is helpful when you need to obtain more information before you complete a transaction.*

Sole Proprietorships

Sole Proprietors are handled in the same way as other mortgage broker registrations except that additional personal information is also required.

The renewal form will contain extra tabs for additional Address information, Personal History questions and Education information. The Declarations tab will include questions pertaining to an individual rather than a corporation.

Current Broker: 146454, Test Sole Proprietor dba: Sole Proprietorships Testing	Control Centre	Logout
Mortgage Broker Renewal, 146454, Test Sole Proprietor - Expiry Date: Jun 30, 2013		
Applicant	Addresses	Personal History
Activities	Education Requirements	Declarations
Messages		
Full Legal Name	Test Sole Proprietor	
Trade Name	Sole Proprietorships Testing	
Applicant is a	<input type="radio"/> Corporation <input checked="" type="radio"/> Sole Proprietorship <input type="radio"/> Partnership	
Business Phone #	(604) 888-8888 ext	Fax # ()
Email	test.test@ficombc.ca	Website www.testsoleprop.ca
<input type="button" value="Validate"/> <input type="button" value="Save"/> <input type="button" value="Print"/> <input type="button" value="Cancel"/>		
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Sub-Mortgage Broker Transactions

DI's can use MB E-Filing to submit sub-mortgage broker registration renewals or make changes to registration information (e.g. amendments to addresses, phone numbers and education), terminate or transfer-in registrations, or submit new registration applications.

After the DI has entered data for a sub-mortgage broker application, but prior to submitting the data to the Registrar, the DI must print out the application summary and obtain the applicant's certification on it. The DI must keep the signed summary document in the applicant's personnel file.

Two commonly used action buttons in the Control Centre for sub-mortgage broker records are **Update** and **Renew**. A shortcut is built into system so that if you simply click on the sub-mortgage broker listing in the Control Centre, and the record is eligible for renewal, MB E-Filing will automatically open the record in renewal mode. You are allowed to renew up to 60 days prior to a registration's expiry date. If you access a registration more than 60 days prior to the expiry date, you will only be permitted to update the information.

Reg #	Mortgage Broker	Expiry Date	Status
X030099	ABC Company Inc.	Jul 29, 2013	Editing

Warning regarding this Mortgage Broker with a Status of **Editing**: you have **14 days** after the last date you edited the data to submit changes. Please see its **Messages** tab or the [MB E-Filing User Guide](#) for more details.

The next Annual Financial Filing for ABC Company Inc. is due on **Aug 30, 2013**.

Registered Sub-Mortgage Broker(s) ⓘ (click to hide details)

Reg #	Full Legal Name ▲	Expiry Date	Status
146339	Doe, Jane	Apr 9, 2015	Current
NEW	Sub_broker, Testme		Pending Addition - Paid by Cheque
500209	Sub-Mortgage Broker, James	May 21, 2014	Pending Update - Paid by Other
146346	Test-Sub-Broker, John	Mar 31, 2014	Editing

Warning regarding Sub-Mortgage Broker(s) with a Status of **Editing**: you have **14 days** after the last date you edited the data to submit changes. Please see its **Messages** tab or the [MB E-Filing User Guide](#) for more details.

The number of data entry tabs displayed will change based on whether you are renewing, updating or transferring a sub-mortgage broker, or adding a brand new registrant.

You will have up to 14 calendar days to complete and submit any transactions you begin. After 14 days with a status of Editing, the updates made to registrant data will be lost; the modified data will be overwritten by the most current data from the Registrar. These automatic updates help prevent the data in MBEF from becoming stale or out-of-date, while still allowing the DI time to gather information required for submitting an

application. This update does not apply to new or transferred sub-mortgage brokers whose status would be “Editing New” and “Transfer Incomplete” respectively.

Renew a Sub-Mortgage Broker Registration

Sub-mortgage brokers are eligible for renewal up to 60 days prior and 30 days past their expiry date. If an individual has not been renewed within 30 days after their registration expiry date, the person will no longer appear in the list of registered sub-mortgage brokers. If you wish to re-register the individual in this scenario, you will need to use the **Add** menu option, instead of the Renew option. The Messages tab of sub-mortgage brokers whose registration has expired contains references to this information to help remind you of the timelines involved and the action required.

Sub-mortgage brokers whose registration has expired will display in orange font in the Control Centre list to draw your attention (see below). If you select this type of record, you must renew their registration.

Reg #	Full Legal Name ▲	Expiry Date	Status
146339	Sub Mortgage Broker, Test My	Nov 8, 2013	Current
500112	Sub-Broker, Tony Test	Feb 16, 2014	Current
146346	Sub-MB, Test 2	Feb 13, 2012	Current
146686	Test-Sub, Sally	Feb 16, 2014	Current

Steps to follow:

1. Confirm you are viewing the correct mortgage broker or branch and can see the sub-mortgage broker listed. The Control Centre page heading displays the current mortgage broker/branch location. If you manage multiple mortgage brokers, click the **Switch** button in the Actions | Mortgage Broker menu to select a different mortgage broker registration.
2. Click the **Renew** button within the Actions | Sub-Mortgage Broker menu and select the sub-mortgage broker registration you wish to renew, or, click the sub-mortgage broker record displayed in the Control Centre list. If eligible, the sub-mortgage broker you select will automatically load into the renewal screen.
3. Review all the data in each tab. Add any missing data and update any incorrect data. If the applicant has undergone a **name change** since their last renewal (e.g. marriage), please update the new family name on the Applicant tab, but be sure to specify their previous family name on the Personal History tab, using the **Previous Legal Names** field. The **Aliases** field is used for other names that

need to be part of your registration, like a nickname used for business or advertising.

4. Enter any new **Education** information for the applicant. Previous education records already on file will display but may not be edited.
5. Carefully review each question on the **Declarations** tab with the applicant and answer truthfully on the applicant's behalf. For some 'Yes' answers, a comments box will appear for you to enter a detailed explanation and may require supporting documentation.
6. Read the notes on the **Messages** tab (see below) which contain important information specific to each sub-mortgage broker. In the case of a sub-mortgage broker whose registration has expired, you will receive additional information about important submission deadlines.

Sub-Mortgage Broker Renewal, Reg #146346, Mr. Test Sub-MB - Expiry Date: Feb 13, 2012				
Applicant	Personal History	Education Requirements	Declarations	Messages
<p>This registration expired on Feb 13, 2012. Late fees will apply.</p> <p>As of Mar 15, 2012, renewing this sub-mortgage broker will not be possible since they will be automatically removed from the Registered Sub-Mortgage Broker(s) list.</p>				

7. When all the data has been reviewed and entered, click **Validate**. A data validation process will run and, if there are errors or omissions, a message window will appear providing an explanation. A message window will appear explaining errors or omissions and the related fields in the form will be highlighted in pink. If required, correct any errors or omissions and click **Validate** again.

Applicant | Personal History | Education Requirements | **Declarations** | Messages

Since the date of the last application for the Applicant, Mr. Rene Espersen Carloni:

(a) Has this Applicant been charged or indicted, or have they been convicted without pardon, under any law of any province, state, or country? No Yes

(b) Has this Applicant personally, or has any business of which this Applicant is or was an officer, director, or partner been subject to bankruptcy proceedings? No Yes


(c) Are there any pending legal proceedings against this Applicant or any business of which they were an officer, director, or partner? No Yes

(d) Has any judgment been rendered against this Applicant per officer, director, or partner, in any civil court in British Columbia? No Yes

(e) To your knowledge, is this Applicant currently the subject of an investigation by any regulatory agency in British Columbia or elsewhere? No Yes

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Message from webpage

 Unable to Save data. Validation failed.
There is either invalid information or insufficient information in the following field(s):

previous charges or indictments - please specify
bankruptcy proceedings - please specify
pending legal proceedings - please specify
civil judgments - please specify
subject of an investigation - please specify

Note: All fields with missing or invalid data are shaded in pink.

- Review the information provided on the **Certification page**, paying close attention to the list of supporting documents you may be required to submit and any applicable fees. There is a hyperlink to **Form 16** provided on the Certification page for your convenience. There is also information about how to submit the supporting documents.

Please note that the assessed fees displayed on this page are calculated based on a submission date of the same day. If final payment and submission of the application is delayed past an applicant's expiry date, late fees will be assessed manually by the Registrar and must be paid before the application will be processed.

Supporting Documentation		
Code	Reason	Requirements
2000	With sub-mortgage broker registration renewals, consent is required to perform a background check on the Applicant.	You must submit MB Form 16 . You must also submit one piece of color copied government issued identification, which contains a photograph of the Applicant, and a current and original 'Certified Criminal Record Check' ('CCRC'), which is dated not more than six months prior to the date of application.
2100	The name for the Applicant has changed.	You must submit a copy of any court order authorizing a name change or a copy of your marriage certificate.

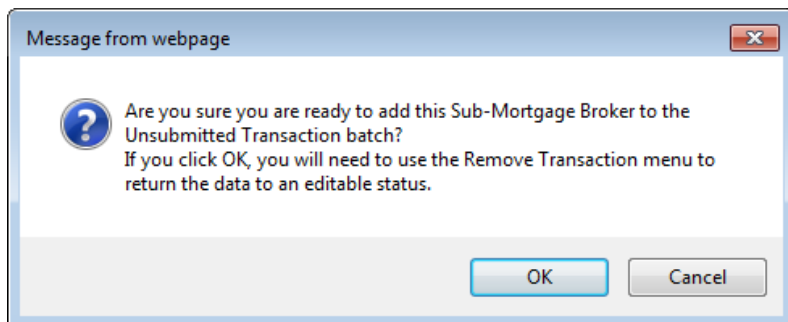
The following fee payment is required:

Fee Details		
Item	Explanation	Fee
Registration Renewal	Monday, July 29, 2013 is the Registration Expiry date. Fees due for the renewal of the registration of a Sub-Mortgage Broker - registration fee \$500.	\$500

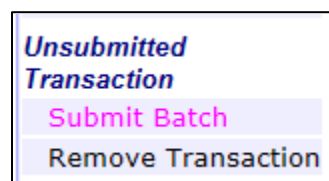
Please remember that failure to submit either the supporting documentation or the fee payment indicated above will result in delays processing this application. Note the fees specified above assume payment will be made today. Completing payment on a future date may result in (additional) late fees.

- Click **Print Application** to generate a PDF transaction copy for the applicant to sign and certify, which you must keep in your files.

10. Click on the **Add to Batch** button to finalize the transaction. Clicking the **Add to Batch** button on the Certification page will produce a warning message. You can click **Cancel** on this message and return to your submission later, or click **OK** to proceed.



11. You will be returned to the Control Centre where you will see a new status for your selected sub-mortgage broker: **Pending Renewal – Open Batch Entry**, in bright pink font. You may click on any record with this status to review the data in the mortgage broker form. From within the form you can generate a PDF summary of the transaction details, which will contain the DRAFT watermark.
12. Once your transaction has been added to a Batch, two new buttons in the Actions menu will appear within a new heading called **Unsubmitted Transaction**. When you have completed all transactions related to your current mortgage broker registration (sub-mortgage broker renewals, transfers, director updates, etc.), you must click the **Submit Batch** menu item to submit the batch for payment and final submission to the Registrar (see the section 'Submitting Transactions to the Registrar' later in this guide).



The **Remove Transaction** button allows you to remove a transaction from a batch in case of error or a change in circumstances. This feature can *only* be used *prior* to final submission & payment. Removing this transaction will return the information back to an "Editing" status where you will be allowed to make changes to it.

If the mortgage broker has **branch offices**, all unsubmitted transactions related to a sub-mortgage broker registered with a branch office must be viewed and submitted from the **head office Control Centre**

13. Submit any required supporting documents and applicable fees to the Registrar.

Update a Sub-Mortgage Broker Registration

You are required to keep contact information and any other information affecting a registration up to date. The MB E-Filing system provides an easy way to quickly update no-fee items like phone numbers and education, to fee-based updates like legal name changes.

Please note that the system is not designed for you to over-write an existing sub-mortgage broker record with entirely new information. You will receive an error message if you completely change both the first and last names for an existing sub-mortgage broker.

Steps to follow:

1. Confirm you are viewing the correct mortgage broker or branch and can see the sub-mortgage broker listed. The Control Centre page heading displays the current mortgage broker/branch location. If you manage multiple mortgage brokers, use the **Switch** button in the Actions | Mortgage Broker menu to select a different mortgage broker registration.
2. Click the **Update** button within the Actions | Sub-Mortgage Broker menu and select the sub-mortgage broker registration you wish to update, or simply click the sub-mortgage broker record displayed in the Control Centre from the list. The update screen will automatically load the sub-mortgage broker you selected.

Current Broker: **X030099, ABC Company Inc. dba: John Doe - ABC Company Inc.** Control Centre Logout

Sub-Mortgage Broker Update, Reg #146346, Mr. John Test-Sub-Broker - Expiry Date: Mar 31, 2014

Applicant Personal History Education Requirements Messages

Full Legal Name: Mr. First Middle Last

Residence Address: Line 1 City
 Line 2 Prov/State, Country
 Line 3 Postal/Zip Code

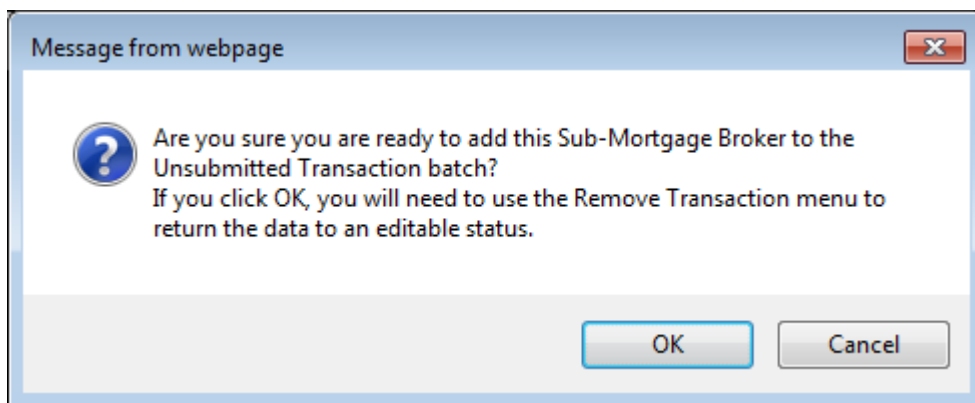
Personal Phone #: () ext Personal Fax #: ()

Service Address: (use B.C. address) Line 1 City
 Line 2 Prov/State, Country
 Line 3 Postal/Zip Code

Email: Website:

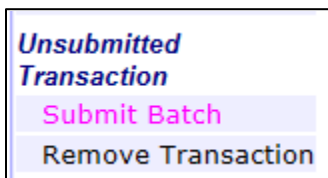
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3. Correct the data in the appropriate tab and click **Validate**. If the applicant has undergone a **name change** since their last renewal (e.g. marriage), please update the new family name on the Applicant tab, but be sure to specify their previous family name on the Personal History tab, using the **Previous Legal Names** field. The **Aliases** field is used for other names that need to be part of your registration, like a nickname used for business or advertising.
4. Also consider updating the **Education** tab with any recent courses the applicant has taken. This can also be done during a Renewal.
5. Review and correct any errors or omissions found during data validation and click **Validate** again.
6. Review the information provided on the Certification page, paying close attention to the list of supporting documents you may be required to submit (for example: proof of legal name change) and any applicable fees.
7. Click **Print Application** to generate a PDF transaction copy for the applicant to sign and certify, which you must keep in your files.
8. Click on the **Add to Batch** button to finalize the transaction and send to the holding area. Clicking the **Add to Batch** button on the Certification page will produce a warning message. You can click **Cancel** on this message and return to your submission later, or click **OK** to proceed.



9. You will be returned to the Control Centre where you will see a new status for your selected sub-mortgage broker: **Pending Update – Open Batch Entry** in bright pink font. You may click on any record with this status to review the data in the mortgage broker form. From within the form you can generate a PDF summary of the transaction details, which will contain the DRAFT watermark.

10. Once your transaction has been added to a Batch, two new buttons in the Actions menu will appear within a new heading called **Unsubmitted Transaction**. When you have completed all transactions related to your current mortgage broker registration (sub-mortgage broker renewals, transfers, director updates, etc.), you must click the **Submit Batch** menu item to submit the batch for payment and final submission to the Registrar (see the section ‘Submitting Transactions to the Registrar’ later in this guide).



The **Remove Transaction** button allows you to remove a transaction from a batch in case of error or a change in circumstances. This feature can *only* be used *prior* to final submission & payment. Removing this transaction will return the information back to an “Editing” status where you will be allowed to make changes to it.

If the mortgage broker has **branch offices**, all unsubmitted transactions related to a sub-mortgage broker registered with a branch office must be **viewed and submitted from the head office Control Centre**.

11. Submit any required supporting documents or fees to the Registrar.

Terminate a Sub-Mortgage Broker Registration

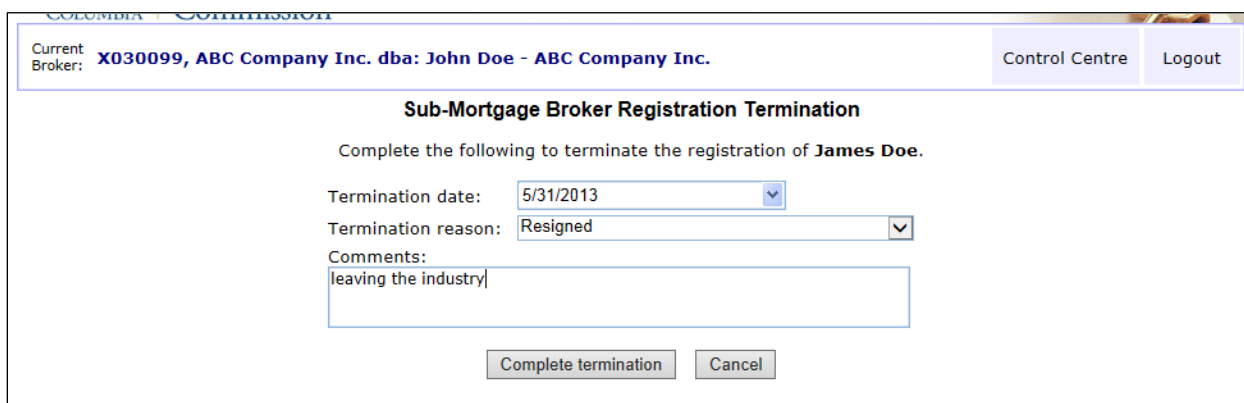
The **Terminate** action button allows you to complete the termination of a registered sub-mortgage broker who is no longer working for the mortgage broker.

Steps to follow:

1. Confirm you are viewing the correct mortgage broker or branch and can see the sub-mortgage broker listed. The Control Centre page heading displays the current mortgage broker/branch location. If you manage multiple mortgage brokers, click the **Switch** button in the Actions | Mortgage Broker menu to select a different mortgage broker registration.
2. Click the **Terminate** button within the Actions | Sub-Mortgage Broker menu. You will be directed to a list of registered sub-mortgage brokers.
3. Select the sub-mortgage broker you wish to terminate. The Termination screen will open requiring further data input. If you chose the wrong sub-mortgage broker, click the Cancel button below.

Note you **cannot** use the Terminate action on a New or Transferred sub-mortgage broker. See full explanation at the end of this section.

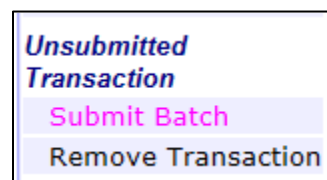
4. Fill in the **Termination Date** and the **Termination Reason** using the pick list provided.
5. Enter any **Comments** to support the termination, especially in the case of termination with cause.
6. When all data is entered, click the **Complete Termination** button.



The screenshot shows a web interface for terminating a sub-mortgage broker registration. At the top, it displays the current broker information: "Current Broker: X030099, ABC Company Inc. dba: John Doe - ABC Company Inc." and navigation buttons for "Control Centre" and "Logout". The main heading is "Sub-Mortgage Broker Registration Termination". Below this, it instructs the user to "Complete the following to terminate the registration of James Doe." The form includes three fields: "Termination date:" with a dropdown menu set to "5/31/2013", "Termination reason:" with a dropdown menu set to "Resigned", and "Comments:" with a text input field containing "leaving the industry". At the bottom of the form are two buttons: "Complete termination" and "Cancel".

7. You will be directed back to the Control Centre, where the terminated sub-mortgage broker’s information will appear in red with a status of “**Pending Termination – Open Batch Entry**” in bright pink font. You may click on any record with this status to review the data in the mortgage broker form. From within the form you can generate a PDF summary of the transaction details, which will contain the DRAFT watermark and will include the terminations details you entered.


8. Once your termination transaction has been added to a Batch, it will appear as a no-fee item in your list of Unsubmitted Transactions. Two new buttons in the Actions menu will appear within a new heading called **Unsubmitted Transaction**. When you have completed all transactions related to the current mortgage broker (sub-mortgage broker renewals, transfers, director updates, etc.), you must click the **Submit Batch** menu item to submit the batch for payment and final submission to the Registrar (See the section ‘Submitting Transactions to the Registrar’ in this guide).



The **Remove Transaction** button allows you to remove a transaction from a batch in case of error or a change in circumstances. This feature can *only* be used *prior* to final submission & payment. Removing this transaction will return the information back to an “Editing” status where you will be allowed to make changes to it.

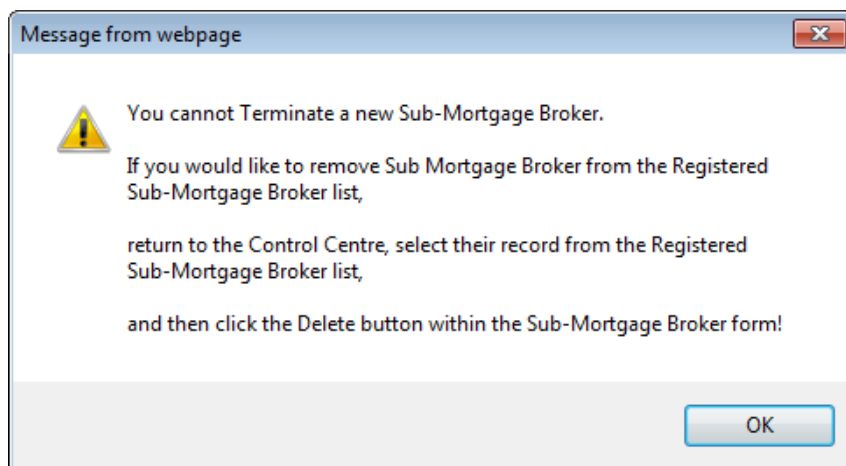
If the mortgage broker has branch offices, all unsubmitted transactions related to a sub-mortgage broker registered to a branch office must be viewed and submitted from the head office Control Centre.

9. After the termination has been submitted, the previous status of Pending Termination – Open Batch Entry will be updated to Pending Termination – Submitted, No Fee. Once the termination has been processed by Registrar staff, it will be removed from the list of sub-mortgage brokers. The termination will appear in your list of Submitted Transactions.

Registered Sub-Mortgage Broker(s)  [\(click to hide details\)](#)

Reg #	Full Legal Name ▲	Expiry Date	Status
146339	Doe, Jane	Apr 9, 2015	Current
NEW	Sub_broker, Testme		Pending Addition - Paid by Cheque
500209	Sub-Mortgage Broker, James	Jun 6, 2015	Pending Termination - Submitted, No Fee
146346	Test-Sub-Broker, John	Jun 6, 2015	Current
146686	Test-Subbroker, Sally-Jean	Apr 23, 2014	Transfer Incomplete

Please note you **cannot Terminate** a new or transferred sub-mortgage broker. If you attempt this operation, you will see the following pop-up window. For new or transferred sub-mortgage brokers, you must use the red **Delete** button in the Sub-Mortgage Broker form.



Transfer In a Sub-Mortgage Broker Registration

Use the transfer option when doing either of the following:

- transfer in someone who is working for another company, or even between branches of an affiliated company
- transfer in someone who has been terminated or expired for less than 30 days

If a transfer applicant is within 60 days prior to their expiry date, the system will include a renewal as part of the transfer.

For those individuals who are more than 30 days past their Expiry dates or Termination Dates, use the **Add** button instead of Transfer

Transfers are a two-stage process:

1. Perform the registration transfer (Status: Transfer Incomplete).
2. Enter the registration data and add the transaction to a batch (Status: Transfer Update/Transfer Renewal)

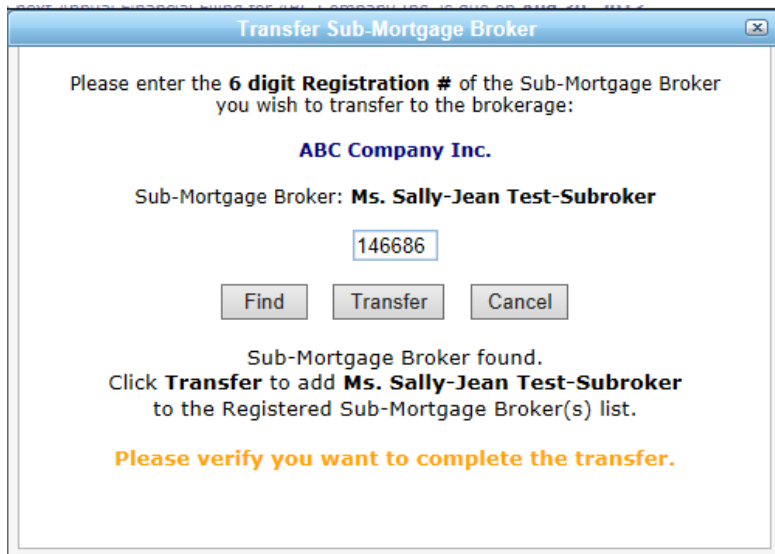
After the transfer process is complete, the sub-mortgage broker you have transferred will be listed in the Control Centre of the current mortgage broker.

Stage 1 - The Transfer

Steps to follow:

1. Confirm you have loaded the Control Centre for the mortgage broker/branch office to which you want to transfer the sub-mortgage broker. If you manage multiple mortgage brokers, use the **Switch** button in the Actions | Mortgage Broker menu to select a different mortgage broker.
2. Click the **Transfer In** button within the Actions | Sub-Mortgage Broker menu. You will be prompted to enter the registration number of the sub-mortgage broker you wish to transfer.

3. Enter the person's registration number and click **Find**. The system will validate the registration number and display the name associated with it. The **Transfer** button will now be activated. If the wrong number has been entered, type in a new number and click **Find** again.



Transfer Sub-Mortgage Broker

Please enter the **6 digit Registration #** of the Sub-Mortgage Broker you wish to transfer to the brokerage:

ABC Company Inc.

Sub-Mortgage Broker: **Ms. Sally-Jean Test-Subroker**

146686

Find Transfer Cancel

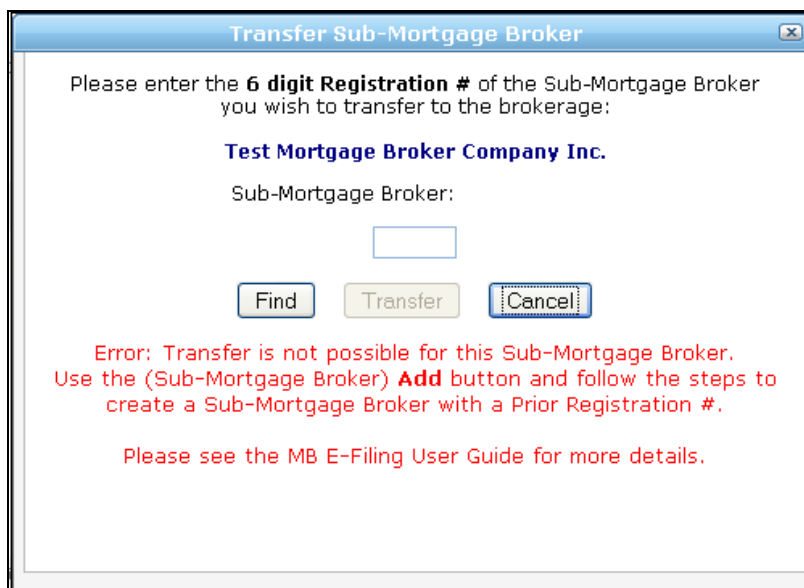
Sub-Mortgage Broker found.
Click **Transfer** to add **Ms. Sally-Jean Test-Subroker** to the Registered Sub-Mortgage Broker(s) list.

Please verify you want to complete the transfer.

4. Click on the **Transfer** button to complete the transfer portion of the process.

Issues you may encounter:

Transfers are **NOT** available for sub-mortgage brokers who are more than 30 days past their expiry dates, or 30 days past their Termination Date. If you attempt to transfer someone whose registration record meets these criteria, you will see the following message.



Transfer Sub-Mortgage Broker

Please enter the **6 digit Registration #** of the Sub-Mortgage Broker you wish to transfer to the brokerage:

Test Mortgage Broker Company Inc.

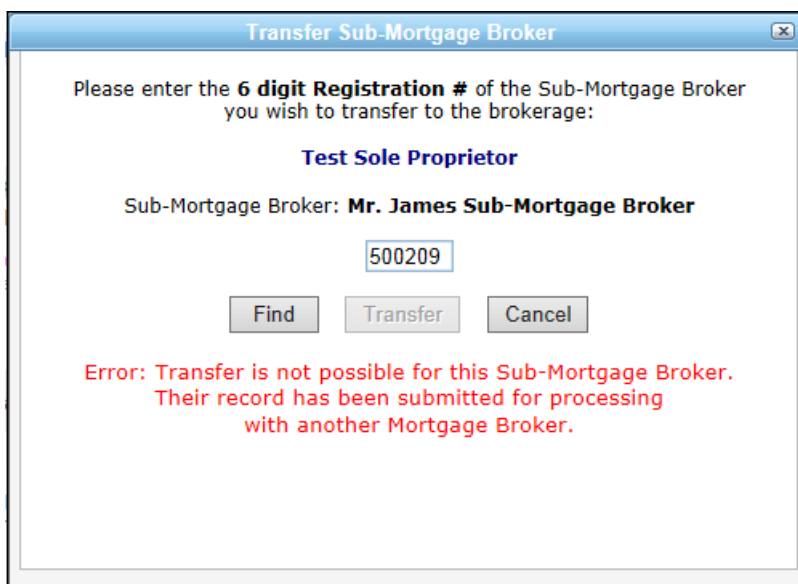
Sub-Mortgage Broker:

Error: Transfer is not possible for this Sub-Mortgage Broker. Use the (Sub-Mortgage Broker) **Add button and follow the steps to create a Sub-Mortgage Broker with a Prior Registration #.**

Please see the MB E-Filing User Guide for more details.

Transfers are also NOT possible if the sub-mortgage broker's registration is already locked in a transaction with another mortgage broker.

For example, the individual's previous company may be in the process of submitting a Termination transaction for him/her. In this case you will see the message below. You may call the Registrar's office to enquire on the transaction.



Transfer Sub-Mortgage Broker

Please enter the **6 digit Registration #** of the Sub-Mortgage Broker you wish to transfer to the brokerage:

Test Sole Proprietor


Sub-Mortgage Broker: **Mr. James Sub-Mortgage Broker**

Error: Transfer is not possible for this Sub-Mortgage Broker. Their record has been submitted for processing with another Mortgage Broker.

Stage 2 - Update or Renew the Transferred Sub-Mortgage Broker

After the transfer is completed, you will be directed back to the Control Centre, where the newly transferred sub-mortgage broker will appear in your list of registrants as

Transfer Incomplete.

Registered Sub-Mortgage Broker(s)  <i>(click to hide details)</i>			
Reg #	Full Legal Name ▲	Expiry Date	Status
146339	Doe, Jane	Apr 9, 2015	Current
NEW	Sub_broker, Testme		Pending Addition - Paid by Cheque
500209	Sub-Mortgage Broker, James	Jun 6, 2015	Pending Termination - Submitted, No Fee
146346	Test-Sub-Broker, John	Jun 6, 2015	Current
146686	Test-Subroker, Sally-Jean	Apr 23, 2014	Transfer Incomplete

Steps to follow:

1. Select the record to open the sub-mortgage broker data entry form. Add the registration information for the transferred sub-mortgage broker. If the applicant is eligible, the system will automatically create a renewal application as part of the transfer (renewal period begins 60 days from their registration expiry date).

In order to safeguard personal information for registered sub-mortgage brokers, you are required to manually add **all** applicant data (except their name).

Transferring Sub-Mortgage Broker, Reg #146686, Ms. Sally-Jean Test-Subroker - Expiry Date: Apr 23, 2014

Applicant | Personal History | Declarations | Messages

Full Legal Name: Ms. First Middle Last

Residence Address: Line 1 City
 Line 2 Prov/State, Country
 Line 3 Postal/Zip Code

Personal Phone #: () ext Personal Fax #: ()

Service Address: (use B.C. address) Line 1 City
 Line 2 Prov/State, Country
 Line 3 Postal/Zip Code

Email: Website:

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2. If you have made a mistake in your selected transfer, or if the person you have begun transferring will not be joining the mortgage broker, you may use the red **Delete** button featured at the bottom right of the Sub-Mortgage Broker form. If you click this button, you will see a pop-up message box asking you to confirm you wish to delete this sub-mortgage broker's information. If you click **Yes**, all of this data will be deleted.
3. Add the required data in all tabs. Most fields may not be left blank. You can click **Save** at any time in case you need to close your session and return to it later.
 - a. On the **Applicant** tab, enter the Applicant's full legal name (do not use initials). For Personal Phone Number, please use a number where we can reach them outside the office, either a residential or cell number. Remember the Service Address must be located in British Columbia.
 - b. If the applicant has undergone a **name change** since their last renewal (e.g. marriage), please update the new family name on the Applicant tab and

specify their previous family name on the **Personal History** tab, using the Previous Legal Names field. The Aliases field is used for other names that need to be part of your registration, like a nickname used for business or advertising.

Transferring Sub-Mortgage Broker, Reg #146686, Ms. Sally-Jean Test-Subroker - Expiry Date: Apr 23, 2014

Applicant | **Personal History** | Declarations | Messages

Previous Legal Names: Aliases:

Birthdate: Birthplace (City, Prov/State, Country):
Date format: MM/DD/YYYY

Citizenship: Canadian citizen Permanent resident Entitled to work under immigration permit

Please indicate if the Applicant has lived outside of Canada in the last 10 years and, if so, where:

- c. The **Declarations** tab requires truthful answers. Some **Yes** answers provide comment boxes for detailed explanations and require supporting documents. The comment boxes have a minimum character rule in place as applicants are required to provide full explanation.
 - d. The **Messages** tab provides any special system instructions or notes applicable to each transaction type, ex. updates, renewals, transfers.
4. When all the data has been reviewed and entered, click **Validate**. A data validation process will run and, if there are errors or omissions, a message window will appear providing an explanation. The related fields in the form will be highlighted in pink. If applicable, correct all errors and omissions and click **Validate** again. If successful you will be directed to the Certification page.

Transferring Sub-Mortgage Broker, Reg #146686, Ms. Sally-Jean Test-Subbroker - Expiry Date: Apr 23, 2014

Applicant | Personal History | **Declarations** | Messages

Since the date of the last application for the Applicant, Ms. Sally-Jean Test-Subbroker:

(a) Has this Applicant been charged or indicted, or have they been convicted without pardon, under any law of any province, state, or country? No Yes


(b) Has this Applicant personally, or has any business of which this Applicant is or was an officer, director, or partner been subject to bankruptcy proceedings? No Yes

(c) Are there any pending legal proceedings against this Applicant? No Yes

(d) Has any judgment been rendered against this Applicant, as an officer, director, or partner, in any civil court in British Columbia or elsewhere? No Yes

(e) To your knowledge, is this Applicant currently the subject of an investigation in British Columbia or elsewhere? No Yes

Message from webpage

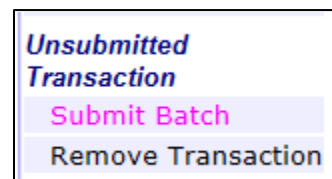
 Unable to Save data. Validation failed.
There is either invalid information or insufficient information in the following field(s):

bankruptcy proceedings - please specify
pending legal proceedings - please specify
civil judgments - please specify
subject of an investigation - please specify

Note: All fields with missing or invalid data are shaded in pink.

OK

5. Review the information provided on the Certification page, paying close attention to the list of supporting documents you may be required to submit.
6. Click **Print Application** to generate a PDF transaction copy for the applicant to sign and certify, which you must keep in your files.
7. Click on the **Add to Batch** button to finalize the transaction and add it to the batch. Clicking the Add to Batch button on the Certification page will produce a warning message. You can click **Cancel** on this message and return to your submission later, or click **OK** to proceed.
8. You will be returned to the Control Centre where you will see a new status for your selected sub-mortgage broker: **Transfer Update** or **Transfer Renewal** in bright pink font. You may click on any record with this status to review the data in the mortgage broker form. From within the form you can generate a PDF summary of the transaction details, which will contain the DRAFT watermark..
9. Once your transaction has been added to a Batch, two new buttons in the Actions menu will appear within a new heading called **Unsubmitted Transaction**. When you have completed all transactions related to your current mortgage broker registration (sub-mortgage broker renewals, transfers, director updates, etc.), you must click the **Submit Batch** menu item to submit the batch for payment and final submission to the Registrar. See the section 'Submitting your Transactions to the



Registrar’ in this guide. The **Remove Transaction** button allows you to remove a transaction from a batch in case of error or a change in circumstances. This feature can *only* be used *prior* to final submission & payment. Removing this transaction will return the information back to a “Transfer Incomplete” status where you will be allowed to make changes to it.

Please note that if the registrant is eligible for renewal during a transfer, you will only be charged the renewal fee (\$500), and not the additional transfer fee (\$200).

Add a New Sub-Mortgage Broker

Use the **Add** button within the Actions | Sub-Mortgage Broker menu when doing any of the following:

- adding a brand new, previously unregistered sub-mortgage broker
- adding an individual who is more than 30 days past their expiry date
- adding an individual who has been terminated elsewhere for more than 30 days but still has time left on their registration period (re-registration)

The system provides a field to specify the individual's BC registration number under the Prior Licensing Tab to link back to an existing sub-mortgage broker record. Based on the prior registration number you enter in the form, the system will provide information to help you choose the right menu option.

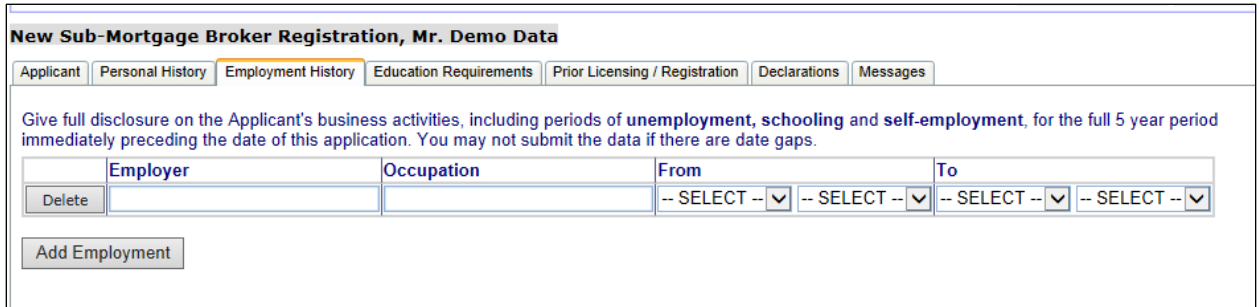
Steps to follow:

1. Confirm you have loaded the Control Centre for the mortgage broker registration to which you want to register the sub-mortgage broker. The Control Centre page heading displays the current mortgage broker. If you manage multiple mortgage brokers, click the **Switch** button in the Actions | Mortgage Broker menu to select a different mortgage broker registration. If you are registering the individual to a specific branch, make sure you are viewing the Control Centre for that branch office.
2. Click the **Add** button within the Actions | Sub-Mortgage Broker menu.
3. Add the required data in all tabs. Most fields may not be left blank. You can click **Save** at any time in case you need to close your session and return to it later.

Data entered will be saved in Title case (Upper and Lower case letters) so any text entered in ALL CAPS will be converted when you click Save.

- a. On the **Applicant** tab, enter the Applicant's full legal name (do not use initials). For Personal Phone Number, please use a number where we can reach them outside the office, either a residential or cell number. Remember the Service Address must be located in British Columbia.
- b. If this is a re-registration and the applicant has undergone a **name change** since their last renewal (e.g. marriage), please update the new family name on the Applicant tab, but be sure to specify their previous family name on the **Personal History** tab, using the Previous Legal Names field. The Aliases field is used for other names that need to be part of your registration, like a nickname used for business or advertising.

- c. Both the **Employment History** and the **Education** tab provide an **Add** button that allows you to create a new line for data entry. For example, when you click ‘Add Employment’ on the Employment History tab, a new row will be added where you can type in required information. You can keep adding as many rows as you need to fully document their employment history for the last five years prior to the date of this application.



New Sub-Mortgage Broker Registration, Mr. Demo Data

Applicant | Personal History | **Employment History** | Education Requirements | Prior Licensing / Registration | Declarations | Messages

Give full disclosure on the Applicant's business activities, including periods of **unemployment, schooling and self-employment**, for the full 5 year period immediately preceding the date of this application. You may not submit the data if there are date gaps.

	Employer	Occupation	From	To
Delete			-- SELECT --	-- SELECT --

Add Employment

Please note that in the case of re-registrations, do not enter data in the Education tab. When a registration number is entered on the Prior Licensing tab, the Education tab will become hidden and any data entered on it will not be saved. New education data can be added any time as an Update once the applicant has been re-registered.

Note: If at any time during this addition you determine you will not be proceeding with the application, you can use the red **Delete** button on the bottom right of the Sub-Mortgage Broker form. If you click this button, you will see a pop-up message box asking you to confirm you wish to delete this sub-mortgage broker’s information. If you click **Yes**, all of their data will be deleted.

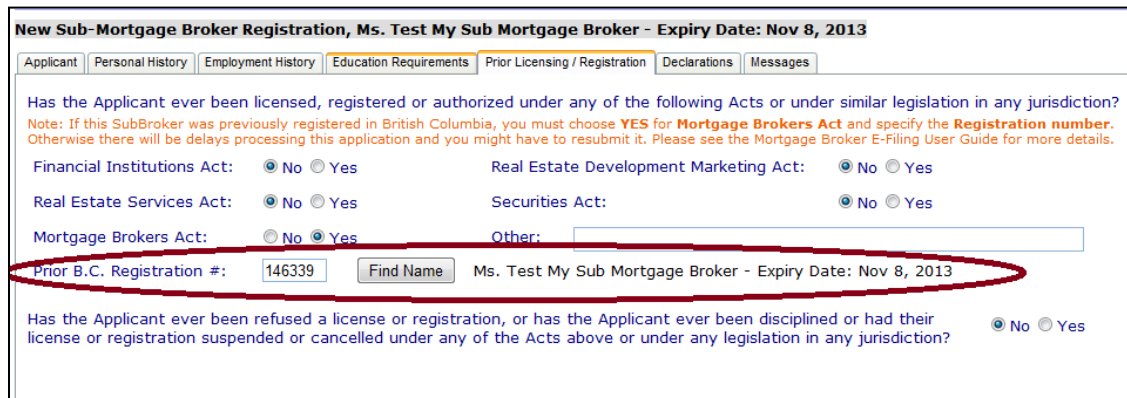
- d. Complete the **Prior Licensing** tab using the radio buttons for BC Licenses or Registrations, and using the ‘Other’ box for legislation in other jurisdictions. If you click ‘Yes’ beside the *Mortgage Broker Act* option the system will require you to enter a registration number. If the applicant was previously registered as a sub-mortgage broker in British Columbia, please make sure you obtain their **prior B.C. registration number**.

When you type in the number, a pop up message will appear explaining the registration options available for the number you entered. You may be directed to continue with the Add new application, or you may be directed to use the Transfer option instead.

Click OK to close the message. The name corresponding with the registration number will appear. Where the person's last registration expiry date is still in the future, their expiry date will also be displayed.

If the name appearing is correct, you may proceed with your transaction or, if directed, use a different option (Transfer).

If the name is incorrect or no person name is found, but the registration # is correct, please contact the Registrar's office before proceeding.



New Sub-Mortgage Broker Registration, Ms. Test My Sub Mortgage Broker - Expiry Date: Nov 8, 2013

Applicant | Personal History | Employment History | Education Requirements | **Prior Licensing / Registration** | Declarations | Messages

Has the Applicant ever been licensed, registered or authorized under any of the following Acts or under similar legislation in any jurisdiction?
Note: If this SubBroker was previously registered in British Columbia, you must choose **YES** for **Mortgage Brokers Act** and specify the **Registration number**. Otherwise there will be delays processing this application and you might have to resubmit it. Please see the Mortgage Broker E-Filing User Guide for more details.

Financial Institutions Act: No Yes Real Estate Development Marketing Act: No Yes
Real Estate Services Act: No Yes Securities Act: No Yes
Mortgage Brokers Act: No Yes Other:

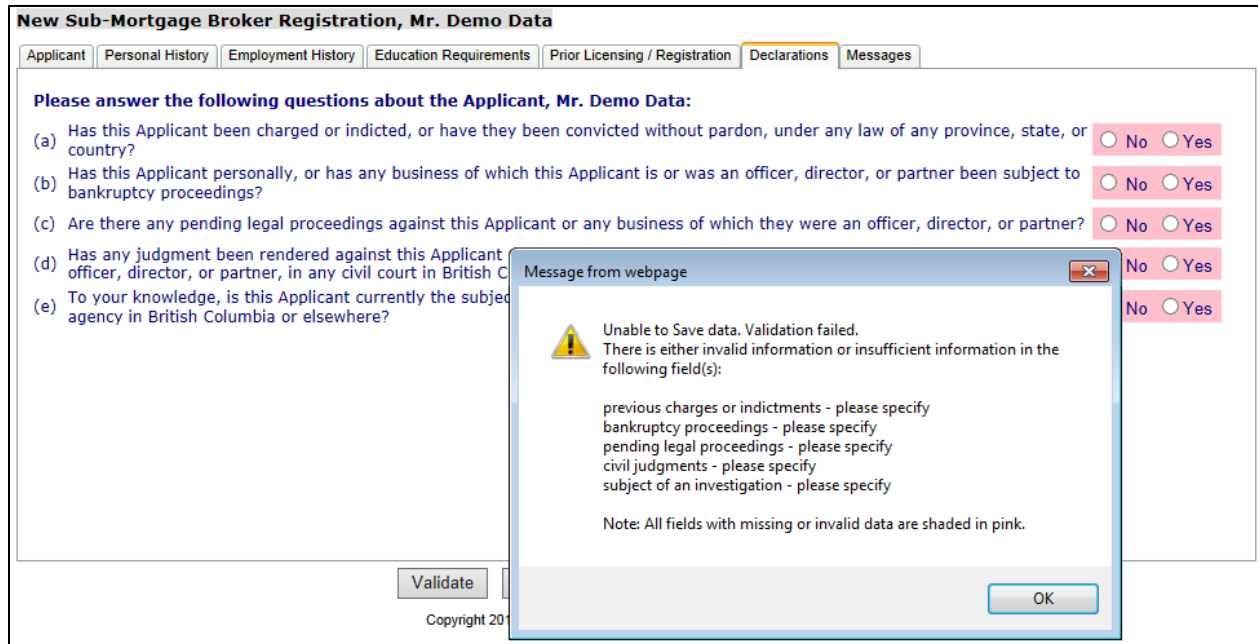
Prior B.C. Registration #: Ms. Test My Sub Mortgage Broker - Expiry Date: Nov 8, 2013

Has the Applicant ever been refused a license or registration, or has the Applicant ever been disciplined or had their license or registration suspended or cancelled under any of the Acts above or under any legislation in any jurisdiction? No Yes

- e. The **Declarations** tab requires truthful answers. Some **Yes** answers provide comment boxes for detailed explanations and require supporting documents. Other Yes answers only require supporting documents. The comment boxes have a minimum character rule in place as applicants are required to provide full explanation.
- f. The **Messages** tab provides any special system instructions or notes applicable to your transaction whether it is a new registration or re-instatement.

Reminder: You can save your data at any time and return to it at a later date. This is helpful when you need to obtain more information before you complete a transaction.

- When all the data has been reviewed and entered, click **Validate**. A data validation process will run and, if there are errors or omissions, a message window will appear providing an explanation. The related fields in the form will be highlighted in pink. If applicable, correct all omissions and click **Validate** again. The validation process will run again and, if successful, you will be directed to the certification page.



The screenshot shows a web application window titled "New Sub-Mortgage Broker Registration, Mr. Demo Data". The window has several tabs: Applicant, Personal History, Employment History, Education Requirements, Prior Licensing / Registration, Declarations, and Messages. The "Prior Licensing / Registration" tab is active. Below the tabs, there is a section titled "Please answer the following questions about the Applicant, Mr. Demo Data:" followed by five questions (a) through (e), each with "No" and "Yes" radio button options. A "Validate" button is visible at the bottom left. A modal dialog box titled "Message from webpage" is open in the center, displaying a warning icon and the following text: "Unable to Save data. Validation failed. There is either invalid information or insufficient information in the following field(s): previous charges or indictments - please specify, bankruptcy proceedings - please specify, pending legal proceedings - please specify, civil judgments - please specify, subject of an investigation - please specify. Note: All fields with missing or invalid data are shaded in pink." An "OK" button is at the bottom right of the dialog box.

- Review the information provided on the Certification page, paying close attention to the list of supporting documents and the fees you may be required to submit.
- Click **Print Application** to generate a PDF transaction copy for the applicant to sign and certify, which you must keep in your files.
- Click the **Add to Batch** button to finalize the transaction and send it to the Unsubmitted Transaction batch. Clicking the Add to Batch button on the Certification page will produce a warning message. You can click **Cancel** on this message and return to your submission later, or click **OK** to proceed.
- You will be returned to the Control Centre where you will see a new status for your selected sub-mortgage broker: **Pending – Open Batch Entry**, in bright pink font. You may click on any record with this status to review the data in the mortgage broker form. From within the form you can generate a PDF summary of the transaction details, which will contain the DRAFT watermark.

9. Once your transaction has been added to a Batch, two new buttons in the Actions menu will appear within a new heading called **Unsubmitted Transaction**. When you have completed all transactions related to your current mortgage broker registration (sub-mortgage broker renewals, transfers, director updates, etc.), you must click the **Submit Batch** menu item to submit the batch for payment and final submission to the Registrar. See the section ‘Submitting your Transactions to the Registrar’ in this guide.



The **Remove Transaction** button allows you to remove a transaction from a batch in case of error or a change in circumstances. This feature can *only* be used *prior* to final submission & payment. Removing this transaction will return the information back to an “Editing New” status where you will be allowed to make changes to it.

If the mortgage broker has branch offices, all unsubmitted transactions related to a sub-mortgage broker registered with a branch office must be viewed and submitted from the head office Control Centre (see section ‘Submitting your Transactions to the Registrar’ in this guide).

10. Submit any fees and any required supporting documents to the Registrar.

Director Transactions

MB E-Filing allows you to manage the director's information. Although directors are not registered under the *Mortgage Brokers Act*, it is your responsibility as a DI to ensure the directors listed for the mortgage broker are accurate and their information is kept current.

Update a Director

If any aspect of a director's information changes (e.g. phone number, email address, etc.) use Update to inform the Registrar about these changes.

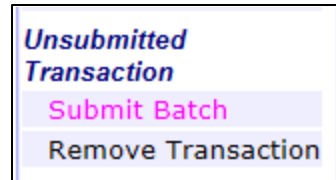
Please note that the system is not designed for you to over-write an existing director record with entirely new information. You will receive an error message if you completely change both the first and last names for an existing director.

Steps to follow:

1. Confirm you are viewing the Control Centre for the correct mortgage broker registration. The Control Centre page heading is located below the banner and it displays the current mortgage broker. If you manage multiple mortgage brokers, click the **Switch** button in the Actions | Mortgage Broker menu to select a different mortgage broker registration.
2. Click the **Update** button within the Actions | Director menu or select the Director from the list on the Control Centre.
3. Edit the director data and then click **Validate**.
4. The **Messages** tab will provide any special system instructions or notes applicable to your transaction.
5. If necessary, review and correct any errors or omissions found during data validation and click **Validate** again.
6. Review the information provided on the Certification page, paying close attention to the list of supporting documents you may be required to submit.
7. Click **Print Application** to generate a PDF transaction copy for the applicant to sign and certify, which you must keep in your files.

8. Click on the **Add to Batch** button to finalize the transaction and send to the Unsubmitted Transaction holding area.
9. The next time you view the Director list, you will see an updated status for this director. It will show: **Pending Update – Open Batch Entry**, in bright pink font. You may click on any record with this status to review the data in the mortgage broker form. From within the form you can generate a PDF summary of the transaction details, which will contain the DRAFT watermark.

10. Once your transaction has been added to a Batch, two new buttons in the Actions menu will appear within a new heading called **Unsubmitted Transaction**. When you have completed all transactions related to your current mortgage broker registration (sub-mortgage broker renewals, transfers, director updates, etc.), you must click the **Submit Batch** menu item to submit the batch for payment and final submission to the Registrar (See the section ‘Submitting Transactions to the Registrar’) in this guide.



The **Remove Transaction** button allows you to remove a transaction from a batch in case of error or a change in circumstances. This feature can *only* be used *prior* to final submission & payment. Removing this transaction will return the information back to an “Editing” status where you will be allowed to make changes to it.

Terminate a Director

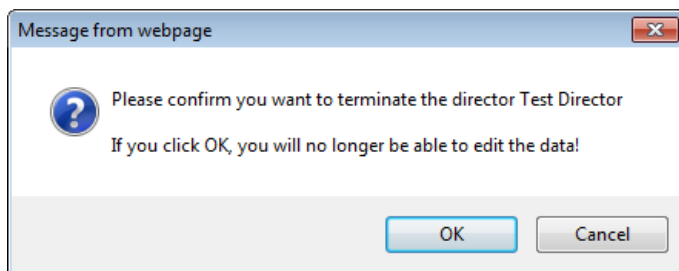
Use the Terminate action button to remove a person listed who is no longer a director for the mortgage broker.

Steps to follow:

1. Confirm you are viewing the Control Centre for the correct mortgage broker registration. The Control Centre page heading is located below the banner and it displays the current mortgage broker. If you manage multiple mortgage brokers, click the **Switch** button in the Actions | Mortgage Broker menu to select a different mortgage broker registration.
2. Click the **Terminate** button within the Actions | Director menu.
3. Select the director you wish to terminate from the list.

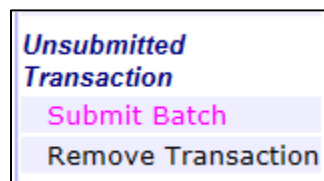
Note you cannot use the Terminate action on a new director. See full explanation at the end of this section.

4. Read the prompt asking you to confirm your intentions. Click **OK** to continue with the termination.



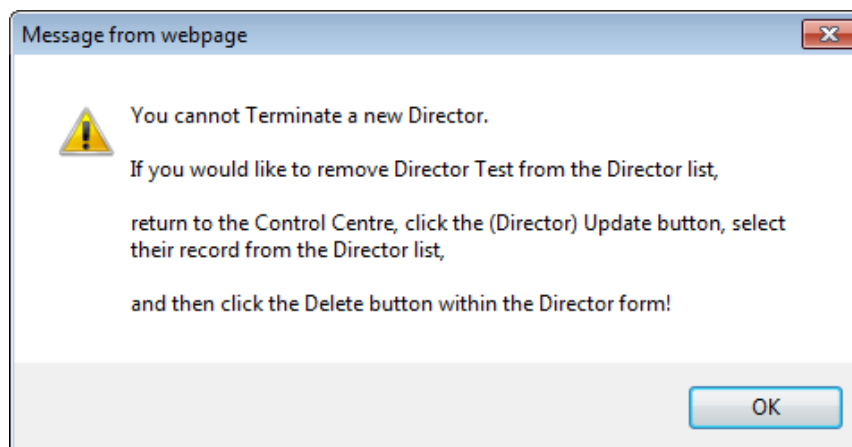
5. The next time you view the Director list, you will see an updated status for this director. It will show: **Pending Termination – Open Batch Entry**, in bright pink font. You may click on any record with this status to review the data in the mortgage broker form. From within the form you can generate a PDF summary of the transaction details, which will contain the DRAFT watermark.

6. Once your transaction has been added to a Batch, two new buttons in the Actions menu will appear within a new heading called **Unsubmitted Transaction**. When you have completed all transactions related to your current mortgage broker registration (sub-mortgage broker renewals, transfers, director updates, etc.), you must click the **Submit Batch** menu item to submit the batch for payment and final submission to the Registrar (See the section ‘Submitting Transactions to the Registrar’ in this guide).



The **Remove Transaction** button allows you to remove a transaction from a batch in case of error or a change in circumstances. This feature can *only* be used *prior* to final submission & payment. Removing this transaction will return the information back to an “Editing” status where you will be allowed to make changes to it.

Note you **cannot** use the Terminate action on a new director. If you attempt this operation, you will see the following pop-up window.



For directors with a status of Editing New, you must use the red **Delete** button in the Director data entry form.

Add a New Director

In the case of a new director, the Registrar requires a complete application for the individual in order to perform a suitability check.

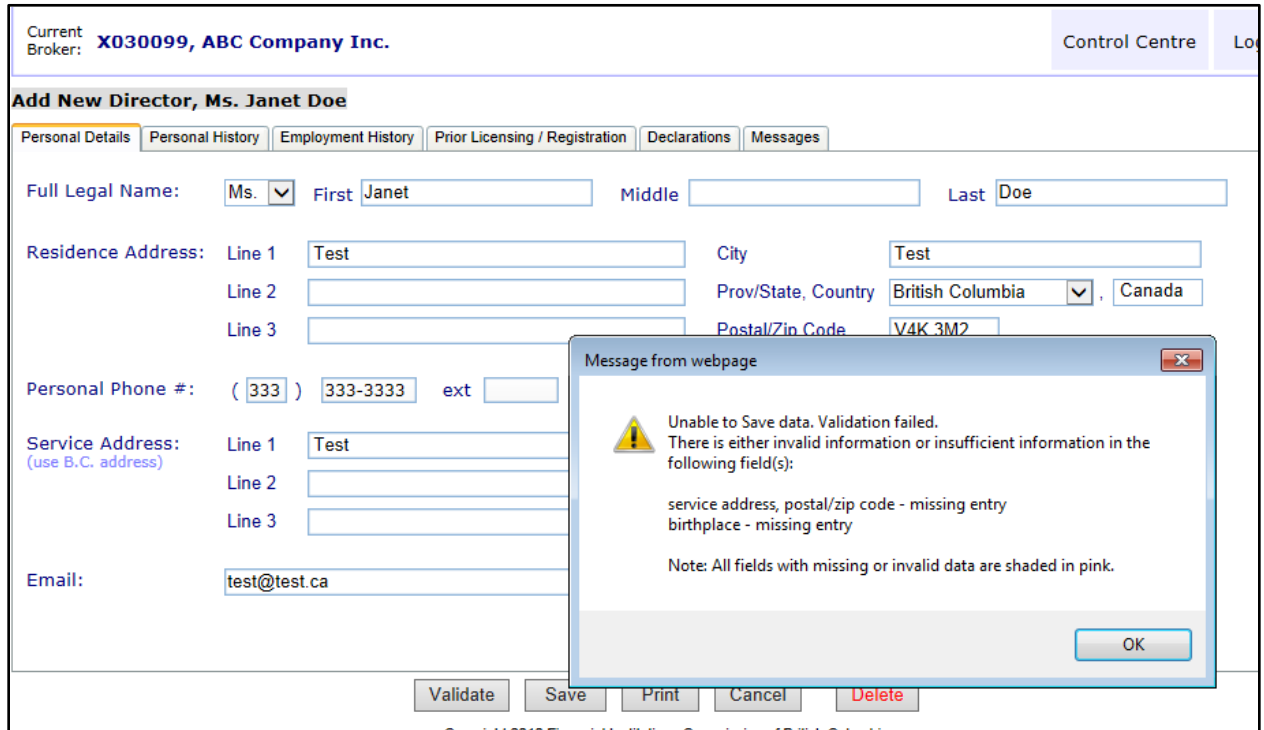
Steps to follow:

1. Confirm you are viewing the Control Centre for the correct mortgage broker registration. The Control Centre page heading is located below the banner and it displays the current mortgage broker. If you manage multiple mortgage brokers, click the **Switch** button in the Actions | Mortgage Broker menu to select a different mortgage broker registration.
2. Click the **Add** button within the Actions | Director menu to create an application for a new director.
3. Add all required data in the form tabs. Most fields are required and may not be left blank. You can click **Save** at any time in case you need to close your session and return to it later.

Data entered will be saved in standard sentence case (Upper and Lower case letters) so any text entered in ALL CAPS will be converted when you click Save.

- a. On the **Applicant** tab, enter the Applicant's full legal name (do not use initials). For Personal Phone Number, please use a number where we can reach them outside the office, either a residential or cell number. As shown in the form, the Service Address must be located in British Columbia.
- b. If the applicant has undergone a **name change**, please specify their previous family name on the **Personal History** tab, using the Previous Legal Names field. The Aliases field is used for other names that need to be part of your application, like a nickname used for business or advertising.
- c. The **Employment History** tab provides an **Add Row** button that allows you to create a new space for data entry. In the new row you can type in a line for an employer. You can keep adding as many rows as you need to fully document the five years prior to the date of this application.
- d. The **Declarations** tab requires truthful answers. Some **Yes** answers provide comment boxes for detailed explanations and require supporting documents. Other Yes answers only require supporting documents. The comment boxes have a minimum character rule in place as applicants are required to provide full explanation.

- e. The **Messages** tab will provide an special system instructions or notes applicable to your transaction.
4. When all the data has been reviewed and entered, click **Validate**. A data validation process will run and, if there are errors or omissions, a message window will appear providing an explanation. The related fields in the form will be highlighted in pink.



Current Broker: **X030099, ABC Company Inc.** Control Centre Log

Add New Director, Ms. Janet Doe

Personal Details | Personal History | Employment History | Prior Licensing / Registration | Declarations | Messages

Full Legal Name: Ms. First Janet Middle Last Doe

Residence Address: Line 1 Test City Test
Line 2 Prov/State, Country British Columbia, Canada
Line 3 Postal/Zip Code V4K 3M2

Personal Phone #: (333) 333-3333 ext

Service Address: Line 1 Test
(use B.C. address) Line 2
Line 3

Email: test@test.ca

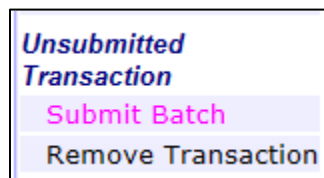
Validate Save Print Cancel Delete

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5. If applicable, correct any error or omissions and click **Validate** again. The validation will run again and must be successful before you will be allowed to submit your application.
6. Review the information provided on the application summary, paying close attention to the list of supporting documents you may be required to submit.
7. Click **Print Application** to generate a PDF transaction copy for the applicant to sign and certify, which you must keep in your files.
8. Click on the **Add to Batch** button to finalize the transaction and send to the Unsubmitted Transaction holding area. No further changes to this transaction are possible after it has been submitted to a batch.
9. You will be returned to the Control Centre where you will see a new status for your selected director: **Pending – Open Batch Entry**, in bright pink font. You

may click on any record with this status to review the data in the mortgage broker form. From within the form you can generate a PDF summary of the transaction details, which will contain the DRAFT watermark.

10. Once your transaction has been added to a Batch, two new buttons in the Actions menu will appear within a new heading called **Unsubmitted Transaction**. When you have completed all transactions related to your current mortgage broker registration (sub-mortgage broker renewals, transfers, director updates, etc.), you must click the **Submit Batch** menu item to submit the batch for payment and final submission to the Registrar (see the section ‘Submitting Transactions to the Registrar’ later in this guide).



The **Remove Transaction** button allows you to remove a transaction from a batch in case of error or a change in circumstances. This feature can *only* be used *prior* to final submission & payment. Removing this transaction will return the information back to an “Editing New” status where you will be allowed to make changes to it.

11. Submit any required supporting documents and fees to the Registrar.

Unsubmitted Transactions

Submit Batch

Once you have added an application (e.g. renewal, update, etc.) to a batch, you will see a new Control Centre section and menu option called **Unsubmitted Transaction** which lists the transactions in your current batch.

You must click Submit Batch to complete the process and send your applications to the Registrar.

In the Actions | Unsubmitted Transaction menu, there are two buttons. You will see a pink **Submit Batch** button and a **Remove Transaction** button for cases where you need to remove a transaction from the batch.

You must submit the transaction batch to the Registrar even if the transaction does not require a fee payment. Items in the Unsubmitted Transaction section cannot be processed by the Registrar until you click 'Submit Batch'.

Unsubmitted Transaction Submit Batch Remove Transaction Reports Control Centre	Director, Test		Current		
	director, tony test		Pending Addition - Paid by Cheque		
	Unsubmitted Transaction(s) ⓘ <small>(.. click to hide details)</small>				
	Line #	Reg #	Type	Name	Status
6585	NEW	Sub.	Miss Testing Sub_broker	Pending Addition	\$1,000
<small>Note: Within the Unsubmitted Transaction menu, click the Submit Batch button to complete the submission process. Warning: Unsubmitted Transaction(s) cannot be split across multiple credit card payments (please see MB E-Filing User Guide).</small>					

Click the **Submit Batch** button within the Actions | Unsubmitted Transactions menu to begin the final submission step.

Payment Information

Details of Complex Fees

When complex fee calculations are performed, the system allows you to see the fee details for an individual transaction (see Line # below). For example, a corporate name change involves a fee for every branch and sub-mortgage broker not currently eligible for renewal. For simplicity, the system only displays the lump sum fee you are assessed.

From the Unsubmitted Transaction section, you may print a PDF report called Fee Details to show how a fee total has been calculated. Open the PDF by clicking on any row in the Unsubmitted Transaction section where the fee is more than \$0. Using the example below, the Fee Details report is available for Line # 6968

X030099, ABC Company Inc.				
<i>Transaction Batch Line: 6968 - Detail(s)</i>				
Reg #	Type	Name	Expiry Date	Fee Code: Amount
X030099	M.B.	ABC Company Inc. (Head Office)	Jul 29, 2013	R: \$500
146339	Sub.	Ms. Jane Doe (Head Office)	Apr 9, 2015	N: \$200

Explanation of Fee Codes:
R - Registration Fee, L - Late Fee, N - Name Change Fee, A - Address Change Fee

Payment Options

Once you are viewing the Submit Transaction Batch page, if the total amount owing is more than \$0, you will see you have three payment options. Please remember that renewal fees calculated at this step may incur further late fees if the renewal transaction was left un-submitted past the registration's expiry date.

1. Credit Card

Visa, MasterCard, and American Express credit cards are accepted by BC Express Pay. Any failed transactions (insufficient funds, invalid or expired card, etc.) will result in a message of "Declined". The Registrar is not responsible for any problems with payment.

There is an important restriction to note regarding credit card payments. When paying for a transaction batch, **all items** in the batch are grouped together and you must pay the **full amount**. It is not possible to split payments on transactions once they are included in a batch.

The MB E-Filing application has a warning message which is displayed as soon as the total amount due is more than \$0.

Warning: Unsubmitted Transaction(s) **cannot** be split across **multiple credit card payments** (please see [MB E-Filing User Guide](#)).

If you want to pay for specific transactions using different credit cards, you must process each one as a separate transaction batch and submit each batch's payment individually to the Registrar.

2. *Cheque*

When 'Cheque' is selected as the payment option, a text box will appear allowing you to enter a cheque number for your reference; this is optional.

3. *Other*

When 'Other' is selected payment must be submitted to the Registrar, either in the form of the credit card payment form (available on our website) or by delivering cash in person.

No-Fee Transactions

In the case of transactions with no fee attached, the invoice screen will display your transaction details with the 'Payment Method = N/A'. In order for the Registrar to process the information updates, you will still need to submit the transaction batch.

Process for Submitting a Transaction Batch:

1. Confirm you are viewing the Control Centre for the correct mortgage broker registration. If the mortgage broker has branch offices, make sure you are viewing the head office or click the **Head Office** button within the Actions | Mortgage Broker menu.
2. Click the **Submit Batch** button within the Actions | Unsubmitted Transactions menu.
3. If fees apply, select the Payment Method you wish you use: either **Credit Card** or **Cheque** or **Other**. If you click on any of the radio buttons, an explanation will appear for that payment option.

Current Broker: **X030099, ABC Company Inc.** Control Centre Logout

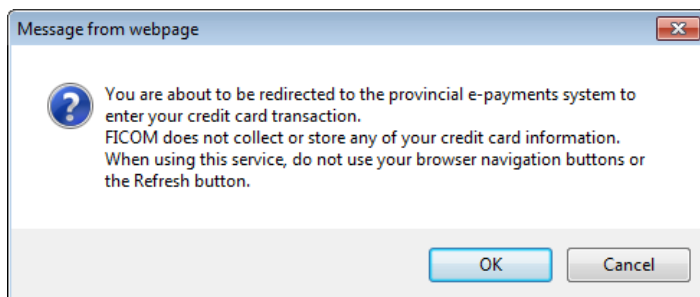
Unsubmitted Transaction(s) - Test Server

Payment method: Credit Card Use electronic payment site to pay immediately
 Cheque
 Other

Transaction Batch Detail(s)

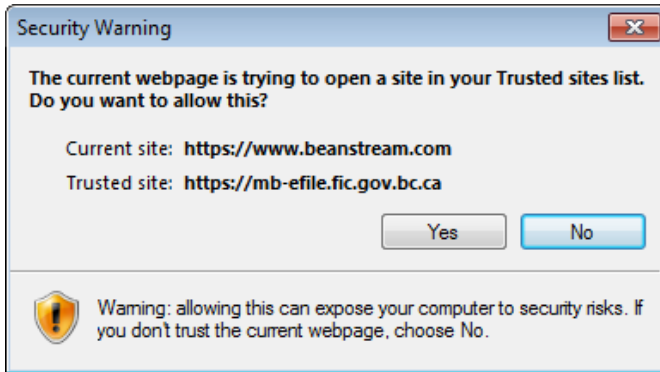
Line #	Reg #	Type	Name	Status	Fee
8816	X030099	M.B.	ABC Company Inc. (Head Office)	Pending Renewal	\$900
8817	X030111	M.B.	ABC Company Inc. (Surrey)	Pending Renewal	\$200
8818	X300005	M.B.	ABC Company Inc. (test location)	Pending Renewal	\$200
8815	146686	Sub.	Ms. Sally-Jean Test-Subroker (Head Office)	Transfer Update	\$200
Total Fee Payable					\$1,500

4. Click the **Print Transaction Batch** button to generate a PDF copy of the batch information for your records.
5. Click the **Submit Transaction Batch** button.

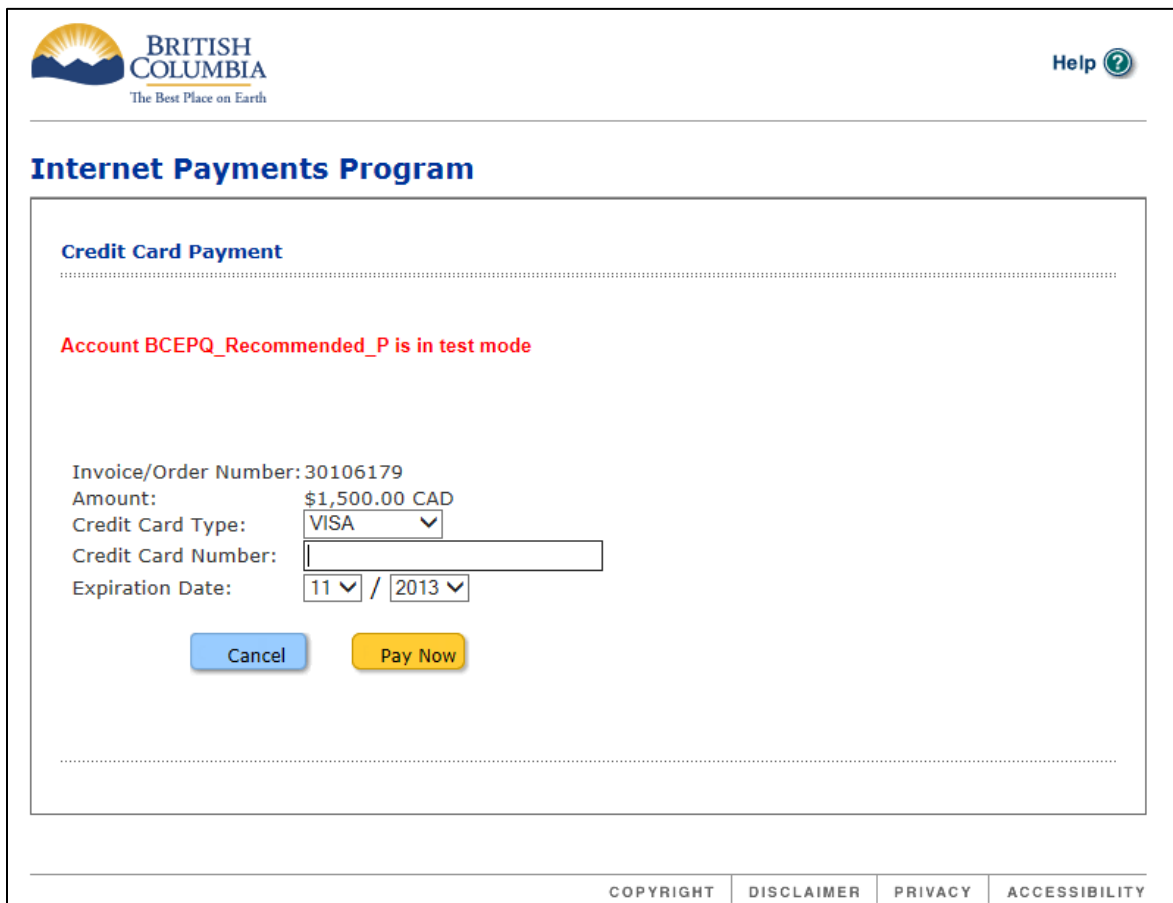


6. If fees are being paid with a credit card, you will be prompted with a redirect message window because you are about to be transferred to the provincial e-payment system. Click **OK**. If you click Cancel, you will have to use the Cheque or Other payment method.

Please note that when you see a security warning message (as shown below), you must click **Yes** to open the <https://mb-e-file.fic.gov.bc.ca> web address and pay by credit card. If you click No, you will have to use the Cheque or Other payment method.



7. Enter your **card type**, **card number** and **expiration date** on the Internet Payments Program screen. Then click the **Pay Now** button (see below).



The screenshot shows the "Internet Payments Program" interface. At the top left is the British Columbia logo with the tagline "The Best Place on Earth". At the top right is a "Help" button with a question mark icon. The main heading is "Internet Payments Program". Below this is a section titled "Credit Card Payment" with a dotted line separator. A red message states: "Account BCEPQ_Recommended_P is in test mode". The payment details are as follows: Invoice/Order Number: 30106179; Amount: \$1,500.00 CAD; Credit Card Type: VISA (selected in a dropdown); Credit Card Number: [empty text box]; Expiration Date: 11 / 2013 (selected in dropdowns). At the bottom of the form are two buttons: "Cancel" (blue) and "Pay Now" (yellow). At the very bottom of the page, there are links for "COPYRIGHT", "DISCLAIMER", "PRIVACY", and "ACCESSIBILITY".

8. After you complete your payment, you will be directed to the post submit page which will display the transaction results (see sample text below).

Use the **Print Receipt** button on this page to display a PDF of your transaction submission. Click **Control Centre** to return you to the Control Centre page.

Click **Logout** if you have finished using MB E-Filing and wish to close your session.

Thank you for submitting your registration transaction updates to the Registrar of Mortgage Brokers.

Your credit card transaction was processed successfully.
This transaction's payment status has been changed to **Payment Approved**.

Please ensure you promptly submit all required documentation (if applicable) to the Registrar of Mortgage Brokers.
The Registrar will not be able to process your requests until these items have been received in our office.
It is the responsibility of the registrant to ensure the Registrar receives these items
at least 15 days prior to registration expiry to remain in good standing.

Once you return to the Control Centre, you will notice there is no longer a transaction batch waiting for submission. If this was the first time you submitted a transaction, there will be a new section called **Submitted Transactions**. If you already had a submitted transaction, there will be new transaction in this section. At any time, you may click on a row in this section and display a PDF of the transaction details.





Receipt: X030099, ABC Company Inc.

<p>Paid To: Ministry of Finance Financial Institutions Commission Suite 2800 - 555 West Hastings Vancouver BC, V6B 4N6 Payee: Prov of BC - FICOM</p>	<p>Transaction Details: Date: Jun 13, 2013, 2:36 PM FICOM Transaction #: 6192 Authorization #: TEST Payment Type: Visa Card #: XXXX XXXX XXXX XXXX Note the above card number is hidden for privacy</p>
---	--

Credit Card Payment Details for Transaction ID: 30106179

Bank Process Date	Jun 13, 2013	Transaction Type	Purchase
Iso Response Code	00	WS Response Code	A
Sequence Number	00000000000000	WS Response Description	Approved
Terminal	Y20490078011	Response Message	Approved

Transaction #: 6192 - Detail(s)

Line #	Reg #	Type	Name	Status	Fee
8816	X030099	M.B	ABC Company Inc. (Head Office)	Pending Renewal	\$900
8817	X030111	M.B	ABC Company Inc. (Surrey)	Pending Renewal	\$200
8818	X300005	M.B	ABC Company Inc. (test location)	Pending Renewal	\$200
8815	146686	Sub.	Ms. Sally-Jean Test-Subroker (Head Office)	Transfer Update	\$200
Total Paid:					\$1,500

As a reminder, note that once the data has been submitted for processing, all records in a transaction will be updated and the **Unsubmitted Transaction** section will no longer be visible. Therefore if you require detailed documentation of the fees that contributed to the total, you must print it out **before** you submit the payment.

Supporting Documents

Applications received by the Registrar will not be processed without all required supporting documents, including payment. Each transaction you perform provides you with a **Certification page** outlining the supporting documents required. It is your responsibility to provide these supporting documents once you have submitted your transactions to the Registrar. These can be faxed, delivered or emailed to mortgagebrokers@ficombc.ca.

For the current fax # or address, see <http://www.fic.gov.bc.ca/> and click on the Contact link.

Need to Recall Data Submitted

If you become aware you have submitted an inaccurate application (e.g. sub-mortgage broker registered to the wrong branch), it is your responsibility to contact the Registrar's office immediately and identify the transaction. If it has not already been imported into the Registry, your application may be reset and will then display in MB E-Filing with a status of **Editing**. You may then make any necessary changes before resubmitting the transaction. If the case involves a new or transferred sub-mortgage broker or a new director who will not be working for the mortgage broker, use the red **Delete** button on the respective Sub-Mortgage Broker or Director form.

Do not leave an obsolete or inaccurate transaction in an unsubmitted batch. Use the "Remove from Batch" menu option to reset the transaction to Editing status, then use the Delete option where applicable.

Remove Transaction

You may remove almost any item from the Unsubmitted Transaction batch. This applies to Mortgage Brokers, Sub-Mortgage Brokers and Directors. If you need to remove an item, click the **Remove Transaction** button within the Actions | Unsubmitted Transaction menu.

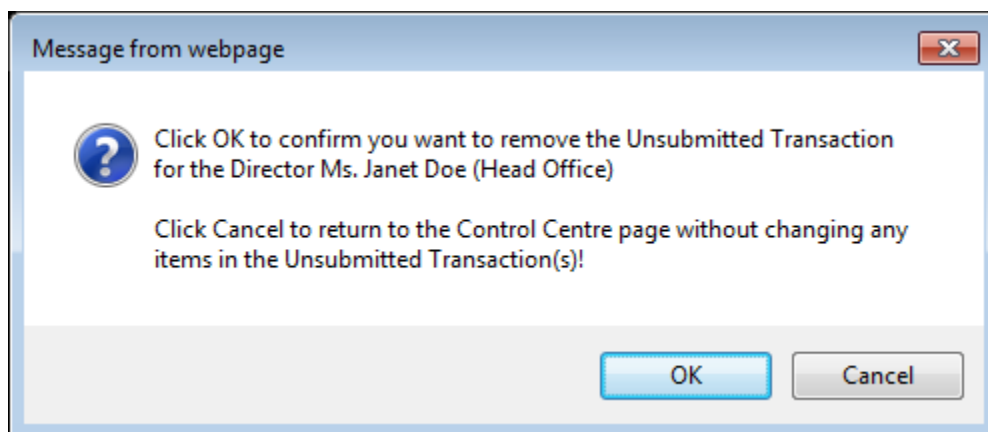
<p>Unsubmitted Transaction</p> <p>Submit Batch</p> <p>Remove Transaction</p> <p>Reports</p> <p>Control Centre</p> <p>Head/Branch Office</p> <p>Help</p> <p>User Guide</p>	<p>Doe, Janet</p> <p>Pending Addition - Open Batch Entry</p> <p>Unsubmitted Transaction(s) ⓘ (click to hide details)</p> <table border="1"> <thead> <tr> <th>Line #</th> <th>Reg #</th> <th>Type</th> <th>Name</th> <th>Status</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>8819</td> <td>500209</td> <td>Sub.</td> <td>Mr. Jamie Sub-Mortgage Broker (Head Office)</td> <td>Pending Update</td> <td>\$200</td> </tr> <tr> <td>8820</td> <td></td> <td>Dir.</td> <td>Ms. Janet Doe (Head Office)</td> <td>Pending Addition</td> <td>\$0</td> </tr> </tbody> </table> <p>Note: Within the Unsubmitted Transaction menu, click the Submit Batch button to complete the submission process. Warning: Unsubmitted Transaction(s) cannot be split across multiple credit card payments (see MB E-Filing User Guide).</p>	Line #	Reg #	Type	Name	Status	Fee	8819	500209	Sub.	Mr. Jamie Sub-Mortgage Broker (Head Office)	Pending Update	\$200	8820		Dir.	Ms. Janet Doe (Head Office)	Pending Addition	\$0
Line #	Reg #	Type	Name	Status	Fee														
8819	500209	Sub.	Mr. Jamie Sub-Mortgage Broker (Head Office)	Pending Update	\$200														
8820		Dir.	Ms. Janet Doe (Head Office)	Pending Addition	\$0														

After clicking this button, you will be redirected to the Unsubmitted Transaction Removal page.

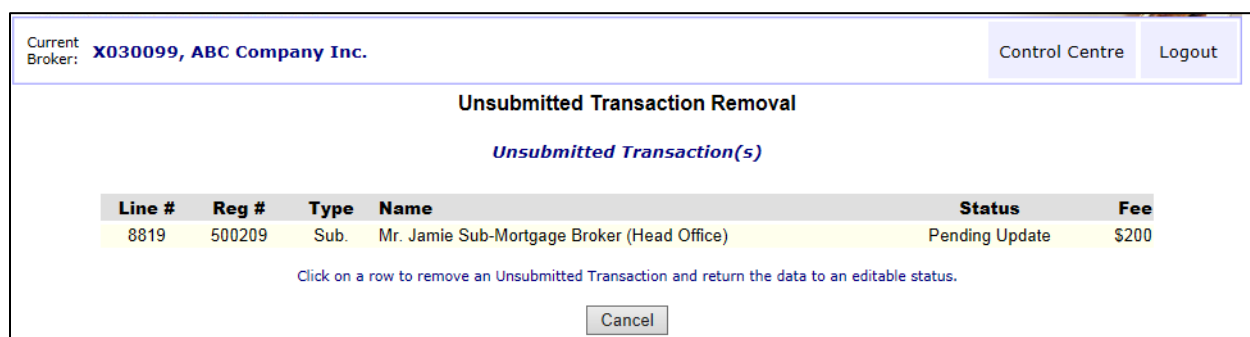
Current Broker: X030099, ABC Company Inc.	Control Centre	Logout																		
<p>Unsubmitted Transaction Removal</p> <p>Unsubmitted Transaction(s)</p> <table border="1"> <thead> <tr> <th>Line #</th> <th>Reg #</th> <th>Type</th> <th>Name</th> <th>Status</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>8819</td> <td>500209</td> <td>Sub.</td> <td>Mr. Jamie Sub-Mortgage Broker (Head Office)</td> <td>Pending Update</td> <td>\$200</td> </tr> <tr> <td>8820</td> <td></td> <td>Dir.</td> <td>Ms. Janet Doe (Head Office)</td> <td>Pending Addition</td> <td>\$0</td> </tr> </tbody> </table> <p>Click on a row to remove an Unsubmitted Transaction and return the data to an editable status.</p> <p style="text-align: center;">Cancel</p>			Line #	Reg #	Type	Name	Status	Fee	8819	500209	Sub.	Mr. Jamie Sub-Mortgage Broker (Head Office)	Pending Update	\$200	8820		Dir.	Ms. Janet Doe (Head Office)	Pending Addition	\$0
Line #	Reg #	Type	Name	Status	Fee															
8819	500209	Sub.	Mr. Jamie Sub-Mortgage Broker (Head Office)	Pending Update	\$200															
8820		Dir.	Ms. Janet Doe (Head Office)	Pending Addition	\$0															

As stated within the page, click on any row to remove the item from the Unsubmitted Transaction list.

If a transaction is eligible for removal, you will see a pop-up message box with an **OK** and a **Cancel** button. You must confirm your intentions by clicking OK. Clicking Cancel will return you to the Control Centre without making any changes.



If you click **OK**, the item will be removed from the list and the data will be returned to a status where you may edit the information. The Unsubmitted Transaction Removal page will reload and you may remove another item from the list (see below).

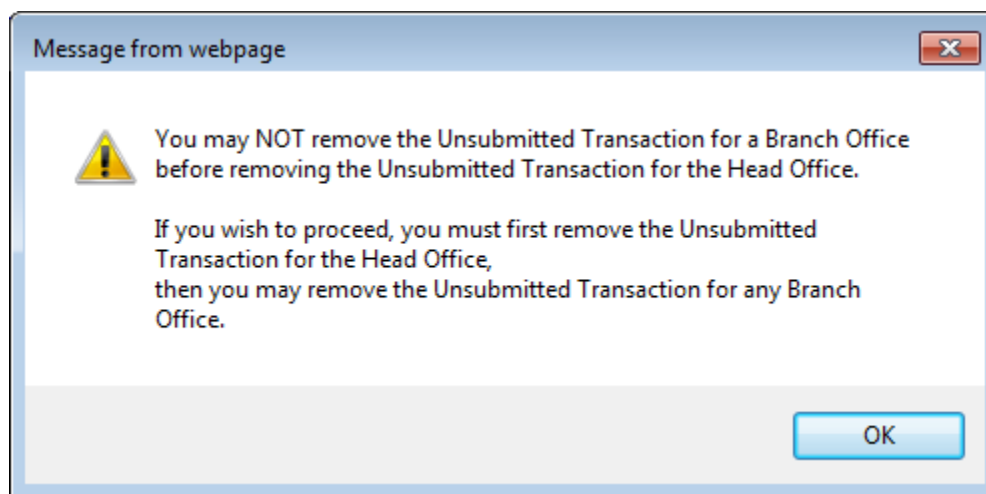


Restrictions for Removing Transactions

Currently there are two situations where MB E-Filing will not allow you to remove the transaction. Both situations involve head office and branch office transactions.

The first example is the case of a **head office and branch office renewal**. In this situation, after the head office renewal has been added to the unsubmitted transaction batch, you will see there are records for the head office and each of the branch offices. At this stage, MB E-Filing will NOT let you remove a branch office renewal (see below).

If you forget an update to a branch office and you need to temporarily remove it from the list, you must remove the head office renewal first; then you may remove any branch office renewal records.



The second example is the case of a **head office name change update**. After this update is submitted, you will also see there are records in the unsubmitted transaction batch for the head office and each of the branch offices. As above, you may not remove a branch office record from this list before you remove the head office. If you need to remove a branch office record, remove the head office record first and then you may remove any branch office record.

Any records removed from a batch will display a status of “Editing” allowing you to make any corrections required, or, in some cases, delete the transaction entirely. Once any corrections are made, you must add any removed transactions back to the batch before submitting the batch for payment.

The cases mentioned above are also the reason there are two related restrictions when you submit the batch for payment. Both restrictions involve a head office and branch office transactions.

Using the first example above, you may not submit a **head office and branch office renewal** unless the batch contains the head office renewal record. If the head office record was removed from the batch, you will see the Submit Transaction Batch button and the Print Transaction Batch button are disabled (see screen capture below).

Using the second example above, you may not submit a **head office and branch office name change** unless the batch contains the head office record. If the head office was removed from the batch, you will see the Submit Transaction Batch button and the Print Transaction Batch button are disabled.

Current Broker: **X030099, ABC Company Inc.**
Control Centre Logout

Unsubmitted Transaction(s)

Payment method: Credit Card
 Cheque
 Other

Transaction Batch Detail(s)

Line #	Reg #	Type	Name	Status	Fee
6969	X300005	M.B.	ABC Company Inc. (test location)	Pending Renewal	\$200
Total Fee Payable					\$200

Submit Transaction Batch Print Transaction Batch Cancel

You must add the Head Office back to the Unsubmitted Transaction batch before you can submit it.

At this stage, click the **Cancel** button. You will be returned to the Control Centre for the head office. Select the head office, make any required changes, and re-submit the update to the unsubmitted transaction batch. Then you may click the **Submit Transaction Batch** button and complete payment (as shown below).

Current Broker: **X030099, ABC Company Inc.**
Control Centre Logout

Unsubmitted Transaction(s)

Payment method: Credit Card
 Cheque
 Other

Transaction Batch Detail(s)

Line #	Reg #	Type	Name	Status	Fee
6970	X030099	M.B.	ABC Company Inc. (Head Office)	Pending Renewal	\$900
6971	X030111	M.B.	ABC Company Inc. (Surrey)	Pending Renewal	\$0
6969	X300005	M.B.	ABC Company Inc. (test location)	Pending Renewal	\$200
Total Fee Payable					\$1,100

Submit Transaction Batch Print Transaction Batch Cancel

Reports

MB E-Filing provides a variety of transaction record reporting options during the application process as well as two specific reports from the menu. All reports are generated in PDF format.

Transaction Reports

Application Summaries

Application summary reports can be printed for all transactions type. The 'DRAFT' watermark will appear on reports that have not yet been submitted for payment.

Current Broker:	X030099, ABC Company Inc. (Head Office)			
Sub-Mortgage Broker, Reg #146346, Mr. John Test-Sub-Broker - Status: Pending Renewal				
Applicant				
Full Legal Name:	Mr. John Test-Sub-Broker			
Residence Address:	Line 1	1357 Anystreet Street	City	Vancouver
	Line 2		Prov/State, Country	British Columbia, Canada
	Line 3		Postal/Zip Code	V1V 1V1
Personal Phone #:	(604) 555-5555		Personal Fax #:	(604) 987-1234
Service Address:	Line 1	1357 Anystreet Street	City	Vancouver
	Line 2		Prov/State, Country	British Columbia, Canada
	Line 3		Postal/Zip Code	V1V 1V1
Email:	John.doe@abc.ca		Website:	www.test2.ca
Report Date: May 31, 2013, 3:51 PM				
Page 1 of 7				

Fee Details

The Fee Details report can be produced for any transaction currently in an unsubmitted batch. The details of the individual transaction are explained using letter codes. After the batch has been submitted for payment, these individual fee details are no longer available.

X030099, ABC Company Inc.				
<i>Transaction Batch Line: 6973 - Detail(s)</i>				
Reg #	Type	Name	Expiry Date	Fee Code: Amount
146346	Sub.	Mr. John Test-Sub-Broker	Jul 29, 2013	R: \$500
<i>Explanation of Fee Codes:</i>				
<i>R - Registration Fee, L - Late Fee, N - Name Change Fee, A - Address Change Fee</i>				

Remittance Advice

Once a transaction batch has been submitted for payment, the remittance advice report is available to display the contents of the submitted batch. The report includes a reference for how the batch was paid for, and should be included with your payment when paying for transactions by cheque, credit card fax form or by cash.



Remittance Advice: X030099, ABC Company Inc.

Send To:

Ministry of Finance
Financial Institutions Commission
Suite 2800 - 555 West Hastings
Vancouver BC, V6B 4N6

Transaction Details:

Date: May 31, 2013, 3:47 PM
FICOM Transaction #: 6167

Payment Type: Cheque

Make cheque payable to the 'Minister of Finance'
A copy of this remittance advice must be included with the payment

Transaction #: 6167 - Detail(s)

Line #	Reg #	Type	Name	Status	Fee
6970	X030099	M.B	ABC Company Inc. (Head Office)	Pending Renewal	\$900
6971	X030111	M.B	ABC Company Inc. (Surrey)	Pending Renewal	\$0
6969	X300005	M.B	ABC Company Inc. (test location)	Pending Renewal	\$200
Total Owing:					\$1,100

Menu Reports

Control Centre Report

Print a snapshot of the current registrations & directors for a particular mortgage broker by using the Control Centre report. Load the correct mortgage broker registration in the Control Centre and click the **Control Centre** button in the Actions Menu.

X030099, ABC Company Inc.				
Control Centre				
Registered Mortgage Broker				
Reg #	Mortgage Broker	Expiry Date	Status	
X030099	ABC Company Inc.	Jul 29, 2013	Pending Renewal - Open Batch Entry	
Registered Sub-Mortgage Broker(s)				
Reg #	Full Legal Name	Expiry Date	Status	
NEW	Data, Demo		Editing New	
146339	Doe, Jane	Apr 09, 2015	Current	
500209	Sub-Mortgage Broker, James	May 21, 2014	Pending Update - Paid by Other	
NEW	Sub_broker, Testme		Pending Addition - Paid by Cheque	
146346	Test-Sub-Broker, John	Jul 29, 2013	Editing	
146686	Test-Subbroker, Sally-Jean	Apr 23, 2014	Transfer Incomplete	
Director(s)				
Full Legal Name		Status		
Doe, Janet		Editing New		
Unsubmitted Transaction(s)				
Reg #	Type	Name	Status	Fee
X030099	M.B	ABC Company Inc. (Head Office)	Pending Renewal	\$900
X030111	M.B	ABC Company Inc. (Surrey)	Pending Renewal	\$0
X300005	M.B	ABC Company Inc. (test location)	Pending Renewal	\$200
Warning: Unsubmitted Transaction(s) cannot be split across multiple credit card payments (see MB E-Filing User Guide).				
Submitted Transaction(s)				
Transaction #	Transaction Date	Payment Type	Payment Status	Fee
6164	May 31, 2013	Other	Paid by Other	\$200
5928	May 2, 2013	Cheque	Paid by Cheque	\$1,000
5927	May 2, 2013	Cheque	Paid by Cheque	\$1,000
5906	May 1, 2013	Information Update	Complete-Info Update	\$0
2263	Mar 21, 2012	Cheque	Paid by Cheque	\$600
2262	Mar 21, 2012	Cheque	Paid by Cheque	\$1,000
2261	Mar 21, 2012	Cheque	Paid by Cheque	\$200
1596	Feb 22, 2012	Cheque	Paid by Cheque	\$1,200
1530	Nov 2, 2011	Cheque	Paid by Cheque	\$1,000
Report Date: May 31, 2013, 3:27 PM				Page 1 of 1

Head/Branch Office Report

If a mortgage broker registration has branch offices, a handy report can be generated listing the contact information for the head office and each branch office. Load the mortgage broker head office in the Control Centre and click the **Head/Branch Office** button in the Actions menu.

Each branch office will appear in its own report page.





X030099, ABC Company Inc.

Head Office - Branch Office: Company Contact Information

Mortgage Broker, X030099, ABC Company Inc., Head Office

Full Legal Name ABC Company Inc.

Trade Name

Applicant is a Corporation

Business Phone (604) 222-2222 ext. 333	Fax (604) 333-3333
Email Address jane.doe@abc.ca	Website www.testmb.ca

Business Address:

Line 1 5678 Test Avenue	City Test City
Line 2	Prov/State, Country British Columbia, Canada
Line 3	Postal/Zip Code V5T 1M6

Service Address:

Line 1 1234 Test Street	City Test City
Line 2	Prov/State, Country British Columbia, Canada
Line 3	Postal/Zip Code V6Y 2P4

Mailing Address:

Line 1	City
Line 2	Prov/State, Country
Line 3	Postal/Zip Code

Technical Information

Security

The logo seen on the home page of the MB E-Filing system shows this site is VeriSign certified for your protection. If you click on the “**Verify**” link, you will be transferred to a VeriSign page indicating the “FINANCIAL INSTITUTIONS COMMISSION” is the web site owner and it has registered the site with VeriSign. If you click on the “**About SSL Certificates**” you will be transferred to the Symantec website. The SSL Certificates link explains the benefits of SSL Certification.



ABOUT SSL CERTIFICATES

Data Updates

MB E-Filing data is refreshed nightly. Any updates done manually to registration data at the Registrar’s office will not be visible in MB E-Filing the same day, but will be visible the following morning.

Timing Out

Similar to other sites where personal information is accessed, your browser session will time out after 30 minutes of inactivity. If the session has timed-out, data in the current page will **NOT** be saved. The next time you click on an element in the page, the browser will be redirected to the login page. Use the Save buttons within the mortgage broker, sub-mortgage broker and director forms regularly to safeguard your data and prevent session time-outs.

Screen Resolution

The MB E-Filing website is best viewed with a **minimum** screen resolution is **1024 x 768** (pixels). To view or change your screen resolution in Windows 7, right click the desktop and then click the **Screen Resolution** option. Experiment with the settings until you find one that works for you.

Site Navigation

Forward and Back Buttons

The MB E-Filing system is different from websites where you view news articles or download files. MB E-Filing is constantly reading from and writing to a database. As a result, the browser's forward and back buttons are **disabled** to protect data integrity and ensure you are always viewing the latest data. Since most web sites allow you to navigate with these buttons, we have added the following text to the bottom of the Control Centre page:

*** Note: In order to protect data integrity, the browser's **Forward** and **Back** buttons have been disabled on all pages. Please navigate the site using the web application's linked text and the buttons provided on the bottom of each form. ***

Favorites and Bookmarks

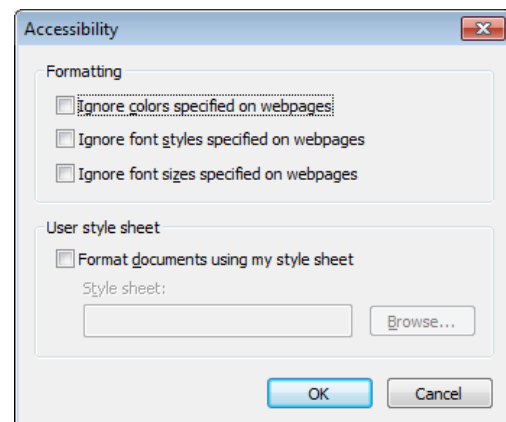
Using a browser Favorite (Internet Explorer) or Bookmark (Firefox) is only useful for the login page. All other pages require data obtained when you click on the Actions menu or a table row.

Browser Fonts

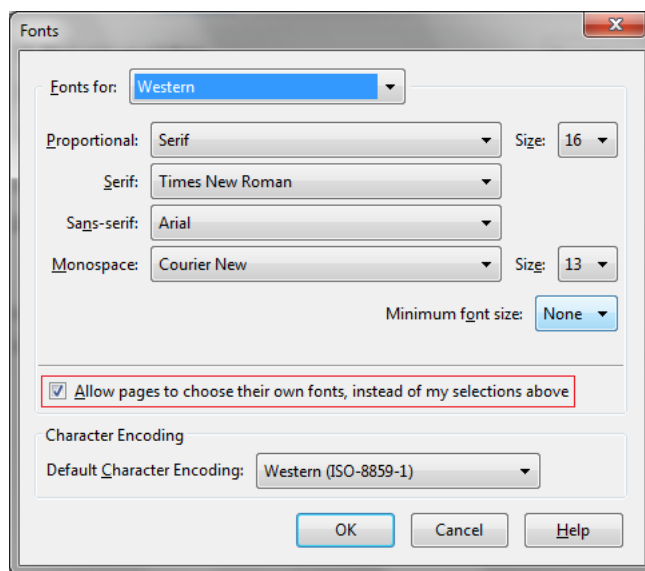
For usability we also recommend you do **NOT** override the fonts specified. Every effort has been made to make MB E-Filing easy to use by optimizing the screen display. Overriding the font settings by using a larger font will most likely lead to undesirable results like the appearance of vertical scrollbars or label text being displayed on more than one line.

Verifying Browser Font Settings

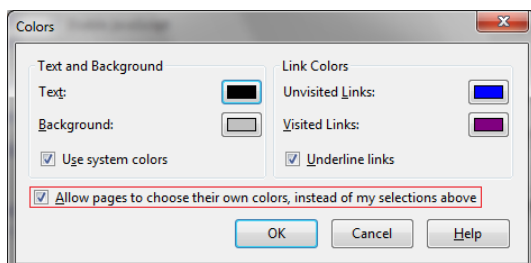
This screen capture shows the Accessibility Window within **Internet Explorer, version 9**. To view this dialog box, click the **Tools | Internet Options** menu. On the **General** tab, click the **Accessibility** button. Make sure all the check boxes have been deselected.



This is a screen capture of the Fonts window within **Firefox version 21.0**. To view this dialog box, click **Tools | Options** menu. Select the **Content** tab and click on the **Advanced** button (within the Fonts and Colors section). Make sure you have the option “Allow pages to choose their own fonts...” selected as shown.



To view the Colors dialog box, follow the same steps as above, except click the **Colors** button. Make sure you have the option “Allow pages to choose their own colors...” selected as shown.



Below is an example where a sub-mortgage broker record is displayed in Internet Explorer and the MB E-Filing colors, font styles and font sizes are ignored.

Current Broker: X030099, Test Mortgage Broker Company Inc. dba: Test Mortgages Control Centre Logout

Sub-Mortgage Broker Update, Reg #146346, Mr. Test Sub-MB - Expiry Date: Nov 25, 2012

Applicant | Personal History | Education Requirements | Messages

Full Legal Name: Mr.

Residence Address: City:

Line 1: Prov/State: ,
 Line 2: Country:

Personal Phone: ext. Postal/Zip Code:
 Personal Fax #:

Service Address: City:

Line 1: Prov/State: ,
 Line 2: Country:

Line: Postal/Zip Code:

Email: Website:

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Done Internet 100%

Support

Reporting Problems

If you experience issues not covered in the user guide or in the frequently asked questions document, please send a message to mortgagebrokers@ficombc.ca that includes a screen capture and a detailed explanation of the issue.

FAQ (Frequently Asked Questions)

Every effort has been made to include in this document all the information you will need to work in MB E-Filing. In addition to this document, we provide a Frequently Asked Questions document on the login page with explanations of the most common issues Dis encounter.

The following table provides a summary of some of those issues and how to resolve them.

Issue	Resolution
Can't log into the system	Read the 'Before You Begin' section in this guide, which explains issues related to supported browsers and passwords.
Forgotten Password	Read the 'Password Management' section in this guide, which offers two methods to get a new password.
Locked Account	<p>If you attempt to use a password unsuccessfully more than 5 times, your account may be locked for security reasons. In this case the log in page will display a message explaining your account is locked. If this happens, please do the following:</p> <ul style="list-style-type: none"> • Wait 30 minutes and try your password again. The system will automatically unlock your account after 30 minutes. • If you need immediate access, you may contact the Registrar's office to request that your account be unlocked. • Verify your password again and consider using the "Forgot Password" option, as you may be using a password that is not current.

Screens look odd	Read the Before You Begin section in this guide, which explains issues related to browser cache and the need to clear your cache when system updates are made.
Missing Branch Transactions	Please read the sections in this guide pertaining to branch offices. Any transaction related to a branch office is submitted from the head office Control Centre.
Registration Data looks wrong	Contact the Registrar's Office to discuss the issue, or email a request that includes a screen capture of the questionable data.
Fee Calculations	Fees are calculated according to the schedule on our website. Fees calculated by the system assume a final submission date of the same day. If final submissions are delayed past an applicant's expiry date, late fees will be calculated manually by the Registrar and must be paid before the application will be processed.
Payment Options	Please read the 'Electronic Payment Processing' section or the 'Payment Information' section, both in this guide.
BC Express Pay is down	We are not responsible for the BC Express Pay site. If you are unable to process your transaction using the 'Credit Card' option, use 'Cheque' or 'Other' as your payment option. In this case you are responsible for submitting payment to the Registrar before your applications can be processed.
How do I enable JavaScript?	<p>If JavaScript is not enabled, you will not see any data on the page. Instead you will see a message explaining why MB E-Filing requires you to enable it. Follow the on-screen instructions to enable it and reload the current page.</p> <p>To enable JavaScript within Internet Explorer click on the Tools menu and select Internet Options. Click the Security tab and select Internet (as the zone); click the Custom Level button. In the section titled "Scripting", click Enable for the "Active Scripting" option. Click OK to exit the Security Settings window. Click OK to exit the Internet Options window. Click the Refresh button or press F5.</p> <p>To enable JavaScript within Firefox click the Tools menu and select Options. Click the Content tab. Make sure the "Enable JavaScript" option is checked. Click OK to exit the Options window. Click the Reload button.</p>

How do I allow Cookies?	<p>To allow cookies within Internet Explorer click on the Tools menu and select Internet Options. Then click Privacy tab and click the Advanced button. You must click Accept in the “First-party Cookies” section and make sure the “Always allow session cookies” option is checked. Note that if you need to change these settings and the window section is not enabled click “Override automatic cookie handling”. After you have finished, then click OK to exit the Advanced Privacy Settings window. Click OK to exit the Internet Options window. Click the Refresh button or press F5.</p> <p>To allow cookies within Firefox version click Tools menu and select Options. Then click the Privacy tab, make sure the “Accept cookies from sites” option is checked. Click OK to exit the Options window. Click the Reload button.</p>
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Comments or Recommendations

Your comments and recommendations for improvements to MB E-Filing are valuable to us. We encourage you to submit your suggestions in writing to mortgagebrokers@ficombc.ca.