

ANNUAL REPORTING *(now in ALECS)*

Due Dates



It is important that you register in ALECS and have up to date information on file. Before your reporting due date, we will send an email reminder that you may have a report due and you can file that report now.

You cannot file a report before the end of your reporting term (e.g. before the year ends for that report).

How to File

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TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

Getting Started

Fast, Self-Service Licensing

ALECS is an online licensing portal for the OCCC's regulated industries. Click the button below to log in or create an account.

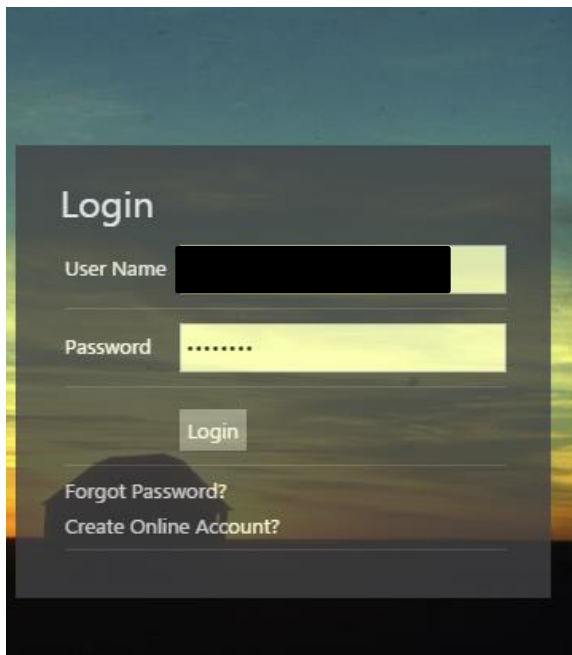
ALECS

Step by step screen shot
guide:

How to-Create
ALECS Account

After you have received an email notification that the report is open, you may follow these steps.

Begin by navigating to the OCCC website at www.occc.texas.gov. Either follow the instructions to create an ALECS account or login to your established account by choosing the ALECS menu button.



Once your business is "claimed" with an ALECS account you can login to manage your business. You can also retrieve a forgotten password here.

Navigate in your ALECS Account

The screenshot shows the ALECS account dashboard with a notification banner that reads "Attention! - Pending Online Reports". Below the banner, a message states: "You are missing Annual/Quarterly reports for the following list of reporting periods and License/Registration types." A table lists these reports with columns for Type, Count, and Reporting Period. The table contains 12 rows of data for "Credit Access Business" reports from 2012 to 2013. At the bottom of the notification, there is a checkbox for "I acknowledge that I have received reminder to upload missing reports." and two buttons: "Continue" and "Upload Annual/Quarterly Report".

Type	Count	Reporting Period
Credit Access Business	30	2012 [Q1]
Credit Access Business	30	2012 [Q2]
Credit Access Business	31	2012 [Q3]
Credit Access Business	31	2012 [Q4]
Credit Access Business	31	2012 [Annually]
Credit Access Business	34	2013 [Q1]
Credit Access Business	34	2013 [Q2]
Credit Access Business	34	2013 [Q3]
Credit Access Business	34	2013 [Q4]
Credit Access Business	34	2013 [Annually]

Once you have successfully logged in to ALECS, you may receive notifications for reports that are past due for your Masterfile. If you receive this notification, you must acknowledge the reminder before continuing.

The screenshot shows the ALECS account navigation menu with the following items: Dashboard, Manage Profile, Submit Application, Manage My Business, Notifications, History, Forms, and Help. A blue arrow points to the "Manage My Business" tab.

You will download the current report template and upload the completed report under the "Manage My Business" tab.

Selecting your Report

Annual/Quarterly Reporting

Download Report Template

Upload Report

FAQ

Next, you will look for the Annual/Quarterly reporting heading. If you have already downloaded and completed the report template, you may upload here too. Otherwise, complete the steps to download the current report template.

Download Annual/Quarterly Report Templates

License/Registration type * Property Tax

Report Type * ---Select---

- Debt Management
- Regulated Lender
- Property Tax
- Credit Access Business
- Pawn Shop

Make sure you choose the correct template for your license type. Credit Access Businesses must also choose between the quarterly and annual report. (Must have a version of excel or other program that supports either .xls or .xlsx.)

Completing the (Property Tax or Regulated) template and filing the report

Schedule A: Balance Sheet (Figures are company-wide)	
More Information	
Assets	
1	Cash (Company-Wide)
2	Property tax loans receivable for Ch 351 transactions in Texas
3	Other accounts receivable (company-wide)
4	Less reserve for loan losses (company-wide) (or allowance for doubtful accounts)
5	Net accounts receivable (company-wide)
6	Other current assets
7	Total current assets
8	Other business assets (company-wide)
9	Total Assets
Liabilities & Owner's Equity	
10	Warehouse line of credit/borrowed funds for lending (company-wide)
11	Total current liabilities (company-wide)
12	Other liabilities (company-wide)
13	Total Liabilities
14	Owner's equity (company-wide)
15	Total Liabilities & Owner's Equity

Only blank cells in the report template should be completed. Entering text elsewhere on the report or altering the format of the report may result in a report rejection.

Lic/Reg Type *

Report Type *

Report Period *

During the report year, has the licensee or any affiliate had any type of license denied, suspended or revoked? Yes No

During the report year, has the licensee or any affiliate, or any agent thereof made a financial settlement with any person as a result of any claim relating to any extension of credit or collection activity? Yes No

During the report year, has the licensee, any affiliate, or any agent thereof been subject to binding arbitration or been the subject of civil litigation with relation to any loan, extension of credit, or collection activity? Yes No

Person to contact for report *

Phone Number *

Email *

Confirm Email *

Choose File *

When you have completed the report template and are prepared to upload: (1) Complete the Business information and contact info, (2) Choose the report file saved to your computer, (3) Check the acknowledgement of accuracy, and (4) Submit the file.

Completing the (CAB) template and filing the report

Item No.	Description	Single Payment Deferred Presentation Transactions	Installment Deferred Presentation Transactions	Single Payment Auto Title Loans	Installment Auto Title Loans
1	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the reporting period. (This is the number of distinct consumers for whom the CAB facilitated new cash advances during the quarter.)				
2	Number of extensions of consumer credit obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period. (This is the number of new cash advances facilitated during the quarter.)				
3	Number of refinancing transactions of the extensions of consumer credit described in #2. (This is the total number of refinances facilitated during the quarter that relate to the loans listed in #2.)				
4	Number of consumers refinancing the extensions of consumer credit described in #2.				
5	Number of consumers refinancing more than once the extensions of consumer credit described in #2.				

Only blank cells in the report template should be completed. Entering text elsewhere on the report or altering the format of the report may result in a report rejection. ****(This template is for single store submissions only)***

Upload Annual / Quarterly Report * Mandatory

Choose the Lic/Reg Type: *
Please select License Type

Report Type: *

Bulk Upload?

Report Period: *

Person to contact for report: *

Phone Number *

Email *

Confirm Email *

Choose File *

I swear or affirm that all answers on this annual or quarterly report and any attachments are true and complete.
Warning: TEX. PENAL CODE, Sec 37.10 provides that providing false information to a government agency may be a third degree felony offense punishable by not more than ten years in prison or not more than one year in a community correctional facility. In addition to imprisonment, a fine of up to \$10,000 may also be imposed.

When you have completed the report template and are prepared to upload: (1) Complete the report and contact info, (2) Choose the report file saved to your computer, (3) Check the acknowledgement of accuracy, and (4) Submit the file.

If you intend to report for multiple stores, you may consider using "bulk upload." This formatting for this method has not changed from the pre-ALECS requirements. You must upload a .csv file and detailed formatting directions can be found on our website.

Completing the (Pawn) template and filing the report

License #	Number of pawn transactions made from January 1, 20xx to December 31, 20xx: This is the total number of pawn loans written during this period, including new pawn loans and renewals	Total dollar amount of pawn loans from January 1, 20xx to December 31, 20xx: This is the total dollar amount of all pawn loans written, including new pawn loans and renewals. The amount may be determined by totaling the AMOUNT FINANCED section of all pawn loans written from January 1 to December 31.	Number of pawn loans outstanding on December 31, 2014: This is the total number of pawn loans that were active on December 31.	Amount of pawn loans outstanding on December 31, 2014: This is the total dollar amount of all loans that were active on December 31.



The Pawnshop template allows you to enter multiple store information (under the same Masterfile) on one report. Each store is reported on its own row with the license number listed on the leftmost column.

Once you have completed the template, you will complete the contact info and upload the annual report.



Lic/Reg Type *

Report Type *

Report Period *

Person to contact for report *

Phone Number *

Email *

Confirm Email *

Choose File *

I swear or affirm that all answers on this annual or quarterly report and any attachments are true and complete.
Warning: TEX. PENAL. CODE, Sec 37.10 provides that providing false information to a government agency may be a third-degree felony offense punishable by not more than ten years in prison or not more than one year in a community correctional facility. In addition to imprisonment, a fine of up to \$10,000 may also be imposed.

Completing the (Debt Management) template and filing the report

Items 1 – 4 must be completed by NON-PROFIT entities		
1	Total Assets for beginning of period.	
2	Total Assets for end of period.	
3	Total Liabilities for beginning of period.	
4	Total Liabilities for end of period.	
Items 5 – 7 must be completed by ALL entities		
5	Total number of Debt Management plans provided for calendar year.	
6	Total fees charged for calendar year.	
7	Average fees charged for calendar year.	
Certification Language to be used for the attestation		
		I certify that the answers given herein are true and correct. Also, I certify that if the registered company is a corporation or a limited liability company, I affirm that all appropriate franchise taxes due the Texas Comptroller of Public Accounts as of this date have been paid and the company is in good standing. I further certify that my answers given herein are true and correct.

The Debt Management report requires you to complete the shaded columns.

Once you have completed the template, you will complete the contact info and upload the annual report.

Lic/Reg Type *

Report Type *

Report Period *

Person to contact for report *

Phone Number *

Email *

Confirm Email *

Choose File *

I swear or affirm that all answers on this annual or quarterly report and any attachments are true and complete.

Warning: TEX. PENAL. CODE, Sec 37.10 provides that providing false information to a government agency may be a third-degree felony offense punishable by not more than ten years in prison or not more than one year in a community correctional facility. In addition to imprisonment, a fine of up to \$10,000 may also be imposed.

Report Submission Confirmation


Annual\Quarterly Reporting - Upload Status

You have submitted an annual/quarterly report for 2013. Please check your notifications on this system for messages. Your report could contain formatting or logic errors requiring a resubmission.


[Go to Dashboard](#)

[Upload Annual Quarterly Report](#)

[Online Reporting Submission History](#)



If you have submitted the correct template, you should receive this system message that we received your report. **This does not mean you are finished.** You must wait to receive an email at the address you provided. The email will let you know if there are any known errors (rejected) or if it passed the initial validation (accepted).



Date Sent: 12/15/2016

Ref. ID: 100024

Dear OCCC User,

Your Report **Accepted**. Please login to your account to review your Online Report submission(s) in the History section.

If you believe that you have received this email in error, please contact OCCC by email at annualreport@occc.state.tx.us; or by phone at [512-936-7600](tel:512-936-7600). Please do not reply to this email, as this mailbox is not monitored.

Thank you,

Office of Consumer Credit Commissioner

Checking Report Status

To check the status of your submission (accepted/rejected) or to retrieve a copy of a prior report choose the history menu button and then select “Online Reporting Submission.”

Master # : [REDACTED] History of User Actions

Dashboard | Annual\Quarterly Reporting Acknowledgement History | Online Reporting Submission

Action Date	Action Name	Action Description
09/09/2016	Modify License Location	The Location Address for the following business Changed ApplicationType: License Application Sub Type: Credit Access Business Lic Num: [REDACTED] Ref ID: 21764
09/09/2016	Modify License Location	The Location Address for the following business Changed ApplicationType: License Application Sub Type: Credit Access Business Lic Num: [REDACTED] Ref ID: 21764

Online Report Submission History

Export To Excel

Type	Bussiness#	Reporting Type	Year	Status	Delinquent	Bulk Upload	Created Date
Credit Access Business	[REDACTED]	Q2	2013	Accepted	Yes	No	12/15/2016 16:02:09
Credit Access Business	[REDACTED]	Annually	2014	Rejected	Yes	No	12/13/2016 15:17:04
Credit Access Business	[REDACTED]	Annually	2014	Rejected	Yes	No	12/13/2016 15:11:14
Credit Access Business	[REDACTED]	Annually	2015	Rejected	Yes	No	12/13/2016 13:24:27
Credit Access Business	[REDACTED]	Annually	2013	Rejected	Yes	No	12/13/2016 08:18:06
Credit Access Business	[REDACTED]	Annually	2013	Rejected	Yes	No	12/13/2016 08:14:10

At the “Online Report Submission History”, you will be able to see the status of each report filed. If you choose an individual report, you can retrieve a copy. If your report was rejected, you can select that report to find out more information on why it was rejected.

Viewing Report Mistakes and Retrieving Filed Reports

Welcome Brooke - Sign Out

Online Report History Detail

Type: Credit Access Business
Reporting Type: Annually
Bulk Upload?: No
Report Period: 2014
Uploaded File: 2014_NORMALUPLOAD_CAB_1213201631704PM1_CABs - Annual Report (4).xlsx

Business#: [REDACTED]
Person to be contacted for report: [REDACTED]
Phone Number: 999-999-9999
Email Address: [REDACTED]
Status: Rejected

Row/Col	Value	Description
C19	Number of extensions of consumer credit paid in full or otherwise closed for reduced payoff during the report year that did not refinance.	You have Entered : "Number of extensions of consumer credit paid in full or otherwise closed for reduced payoff during the report year that did not refinance."

Export To Excel Go to Annual\Quarterly Reporting History

You can download the "Uploaded File" by clicking this link.

If there was a problem with your report you can see which Row/Col (cell) had the problem and some information on why it was incorrect. In this example, text of the question was entered when there was a numeric requirement.

Other Resources

Additional information about each report is available under the FAQs section in Alecs or the specific regulated industry tab on our website (<http://occc.texas.gov/industry>), in the reporting sections.

You may also contact annualreport@occc.texas.gov or Karl Hubenthal at 512-936-7652 or Karl.Hubenthal@occc.texas.gov.