## **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.

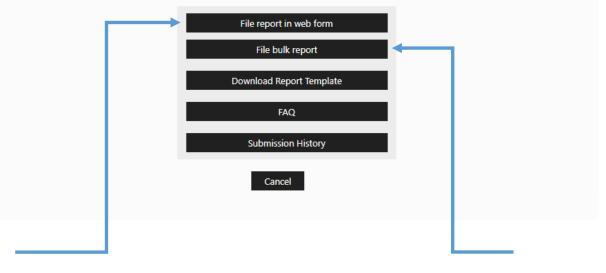
Begin by navigating to the OCCC website at <u>www.occc.texas.gov</u>. Either follow the instructions to create an ALECS account or login to your established account by choosing the ALECS menu button.

Login			
2	-		
User Name	a da	5-14	
Password			
	-	-	
	Login		
Forgot Pass	word?		
	ne Account?		
Circuite Offin			

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



You can either choose to upload a file using the bulk submission method or complete your report using a webform. Once you start with one method then all licenses for your masterfile must be completed using the same method. Bulk submissions are helpful for large companies with many individual licenses. Everyone else should use webforms.



Next, you should click on the "File report in web form" or "File bulk report" button. Bulk report submissions utilize the same process as before, with a .csv file that can be used to report for multiple licenses. If you have multiple licenses, it should be easier to use the bulk report option if you can correctly format your file. If you only have one license, use the web form submission option. *All licenses under the Masterfile must be completed the same way* 

Lic/Reg Type *	Select		If you choose the web form
Report Type *	Select	*	option, you will be taken to this screen. Choose your
Report Period *	Select	•	license type and fill out the rest of the information
Person to contact for report *			before hitting Next.
Phone Number *			
Email *			
Confirm Email *			
	Previous Next Cancel		
After you have entered y	our license information on the previous sc	reen,	you will be taken

After you have entered your license information on the previous screen, you will be taken to a screen that allows you to choose the license that you are submitting a report for. If you only have one license, the screen will look similar to this. If you have more than one license, there will be multiple "Select" buttons that you can click. Again, if you have multiple licenses, you can submit individual web form reports for each one. Once you select the license that you're reporting for, click Next.

Choose License and Report Type				
	Lic/Reg Type *	Credit Access Business		
Select	License Number	DBA	Address	
0		TITLE LOANS	, ABILENE, TX	
	<b>N</b>		1 - 1 of 1 items	
		Previous Next Cancel		

## CAB Quarterly Web Form Submissions

Once you find yourself on this screen, you can select the types of transactions that you will be reporting. You can select up to 4 of the transaction types that are listed at the top, or you can select that you have no business to report. If you have business to report, make sure to select ANY transaction type that applies to that license. The transactions that you select here will populate in columns on the following screens.

Select the type of transactions you will be reporting:		
1	Single Payment Deferred Presentment	
2	Installment Deferred Presentment	
3	Single Payment Title	
4	Installment Payment Title	
Or, select this option:		
I have no business to report		

Previous

Next

Cancel

The following screens ask questions about the business that the license was involved in. Every field on these screens must be completed. If there was no business to report for a specific field, enter a 0.

ltem No.	Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions
1.	<b>Number of consumers</b> 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.*		

Previous Next

Cancel

ltem No.	Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions
6.	Average Amount of the extensions of consumer credit described in #2 (This is the cash portion paid to the consumer. Do not include any CAB fees financed within the loans.)*		
7.	<b>Total amount of CAB fees</b> charged by the CAB for the activities described in #2 and #3. (This is the total fees charged for the facilitation of loans described in #2 and the refinances described in #3.)*		
8.	Number of vehicles surrendered or repossessed during the reporting period under the terms of a motor vehicle title loan obtained by the CAB or that the CAB assisted consumers in obtaining. *		
9.	Mean, Median and Mode of the number of refinances obtained by the CAB or that CAB assisted consumers in obtaining during the reporting period for the loans listed in #2.		
А.	Mean (Total number of refinances divided by the number of consumers)*		
в.	Median (Total number of refinances at the midpoint of the sequence when the number of refinances is arranged in order by frequency)*		
C.	Mode (number of refinances per consumer that occurs most often)*		

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ltem No.	Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions
10.	Other CAB Transaction Information		
	CAB Fees Charged		
A.	Minimum fee charged per transaction (\$ per \$100)*		
В.	Average fee charged per transaction (\$ per \$100)*		
C.	Maximum CAB fee charged per transaction (\$ per \$100)*		
<u>Average Term of Transactions</u>			
D.	Average original term (in days) of an extension of consumer credit and refinances obtained by the CAB or that the CAB assisted consumers in obtaining during the reporting period.*		

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ltem No.	Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions		
	Outstanding CAB contracts				
E.	Number of outstanding extensions of consumer credit and refinances (CAB contracts) at beginning of the reporting period.*				
F.	Number of extensions of consumer credit and refinances (CAB contracts) entered into during the reporting period.*				
G.	Number of extensions of consumer credit refinances (CAB contracts) paid in full or otherwise closed for reduced payoff during the reporting period. (This is the number of accounts in E and F that are paid in full or otherwise closed for reduced payoff during the quarter.)*				
н.	Total dollar amount of extensions of consumer credit obtained by the CAB or that the CAB assisted consumers in obtaining that were paid in full or otherwise closed for reduced payoff during reporting period.*				
I.	Number of outstanding extensions of consumer credit and refinances (CAB contracts) at the end of the reporting period. *				
	Previous Next Cancel				

Attestation		
Name*		
Phone Number*		
Email*		
I swear or affirm that all answer 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.		
	Previous Submit Cancel	

Once you have reviewed your report, you will be taken to the attestation screen, where you must read the statement and click the checkbox to affirm that you read it. Once the Submit button is clicked, the report will be entered into ALECS. If you want to submit a revised report before the submission deadline has passed, you must go through these same steps to submit a completely new report for your license.

The next screen will allow you to download a PDF copy of your report. By clicking on the PDF icon, you will download a report for your personal records.

