

## Online renewal for [Refund Anticipation Loan \(RAL\)](#) is **NOW OPEN IN ALECS**.

To renew your RAL registration, please follow the steps below:

1. Log in to [ALECS](#)
  2. Click on Manage My Business (left hand column)
  3. Click on "Renew Registration" under the Registration heading
  4. Select "Refund Anticipation Loan" from the drop down menu at the top
  5. Click the box(es) of the registrations(s) you need to renew
  6. Check the "I accept the terms and conditions." box
  7. Click Registration Renewal and complete the payment information (**Accepted forms of payment include check and card**)
- If your registration does not come up when following the steps above or if you started the process before and didn't finish, click on "Dashboard" "My business Transactions" tab to see if there are not any initiated transactions there. If there are, you will need to delete these initiated transactions in order to be able to complete the renewal. If you need to modify your principal parties, we strongly recommend that you complete the renewal before you submit the principal transaction.

### **2021 RENEWAL RATES**

Each Registered Location: \$50

#### **REFUND ANTICIPATION LOAN REGISTRATIONS NOT RENEWED BY DECEMBER 31, 2021 WILL EXPIRE**

The renewal period is open now and **will close on December 31, 2021**. The OCCC encourages registration holders to renew registrations as soon as they are able to do so during the renewal period. **Registrations not renewed by 12/31/2021 will cancel.**

**ANY REGISTRATION ACQUIRED PRIOR TO DECEMBER 1, 2021 MUST BE RENEWED BETWEEN 12/1/2021 & 12/31/2021 TO AVOID CANCELLATION PER TAC RULE §87.103 EX: A registration approved on 11/15/2021 will need to renew before 12/31/2021 to remain active.**

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#### ***Frequently Asked Questions***

**What is this for?** Refund anticipation lenders facilitate loans against anticipated tax refunds. They also engaged in business of preparing tax returns, display and discuss fee schedule(s) and often use a federal pre-emption structure. This is only a general description. For more on the industry and for a copy of the law please click on the Refund Anticipation Loan hyperlink at the top of this email.

**Do I print my registration?** Click on Manage My Business, click "Print Registration". Select "Refund Anticipation Loan" from the "Registration Type" drop down at the top and then select the circle next to the registration you want to print and click on "PDF To Print". **OCCC RAL certificates do not display an expiration date. You do not need to print a new one unless you do not already have it on display at the place of business.**

**How do I confirm my renewal?** Click on "Dashboard" from the menu on the left and from the "My Business Tab" you can view the renewed date. If the date is 11/1/2021 or after you are renewed for the 2021-2022 fiscal year.

If you are creating an ALECS account for the first time and receive the red message that states, "The SSN/FEIN is found in our System and already claimed by an OCCC User", the system is alerting you that an account has already been created/exists. **A registration can only be accessed and renewed from the original account the license was approved from.**

If you are unable to complete the renewal after following the steps above, please email us at [licensing@occc.texas.gov](mailto:licensing@occc.texas.gov).

Thank you!

**Licensing Department**  
**Office of the Consumer Credit Commissioner**