ANNUAL REPORT FILING GUIDE

New Online Reporting System

Effective March 1, 2026
Regulated Lender and Property Tax Lending

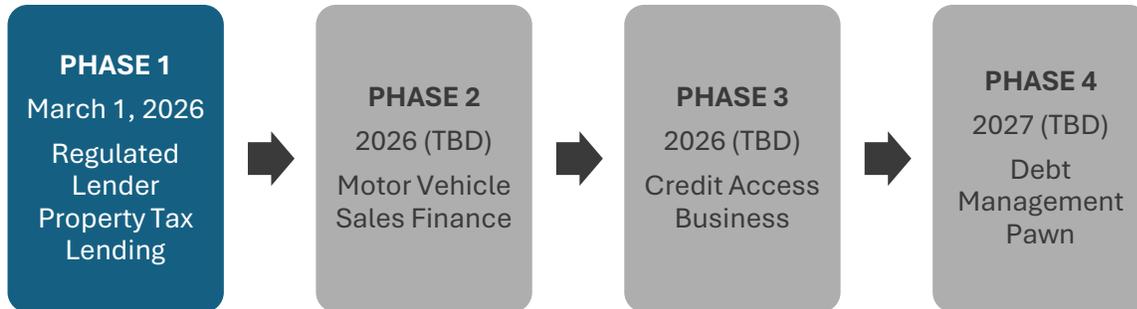Additional license types will transition in phases through 2027.

Issued by the
Office of Consumer Credit Commissioner
State of Texas

www.occc.texas.gov

Implementation Timeline

The Office of Consumer Credit Commissioner is implementing a new online system for annual report filing. Transition will occur in phases by license type.

Beginning on the dates listed below, licensees in the applicable industries must file annual reports using the new system.

PHASE 1	PHASE 2	PHASE 3	PHASE 4
March 1, 2026	2026 (TBD)	2026 (TBD)	2027 (TBD)
Regulated Lender Property Tax Lending	Motor Vehicle Sales Finance	Credit Access Business	Debt Management Pawn

Who Must File in the New System

Beginning March 1, 2026, annual reports for the following license types must be filed using the new online reporting system:

- Regulated Lenders
- Property Tax Lenders

Licensees whose industries have not yet transitioned (*CAB, Pawn, Debt Management*) must continue filing annual reports through the current reporting system (**ALECS**) until notified otherwise.

Filing Deadlines

Annual reports must be submitted by the statutory deadline applicable to your license type.

Failure to submit a required annual report by the applicable deadline may result in administrative action, including assessment of penalties.

Before You Begin

Review the information below before starting your annual report in the new online reporting system.

Preparing this information in advance will help you complete your filing accurately and avoid delays.

1. Confirm You Are Filing in the Correct System

Beginning March 1, 2026, Regulated Lender and Property Tax Lender annual reports must be filed using the new online reporting system.

If your license type has not yet transitioned, continue filing through the current reporting system **(ALECS)** until notified otherwise.

2. Gather Required Information

Before logging in, have the following information available:

- NMLS ID or ALECS Masterfile Number

- Reporting period activity data (e.g. Total number of loans originated during the reporting period and Total dollar volume of loans originated)

Ensure the data reflects activity under the correct license type and statutory authority.

3. Review Reporting Period Requirements

Annual reports must reflect activity for the full reporting period applicable to your license type.

If your license was issued during the reporting period, report activity occurring after the license issuance date through the end of the reporting period, unless OCCC has instructed you to include activity occurring prior to licensure.

4. System Requirements

For best performance, use:

- Latest version of Chrome, Edge, or Firefox
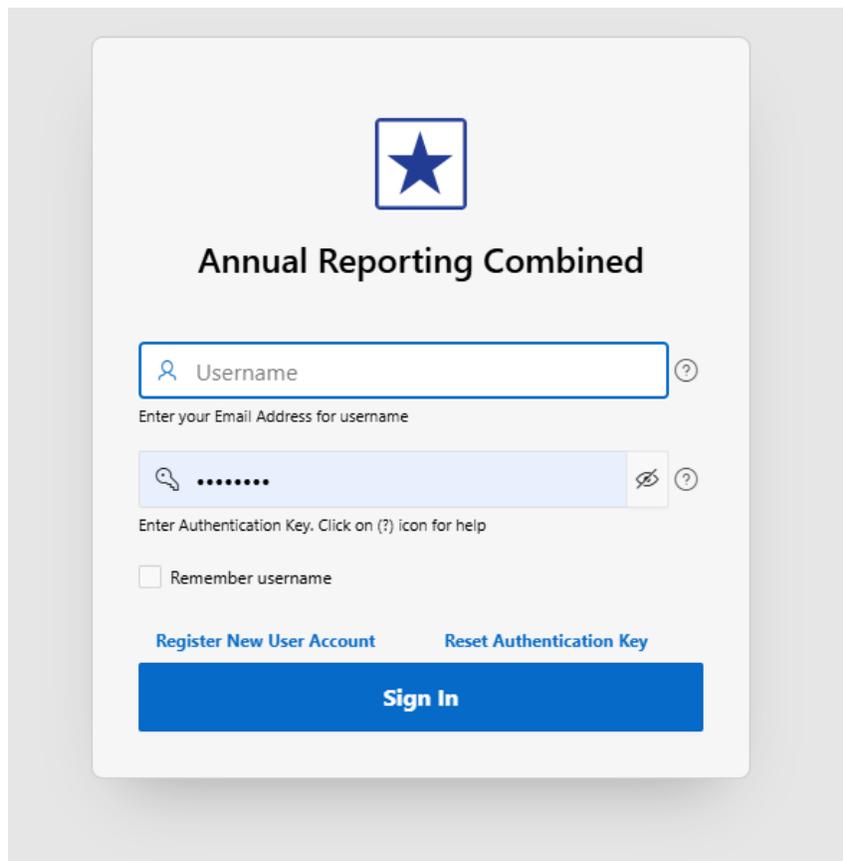
- A desktop or laptop computer

Step 1 — Access the Annual Report Filing System

To begin your annual report, log in to the new online reporting system.

1. Navigate to the Reporting Portal

Go to: [OCCC Annual Report Portal](#)

You may also access the reporting system by visiting the OCCC website .

2. Log In or Register a User Account

The annual reporting system uses your email address as your username and an **Authentication Key** as your password.

Existing Users

1. Enter your email address in the **Username** field.

2. Enter your Authentication Key in the password field.

3. Select **Sign In**.

If you previously selected "Remember username," your email address may populate automatically.

New Users

If you do not have an account, select **Register New User Account**.

1. Enter your email address.

2. Select **Register New User Account**.

The system will generate an **Authentication Key**.

The Authentication Key will appear on screen immediately after registration. An email containing the key may also be sent to the email address provided; however, not all email systems will receive the message.

The Authentication Key (*LWBSRGLJ*) displayed on screen is valid immediately. If you do not receive an email containing the key, you may use the key shown in the system.

Important: Save the Authentication Key displayed on screen. This key allows you to sign in to the system.

You may continue using the same Authentication Key for future filings, or you may reset it at any time.

Resetting an Authentication Key

If you do not know your Authentication Key or wish to generate a new one:

1. Select Reset Authentication Key.

2. Enter your email address.

3. Select Reset Authentication Key.

Step 2 — Select Identifier and Locate Your Company

After signing in, you must search for your company using the appropriate company identifier.

1. Select Identifier Type

At the top of the screen, select one of the two options:

- **ALECS Master File No**

- **NMLS Company ID**

You must select the identifier type before entering your Company ID.

The selected option will appear highlighted.

2. Using ALECS Master File Number

You may use your ALECS Master File Number **at any time**, regardless of NMLS transition status.

Enter your ALECS Master File Number exactly as issued.

3. When to Use NMLS Company ID

You may use your **NMLS Company ID only if your transition to NMLS has received final approval.**

If your transition has not received final approval, use your ALECS Master File Number.

Enter your NMLS Company ID exactly as issued in NMLS.

Important

If your transition to NMLS is still pending or has not received final approval, you must continue using your ALECS Master File Number.

4. If Your Company Is Not Located

If the system does not locate your company:

- Confirm you selected the correct identifier type.

- Confirm the number was entered correctly.

- If using NMLS Company ID, confirm your transition has been finally approved.

If you continue to experience issues, contact OCCC technical support and include your Company ID.

Step 3 — Review Company Record and Available Licenses

After selecting your ALECS Master File Number or NMLS Company ID and clicking Continue, the system will display:

- Your selected Master File Number or NMLS Company ID; and

- A grid listing all licenses associated with that company.
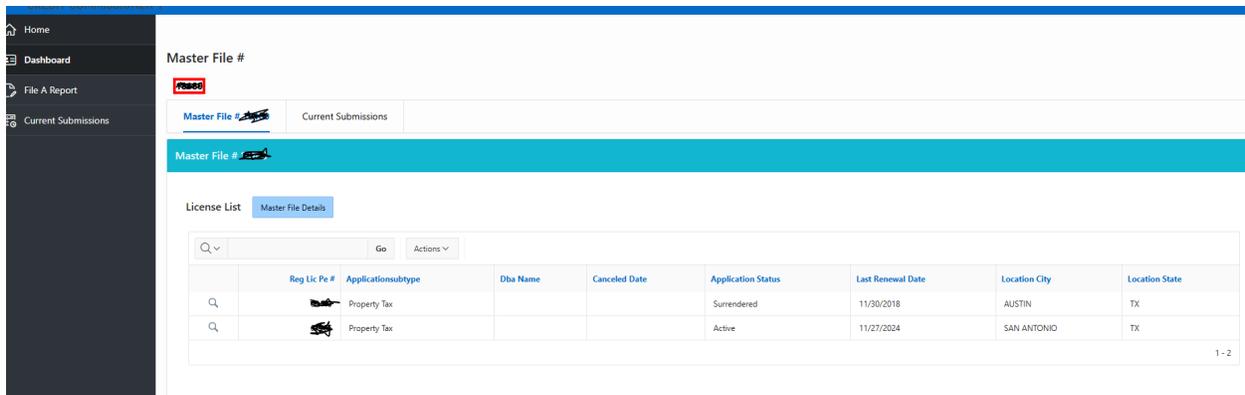
1. Confirm Company Identifier

At the top of the page, confirm that the displayed:

- ALECS Master File Number; or

- NMLS Company ID

matches your company.

If the number displayed is not correct, select **Home** to return to the identifier selection screen.

2. Review Associated Licenses

The grid displays all licenses associated with the selected company record.

Navigation Menu Options

The left-side menu provides the following options:

Home

Returns you to the identifier selection screen where you may enter a different ALECS Master File Number or NMLS Company ID.

File A Report

Takes you to the report filing screen to begin a new annual report.

Current Submissions

Displays a list of reports previously submitted under your username.

This screen shows submission history, including:

- Reporting period

- Reporting year

- Date and time submitted

Note: The system does not provide access to previously submitted report data.

Important

Your user account stores submission history only. It does not provide access to report contents after submission.
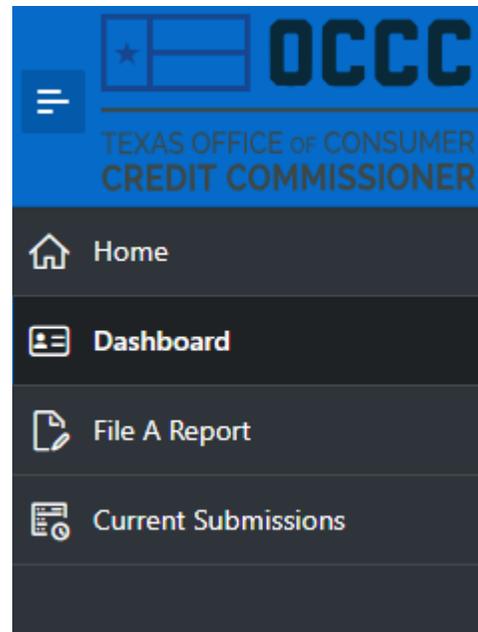
Step 4 — File a Report

To begin a new annual report, select **File A Report** from the left navigation menu.

File A Report

File a report online or upload a bulk report.

File Report

* Master File Number

* Business Subtype

* Reporting Year

2025

Cancel   **File Report**

1. Confirm Master File Number

The **Master File Number** field will populate automatically based on the company record selected.

Confirm that the number displayed matches your company.

2. Select License Type (Business Subtype)

If your company holds more than one license type, you must select the license for which you are filing the report.

1. Select the **Business Subtype** dropdown menu.

2. Choose the appropriate license type.

3. Select Reporting Year

Select the applicable **Reporting Year** from the dropdown menu.

Ensure you are filing for the correct reporting period before proceeding.

4. Begin the Report

After selecting the license type and reporting year, select **File Report**.

The system will open the annual report form for completion.

Step 5 — Complete the Annual Report Schedules

Each annual report consists of a series of schedules.
Depending on your license type, the report may include multiple schedules (for example, Schedule A, Schedule B, etc.).

Each schedule is a form requiring company-wide reporting for the applicable reporting period.

1. Enter Information in Each Schedule

Complete all required fields on each schedule before proceeding.

- Enter whole dollar amounts unless otherwise instructed.

- Negative numbers are permitted where applicable.

- Do not include commas or symbols unless specifically required.

Some fields may be calculated automatically based on the amounts you enter.

System-calculated totals will update as information is entered.

2. Navigate Between Schedules

Use the navigation buttons at the top or bottom of the screen:

- **Next** — advances to the next schedule
- **Previous** — returns to the prior schedule
- **Cancel** — exits the report

You may also use the **Tab** key on your keyboard to move between entry fields within a schedule.

3. Saving Progress

Information entered into a schedule is saved when you navigate to another schedule using the **Next** or **Previous** buttons.

If you return to a previously completed schedule, your entered information will remain available for review and editing.

Reports are not considered submitted until the final submission step is completed.

4. Review Automatically Calculated Totals

Certain totals are calculated automatically by the system.

Review calculated totals carefully to ensure all underlying entries are accurate before proceeding.

If a total does not appear correct, verify the amounts entered in the related fields.

Step 6 — Review and Submit the Report

After completing all required schedules, the system will display a summary page.

The summary page displays:

- Company ID
- License Number
- License Type
- Reporting Period
- Reporting Year
- A summary of all completed schedules

1. Review All Information

Carefully review the summary information and all schedule entries before submitting.

If corrections are needed, use the **Previous** button to return to the appropriate schedule and update the information.

2. Print for Your Records

Before submitting, select **Print**.

The system will automatically open the report in a print view.
Choose:

- **Print to PDF**, or

- **Save as PDF**

to retain a copy for your records.

Once submitted, you will not be able to download a copy of the report from the system.

OCCC recommends saving the PDF prior to submission.

3. Certification

To submit the report:

1. Review the certification statement.

2. Select the checkbox affirming that the information is true and complete.

4. Submit the Report

After checking the certification box, select **Submit Annual Reporting**.

Reports are not considered filed until successfully submitted.

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.

Click on Cntrl+P (windows) or Command+P (Mac) - to print this page. Choose "Print to PDF" or "Save as PDF" option to save to PDF copy.

⚠ Cancel Submission   🖶 Print   Submit Annual Reporting

5. After Submission

Upon successful submission:

- You will be returned to the dashboard.

- A green confirmation message will appear indicating the report was successfully submitted.

The system will no longer display the option to edit the submitted report.

Common Errors and How to Avoid Them

The issues below are the most common reasons reports are delayed or require agency assistance.

1. Selecting the Wrong License Type

If your company holds more than one license type, you must select the correct **Business Subtype** before filing.

Each license type requires a separate report.

How to Avoid This:
Confirm the license type displayed on the review screen before submission.

2. Selecting the Wrong Reporting Year

Reports must be filed for the correct reporting year.

Submitting under the wrong year may require agency assistance to correct.

How to Avoid This:
Verify the reporting year on the "File A Report" screen and again on the review page before submitting.

3. Using NMLS Company ID Before Final Approval

If your NMLS transition has not received final approval, the system will not locate your record using your NMLS Company ID.

How to Avoid This:
Use your ALECS Master File Number if you are unsure of your transition status.

4. Forgetting to Print Before Submitting

The system does not allow you to download a copy of the report after submission.

How to Avoid This:
Use the **Print** button and save a PDF copy before selecting **Submit Annual Reporting**.

5. Assuming "Next" Submits the Report

Navigating between schedules using the **Next** button does not submit the report.

Reports are not filed until the certification box is checked and **Submit Annual Reporting** is selected.

6. Reporting Under the Incorrect Transaction Type

Reports must reflect activity under the correct statutory authority and license type.

For example, reporting transactions as Chapter 342-E loans when they are properly classified as Chapter 342-F loans may result in inaccurate reporting.

How to Avoid This:
Confirm the statutory authority and transaction type associated with your license before entering activity data. If you hold multiple license types, ensure the report is being filed under the correct license selection.

7. Closing the Browser Before Submission

Leaving the system without completing the submission process will not file the report.

How to Avoid This:
Confirm that you receive the green "Successfully" confirmation message after submitting the report.

Technical Assistance and Contact Information

If you experience technical issues while accessing or submitting your annual report, contact OCCC for assistance.

Before Contacting Support

To help us respond efficiently, please have the following information available:

- Company ID (ALECS Master File Number or NMLS Company ID)

- License Type

- Reporting Year

- A description of the issue

- A screenshot of any error message (if available)

Providing this information will help reduce response time.

Technical Support

Email: Annual Report annualreport@occc.texas.gov

Phone: 512-936-7625

Please include "Annual Report Filing" in the subject line of your email.