RECA ONLINE USER MANUAL

FOR REAL ESTATE BROKERAGES

RECA ONLINE

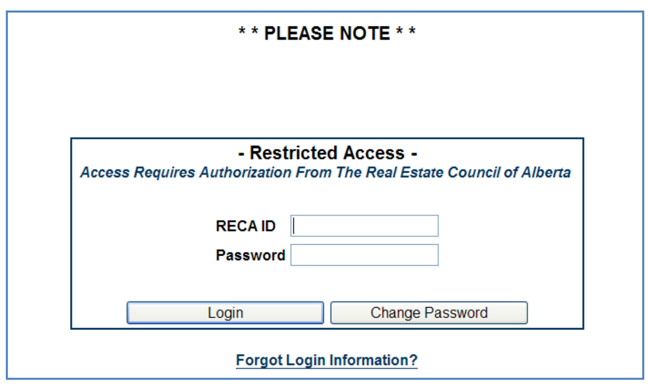
RECA Online is an internet-based licensing system that allows authorized users access from anywhere in the world. This manual will guide users through the process for completing licensing and other transactions in a timely and efficient manner.

ACCESSING RECA ONLINE

Access to the RECA Online system is gained through the RECA homepage at www.reca.ca. In addition to serving as an access point for RECA Online the RECA website contains information about the licensing process, legislation and more. Industry members are encouraged to access the website regularly in order to be up to date about changes in the industry.

Click on the ***Online Licensing*** button.

At the login screen, enter your RECA ID and password.



Authorized users are provided with a RECA ID and password once they have been trained to use the RECA Online system. RECA requires users to change their RECA Online password at least every 60 days.

RECORD YOUR RECA ID AND PASSWORD HERE FOR FUTURE REFERENCE

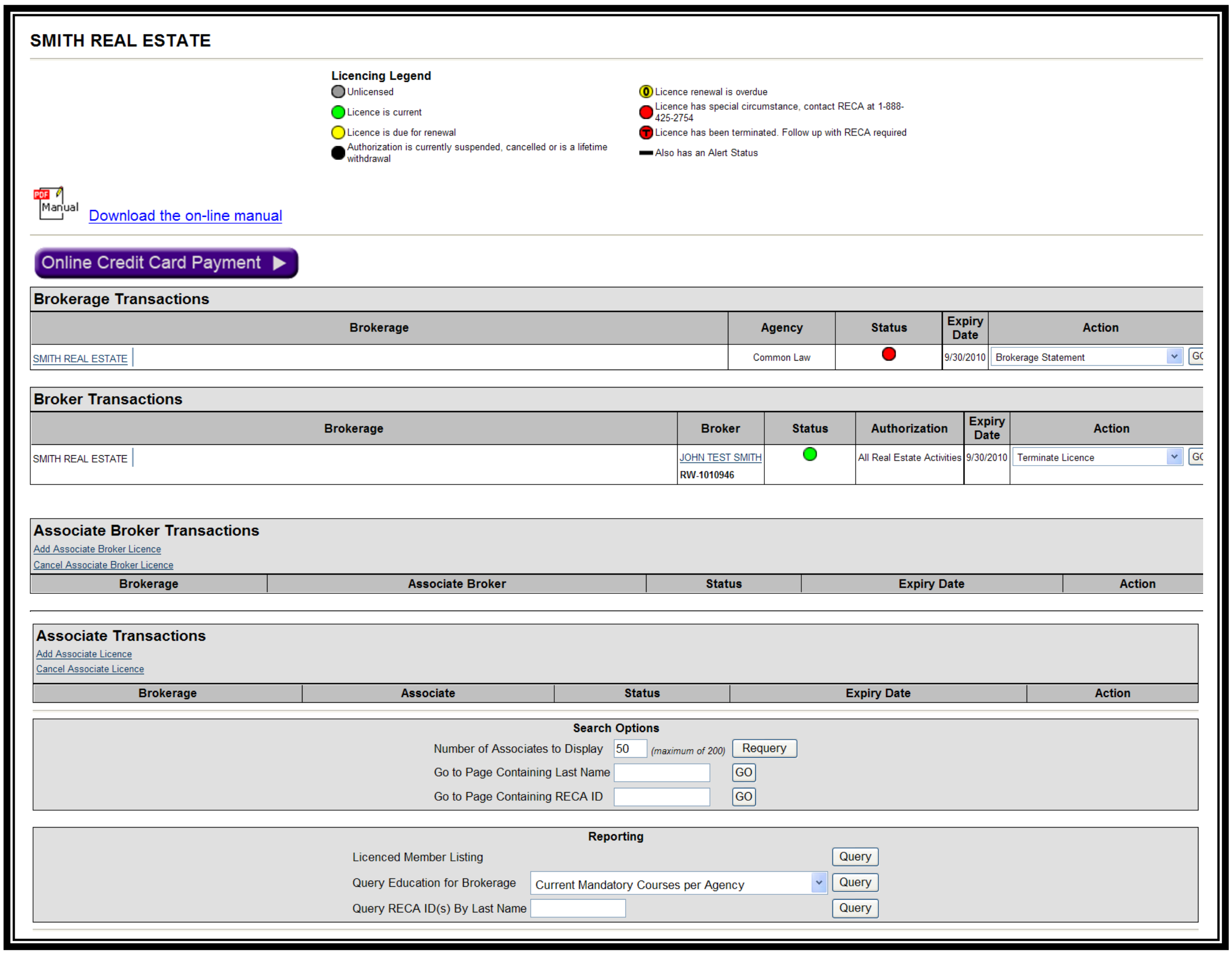
RECA ID: ______________________

Password: ______________________

BROKERAGE DETAILS SCREEN

Logging into RECA Online brings the user to the **Brokerage Details Screen**, which includes features such as:

- licensing legend
- downloadable online manual
- online credit card payment
- brokerage, broker, associate broker and associate licensing transactions
- search options
- reporting options



ONLINE CREDIT CARD PAYMENT

RECA Online includes an online payment function that allows a user to post licensing transaction fees to their online brokerage account using the broker's or an associate's/associate broker's credit card. Note: RECA also accepts payment for licensing transaction fees by **brokerage** cheque.

STEP 1: Click on the **Online Credit Card Payment** button.

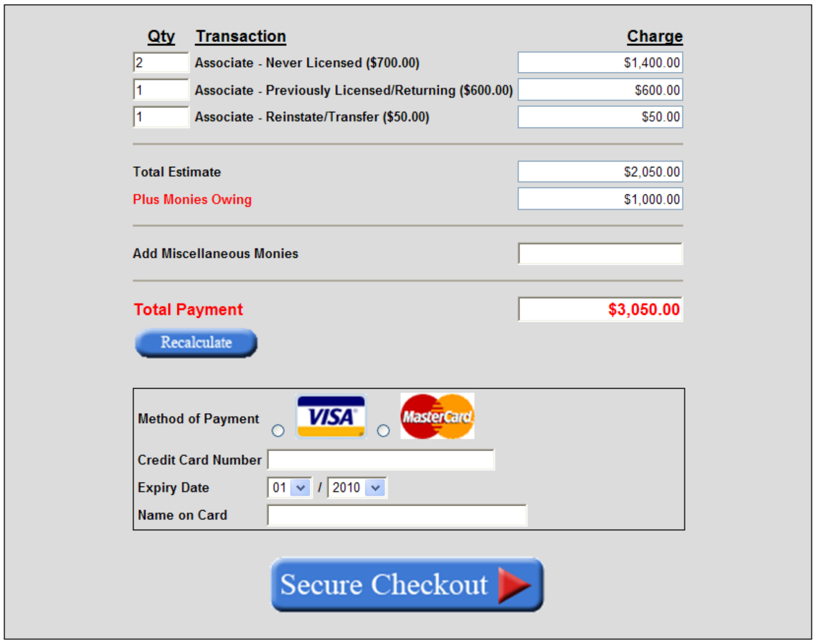
STEP 2: Input the number of licensing transactions to be processed into the payment calculator.

STEP 3: Click **Recalculate** and the calculator will indicate the total payment required in order to process the licensing transactions, along with any outstanding monies owed by the brokerage.

STEP 4: The user may also add miscellaneous monies to the online brokerage account.

STEP 5: Input the credit card details.

STEP 6: Click on **Secure Checkout**.



VERIFICATION SCREEN

The user will be brought to a verification screen, where they must agree on the terms of service and click **Pay Now**.

RECEIPT

Once the payment has been processed, the user will be brought to a blank screen. Click on **Print Receipt**. ****This is the only receipt that will be made available for the transaction****

LICENSING TRANSACTIONS

- All transactions processed on RECA Online are instant and cannot be post-dated or back-dated. Please keep this in mind when processing new industry members close to renewal time. If you process a new associate application any time prior to October 1, he or she will be required to pay the full renewal fees for the next registration and licensing period.

- Licensing and registration fees are not refundable in part or whole.

BEFORE PROCEEDING WITH ANY ONLINE LICENSING TRANSACTIONS PLEASE ENSURE THE FOLLOWING:

1. A paper copy of the appropriate form has been completed and commissioned **PRIOR** to processing the application on RECA online. **Brokerages must keep completed applications in their licensing files INDEFINITELY**.

2. There are sufficient funds in your brokerage account to complete the transaction. If there are not, payment must be made prior to completing the transaction. (See ONLINE CREDIT CARD PAYMENTS on previous page.)

3. You are using valid application forms. Remember that registration forms are updated yearly following renewals. Valid applications are always available online at www.reca.ca under **"Forms"**.

4. The applicant has **NOT** selected a "yes" answer to any of the suitability questions. If they have, please see SUITABILITY CONCERNS on page 7 and forward the application to RECA for processing.

RECA Online brokerages should reject applications under any of the following circumstances:

- The application used is not for the current licensing period.
  - Ensure your applications are current by downloading them from RECA's Web site as needed. Do not keep old blank applications on file.
- Incomplete and/or illegible name information.
  - Applications without a complete first name, middle name and last name cannot be processed.
  - New industry members who do not have a middle name must provide identification to their broker along with their application. Acceptable identification includes a legible birth certificate, passport or certificate of Canadian citizenship. The broker must verify all information contained in the application prior to processing. Once this has been done, return the identification to the applicant.
- "Also Known As" - an industry member may request to add an "also known as" name to their RECA Online profile. All "also known as" names must be approved and processed by RECA. And industry member may not trade under an "also known as" unless and until it has been approved by RECA.
- Incomplete and/or illegible address.

    - Ensure that the address is complete, legible and complies with the Real Estate Act Rules. A postal office box number is not acceptable.
- Birth date left blank or incomplete.
    - This information must be complete for RECA's records. RECA's privacy policy can be found on the RECA Web site if the applicant has concerns.
- Email address left blank or incomplete.
    - All industry members are required to provide an e-mail address to RECA.
    - If an applicant does not have an e-mail address, you may provide an e-mail address for the brokerage, providing the brokerage is willing to undertake distributing information sent by RECA to the industry member.
- Unclear and/or blank answers to questions.
    - Applicants must clearly check either "yes" or "no" on each of the six questions asked before the application is sworn by a Commissioner of Oaths.
    - If the applicant has checked "yes" to any of the questions, please see SUITABILITY CONCERNS below and forward the application to RECA for processing.
- Applicant swears their affidavit under an invalid name.
    - Applicants should be swearing their affidavit under their legal given and last name, not an assumed name. The commissioner/notary/lawyer swearing the oath will routinely ask for identification from the applicant.
- The date the application was sworn is more than 30 days old.
    - Answers to the six questions on the front page of the application can change over time, as such, brokers should only process applications that have a date sworn of no more than 30 days prior.
- The Commissioner for Oaths/notary public/lawyer did not identify themselves adequately on the affidavit.
    - Unless an official seal is used, the individual who administered the oath to the applicant must clearly print or stamp their name near their signature.
- There is no expiry date indicated regarding the appointment of the Commissioner/Notary Public/Lawyer who administered the applicant's oath.
    - Commissioners for Oaths are legally required to indicate the date of expiry of their appointment. Notaries and lawyers commonly have appointments that do not expire; however they should be indicating such on the affidavit.
- The associate/associate broker signature is missing from the affidavit portion of the application.
    - If the applicant's signature is missing, a new application must be completed and sworn.
- The broker doesn't sign and/or date the application.
    - As the broker is responsible for all transactions within the brokerage, applications should not be processed on RECA Online until the broker has signed and dated the application.

SUITABILITY CONCERNS
Brokerages are prohibited from processing an application if the applicant has answered “yes” to any of the six suitability questions on the first page of the application. In these cases, the application must be processed by RECA and the following additional documentation is required:

a. A sworn letter in the applicant’s own words detailing the circumstances of what he or she is declaring.
b. In the case of a bankruptcy, attach the applicant’s Bankruptcy Statement of Affairs and Liabilities and Discharge documentation. These are issued by the trustee in bankruptcy.
c. In the case of a criminal record, the applicant must forward to RECA a copy of their criminal record, sometimes called a “security clearance.”
d. In the case of refusal by a regulatory body, include the correspondence sent to the applicant from the regulatory body or organization regarding the denial/refusal.
e. In the case of past discipline, include a copy of the decision, administrative penalty, letter of discipline, etc. that was issued by the regulatory body or organization.
f. In the case of an applicant currently serving a sentence (in prison or on probation), include a detailed letter of explanation and await RECA’s request for further documentation.

NOTE: The above outline is to be used as a guide only. RECA may request further information and/or documentation from the applicant regarding any of the above situations at any time. An applicant who has answered “yes” on a previous application is not required to restate this response. Questions are to be answered in terms of occurrences since the date of last application.

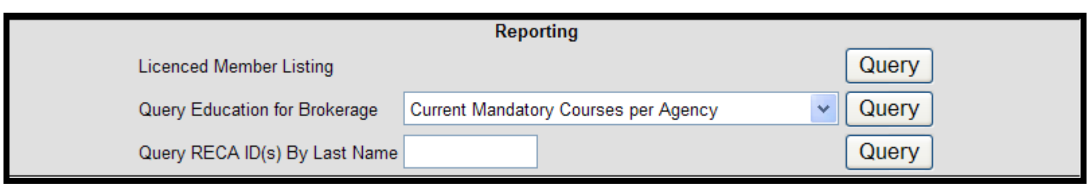
ADDING/REGISTERING AN ASSOCIATE/ASSOCIATE BROKER

STEP 1: Under the **Associate Transactions** (or **Associate Broker** Transactions) section, click on **Add Associate (**or **Associate Broker) Licence**.

STEP 2: Enter the industry member’s RECA ID number and click **OK**.

QUERYING A RECA ID NUMBER

Under the **Reporting** section at the bottom of the broker details screen, enter the last name of the individual and click **Query**.



The next screen will provide you with a list of industry members bearing that last name and their corresponding RECA ID. Make a note of the correct RECA ID and click on Return.

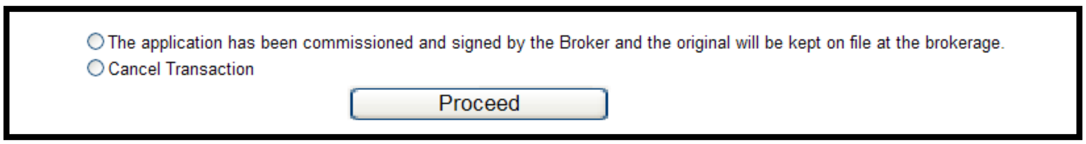
STEP 3: On the confirmation of fees page, click **Accept**.

STEP 4: Enter the information into the online application form exactly as it appears on the paper application form. If changes to personal information are required, you must make them now. **THE ELECTRONIC COPY IS <u>NOT</u> TO BE PRINTED AND USED AS THE PAPER APPLICATION FOR THE PURPOSES OF REGISTRATION.**

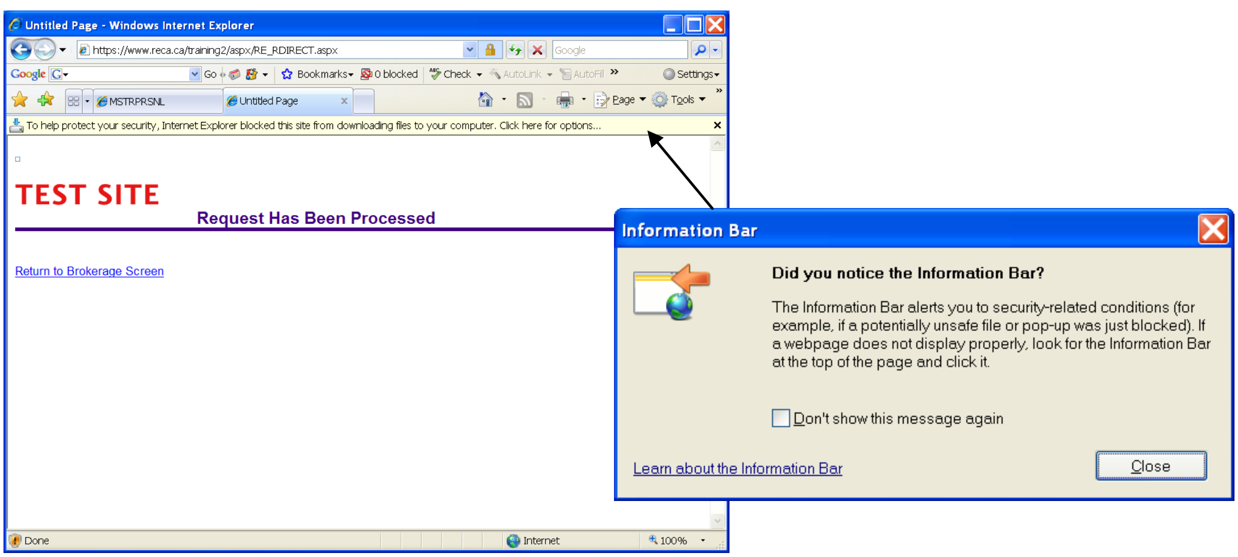
STEP 5: Click **Submit Application**.

STEP 6: On the confirmation page, verify the information as entered on the previous screen.

- If an error is identified, click **Cancel** at the bottom of the screen to cancel the transaction.
- If there are no errors, click **The application has been commissioned and signed by the Broker and the original will be kept on file at the brokerage** and then click on **Proceed**.



STEP 7: The industry member's registration certificate will be automatically generated. A system pop-up will appear referencing the Information Bar.



- Click on the yellow information bar located at the top of your screen
- Select Download File.
- Select Open at the prompt screen.
- Print two copies of the certificate by selecting File and Print, enter "2" under Copies.
- Close the attachment and return to the "Request Has Been Processed" screen. See Step 8 for receipt printing instructions.

- Attach one copy of the certificate to the completed paper application and retain in the appropriate file.
- Provide the second copy to the industry member for their records.
- The industry member is now registered with your brokerage and they should appear on the brokerage listing with a green light.

STEP 8: Once the payment has been processed, the user will be brought to a blank screen. Click on **Print Receipt**. **This is the only receipt that will be made available for the transaction**

AT THIS TIME YOU OR THE ASSOCIATE/ASSOCIATE BROKER MUST CONFIRM THEIR AUTHORIZATION ON WWW.RECA.CA PRIOR TO TRADING IN REAL ESTATE.

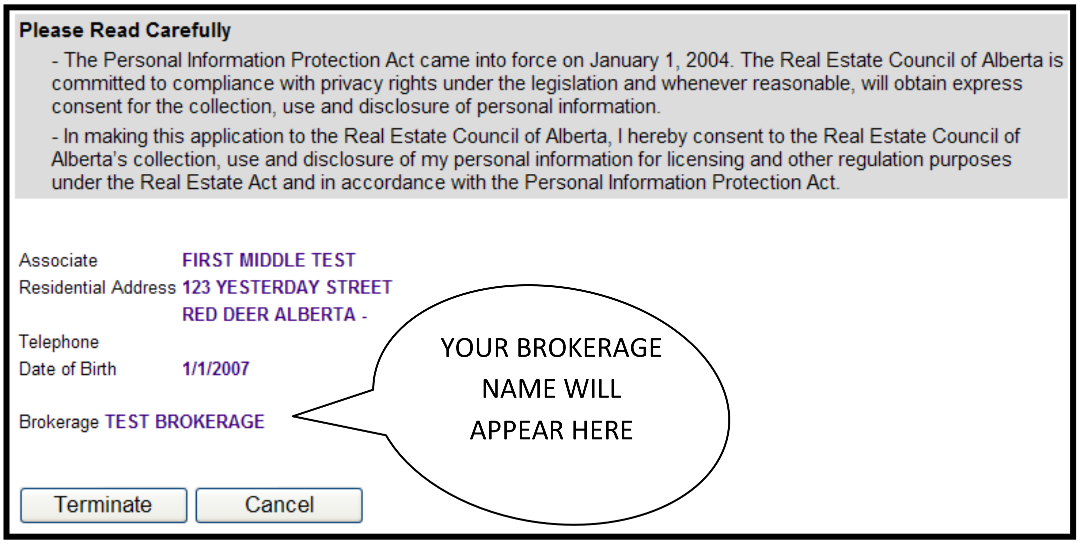
CANCELLING AN ASSOCIATE/ASSOCIATE BROKER

BEFORE PROCEEDING WITH A CANCELLATION PLEASE ENSURE THE FOLLOWING:

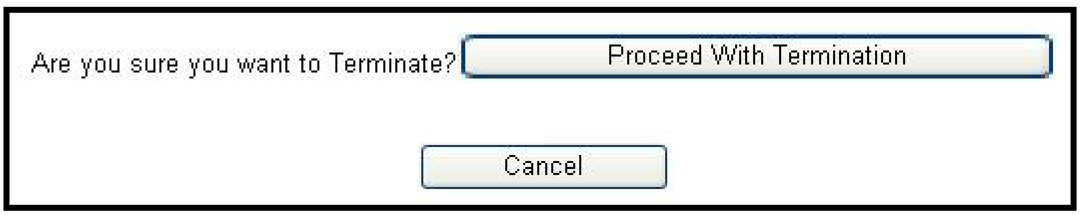
1. A paper copy of the **Registration Cancellation** form has been completed by the associate/associate broker or the broker and has been sworn by affidavit.
2. When cancelling the authorization of an individual registered to another brokerage verify that the associate/associate broker has fulfilled any outstanding obligations to their previous brokerage.
3. After processing, the form must be filed in the individual's personnel file.
4. The cancellation will take place the instant it is processed on the system, and cannot be post-dated or back-dated.

STEP 1: Under the **Associate Transactions** (or **Associate Broker Transactions**) locate the industry member you wish to terminate and click on **Terminate Licence** from the drop down menu under the action bar and click **GO**.

STEP 2: The message on the next screen will indicate that the industry member is about to be terminated. Click on **Terminate**.

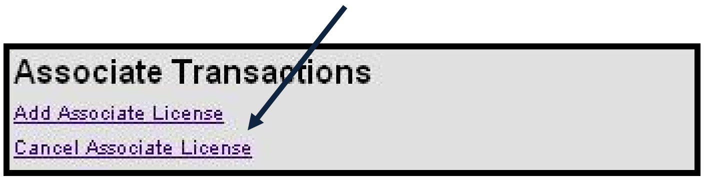


STEP 3: On the next screen that appears, click on Proceed With Termination.



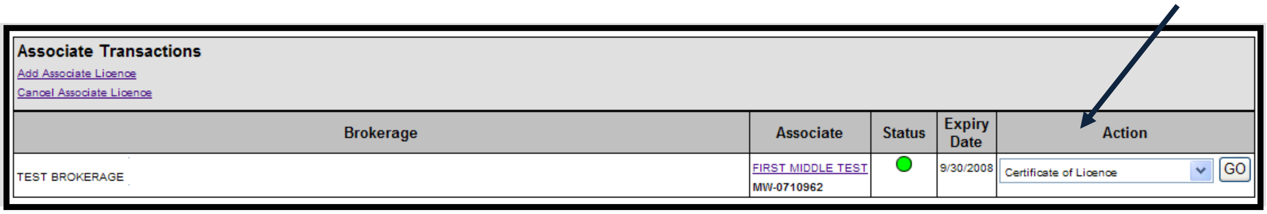
If the transaction was successful the user will be redirected to the brokerage page.

Note: When cancelling/terminating an associate registered to another brokerage, the cancellation must be completed through the **Cancel Associate License** (or **Associate Broker**) link under the **Associate Transactions** (or **Associate Broker Transactions**).



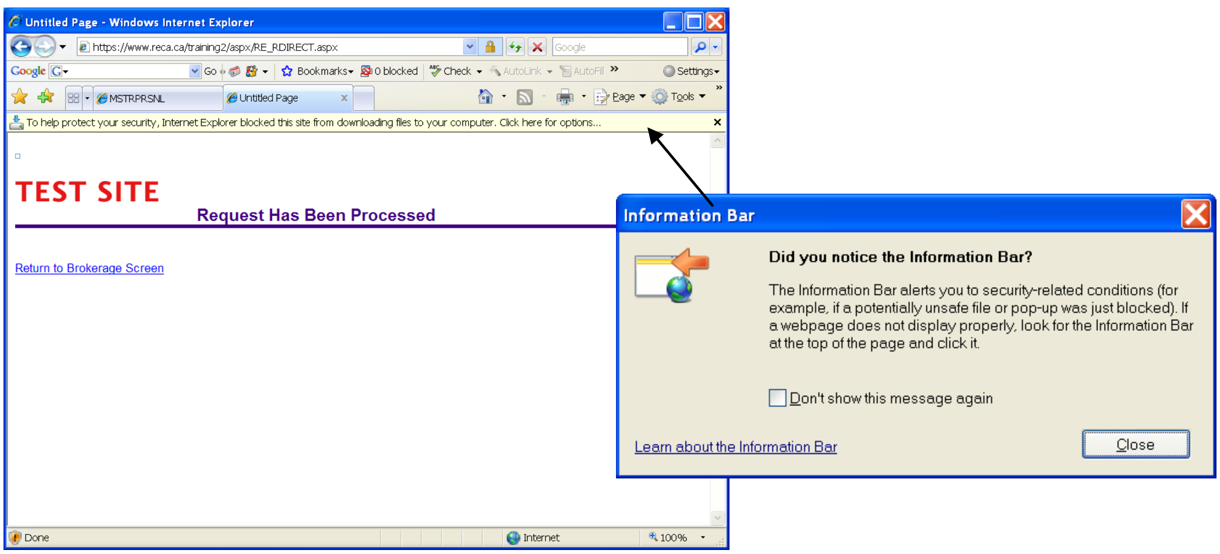
REPRINTING A CERTIFICATE OF LICENCE

STEP 1: In the appropriate **Transactions** box (Associate, Associate Broker, Broker or Brokerage), select **Certificate of Licence** from the drop down menu under the action bar and click **GO**.



STEP 2: On the RECA Transaction Fees page click **Waive Fees** (there is no charge to reprint a certificate of licence).

STEP 3: The industry member's registration certificate will be automatically generated. A system pop-up will appear referencing the Information Bar.

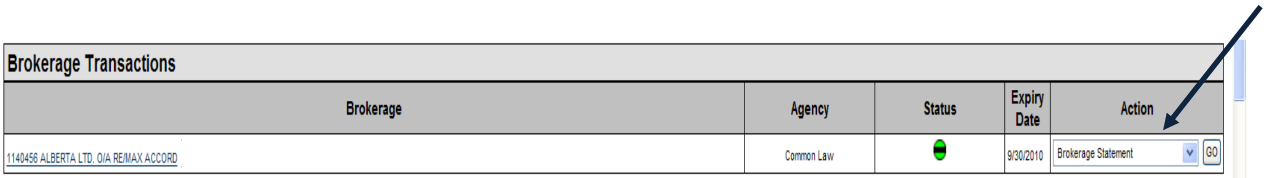


- Click on the yellow information bar located at the top of your screen
- Select Download File.
- Select Open at the prompt screen.
- Print the certificate by selecting **File** and **Print**.

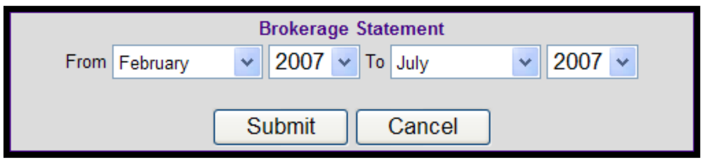
FINANCIAL STATEMENT

A financial statement is a record of all money received and all licensing transactions completed by a brokerage.

STEP 1: In the **Brokerage Transactions** box, select **Financial Statement** from the drop down menu under the action bar and click **GO**.



STEP 2: **Select the month/year for the desired time period and click on Submit.**

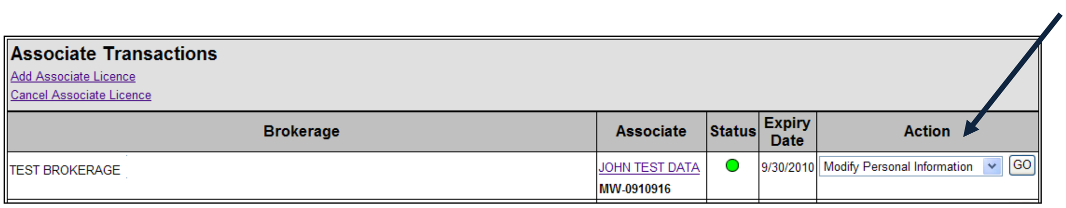


STEP 3: The financial statement will be automatically generated on the next screen. If you wish to print the statement, select File and Print in your internet browser's tool bar.

MODIFYING PERSONAL CONTACT INFORMATION

Brokers are required to ensure that the contact information in the RECA Online system is up to date for all industry members registered to the brokerage, including their own.

STEP 1: In the appropriate **Transactions** box (Associate, Associate Broker, or Broker), select **Modify Personal Information** from the drop down menu under the action bar and click **GO**.



STEP 2: On the RECA Transaction Fees page click ***Accept*** or ***Waive Fees*** (there is no charge to modify personal contact information).

STEP 3: When the changes are complete, click ***Update Personal Information*** button at the bottom of the screen.

MODIFYING BROKERAGE TRUST ACCOUNT(S)

If the brokerage maintains a trust account, the broker is required to ensure that the trust account(s) for the brokerage is/are up to date in the RECA Online system.

STEP 1: In the **Brokerage Transactions** box select **Modify Brokerage Trust Accounts** from the drop down menu and click **GO**.

STEP 2: The next screen will display a list of existing trust accounts for the brokerage.

Option 1:
To add a new trust account, click on Add a New Trust Account. Enter the account number, financial institution, institution transit number, address (including city and province) of the institution, and the date opened for the new trust account and click on Create Account.

Option 2:
To modify an existing trust account, click on the “modify” icon under the action heading on the far left of the trust account table. Make modifications as needed and click on Save Changes.

Option 3:
To delete an existing trust account, click on the “delete” icon under the action heading on the far left of the trust account table. A new window will open showing the details of the trust account to be deleted. To proceed, click on Delete Account.

STEP 3: To return to the main brokerage details screen, click on Back to Brokerage Screen.

MODIFYING BROKERAGE EMAIL ADDRESS

Brokers are required to ensure that the email address for the brokerage is up to date in the RECA Online system.

STEP 1: In the **Brokerage Transactions** box select **Modify Brokerage Email** from the drop down menu and click **GO**.

Brokerage Transactions

Brokerage	Status	Expiry Date	Action
TEST BROKERAGE		9/30/2010	Modify Brokerage Email GO

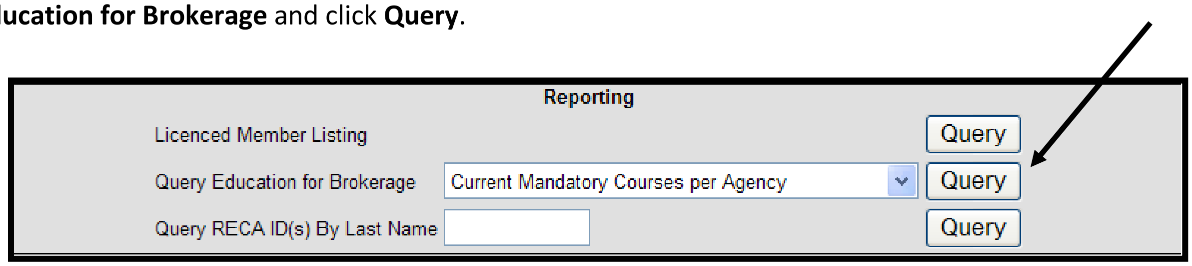
STEP 2: On the next screen, click on **Edit**, make the necessary changes and click on **Return**.

RELICENSING EDUCATION PROGRAM

Real Estate industry members must complete the course Real Estate Update 2009-2010 to qualify to renew their authorization with RECA by September 30, 2010. The course is available online via RECA Education. The classroom version of the course is also available through approved RECA course providers.

EDUCATION COMPLETION REPORT

To print a current education completion report for all industry members currently registered to the brokerage, scroll to the bottom of the brokerage transaction page under **Reporting**, select **Query Education for Brokerage** and click **Query**.



ANNUAL REGISTRATION RENEWAL

Real estate brokers are required to renew the brokerage, broker, associate brokers, and associates registered to their brokerage no later than September 30th of each year. In August, a renewal package is mailed to the business address on file with RECA to all real estate brokerages. This package includes detailed instructions on how to pay for and process renewals online. It also includes updated registration application forms for the new licensing year, a fee schedule, and any other relevant information.

CONTACTING RECA

If you are experiencing difficulty using the RECA Online system or have not received your renewal package by **August 31**, please contact an Information Officer at RECA:

By Email: info@reca.ca
By Phone: (403) 228-2954 or toll free 1-888-425-2754

DECLARATION

Once you have read through the RECA Online User Manual, please sign the statement below and submit ONLY THIS PAGE to RECA.

I, ____, hereby acknowledge that I have read and understand to the best of my ability the procedures outlined in the RECA Online User Manual. I have printed a copy for my future reference, and have recorded my RECA ID and Password on Page 1. I understand that it is my responsibility to consult this manual first in attempting to resolve common procedural questions/concerns and will only contact RECA for assistance after such measures have been exhausted.

_____________________________________ _____________________________________

Signature Date