Financial Industry Regulatory Authority

Web CRD

Web CRD/IARD E-Pay Application

Web CRD/IARD E-Pay Overview

The Web CRD/IARD E-Pay application, FINRA's online electronic payment system, enables firms to make electronic payments to Web CRD® or IARD™ to fund their firm's Daily and/or Renewal accounts. FINRA does not charge firms any fees to utilize Web CRD/IARD E-Pay; however, firms should verify whether their banks will assess ACH transaction fees for the use of the Web CRD/IARD E-Pay application. Firms still have the option of funding their Daily and/or Renewal accounts by either check or wire transfer.

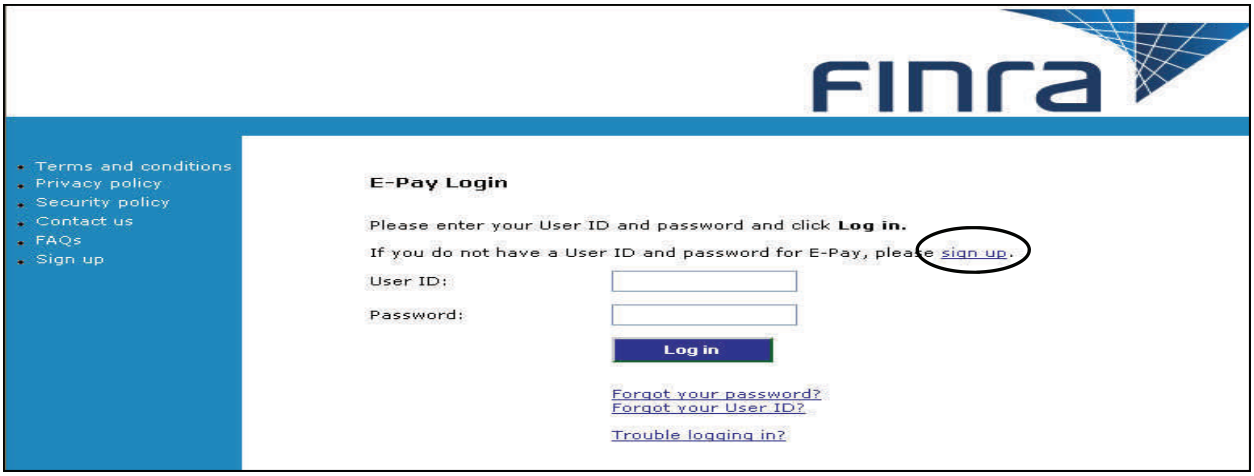
Getting Started

There are several ways to access the Web CRD/IARD E-Pay application:

- FINRA Web site: http://www.finra.org/crd > Fees and Accounting
- IARD Web site: http://www.iard.com > Fees and Accounting
- Firms may access the Web CRD/IARD E-Pay application directly at: http://epay.finra.org
- Firms can also link to the Web CRD/IARD E-Pay Web site directly through the toolbar on all of the Accounting screens in Web CRD. During the Renewal Program, firms can link to the Web CRD/IARD E-Pay application directly through a link accessible on the Preliminary or Final Renewal Statement.

Enrolling in Web CRD/IARD E-Pay

1. Access the Web CRD/IARD E-Pay application using one of the options listed above.
2. Click the **sign up** hyperlink.



Questions regarding Web CRD/IARD E-Pay? Call the Gateway Call Center at 301 869-6699, if you are a broker-dealer, or 240 386-4848, if you are an investment adviser.

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3. Enter the firm's Web CRD or IARD number in the **Firm CRD/IARD #** field.
4. Click **Continue**.

5. Enter **Login Information**, **Contact Information** and **E-Pay Setup** information.
6. Click **Continue**. You must agree to E-Pay terms and conditions in order to continue.

The *E-Pay Sign Up* screen will re-appear displaying the message "Please provide the correct or complete information in the fields highlighted below", if fields are left incomplete, or if there is an error.

The account is now activated, as indicated by the *E-Pay Activated* screen. You can now login to E-Pay, by clicking the **Log in to E-Pay** button.

NOTE: While most firms have one account, firms have the option to add multiple accounts.

Web CRD/IARD E-Pay Frequently Asked Questions

1. **What is Web CRD/IARD E-Pay?**

   Web CRD/IARD E-Pay allows a firm to authorize electronic payment (ACH payments) directly from a firm's designated bank account to the firm's Daily and/or Renewals accounts. FINRA will not charge firms any fees to utilize Web CRD/IARD E-Pay; however, firms should verify with their banks whether ACH transaction fees are assessed by their bank for using Web CRD/IARD E-Pay.

2. **I forgot my password or user ID. What do I do?**

   Access Web CRD/IARD E-Pay and click the **Forgot your password?** or **Forgot your User ID?** hyperlink. Clicking **Forgot your password?** ,will display a Web page where a User ID ,a Firm CRD/IARD # or your E-mail Address is required. Clicking **Forgot your User ID?,** will display a Web page where a Firm CRD/IARD # and E-mail Address is required. Your new user ID or password will be emailed to you via the email address listed on your Web CRD/IARD E-Pay account. FINRA staff will NOT reset passwords. If you want to close/deactivate an old account, send an email to webcrdepay@finra.org including your first and last name, firm Web CRD or IARD number and Web CRD/IARD E-Pay user ID.

   NOTE: If you do not receive an email within an hour, there may be a problem with the email address. You should create a new E-Pay account.

3. **What are the criteria for creating a password?**

   Web CRD/IARD E-Pay passwords must be between 6 - 16 characters and contain three of the following criteria: one uppercase letter, one lowercase letter, one numeral, or one non-alphanumeric character. Web CRD/IARD E-Pay password cannot contain the following non-alphanumeric characters: @, $, = , %,).

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4. **Can I register for more than one firm?**

   Yes. Multiple firm Web CRD/IARD numbers can be listed under a user's account. You can enter multiple Firm CRD/IARD numbers by accessing Accounts Setup > Accounts and clicking **Add Firm CRD/IARD**.

5. **How do I fund multiple Web CRD accounts?**

   From the *Pay Multiple Accounts* screen, select the Firm CRD/IARD # to which funds are to be remitted. Click **Continue**, enter the payment amount, payment date, account type (daily or renewal), and the payment method. A payment option must be added prior to selecting a payment method.

   NOTE: Payments must be between $10.00 and $1,000,000.00.
   You will be directed to the Payment Request Submitted page that confirms that the payment has been sent. You should print this page for your records.

6. **I have my Web CRD/IARD E-Pay confirmation number, however, I do not see the payment posted to my Web CRD account?**

   There is a two business day turnaround time for Web CRD/IARD E-Pay transactions submitted before 8:00 P.M., ET. Review the firm's Daily and/or Renewal accounts after 2 business days, to validate that the funds were applied. Login to Web CRD and/or IARD and select one of the accounting functions to view the current account balance, payment, and transaction information.

7. **Can I transfer money from my daily account to my renewal account using Web CRD/ IARD E-Pay?**

   No. A case must be opened with the Gateway Call Center, to transfer money between accounts.

8. **I posted money to the wrong firm Web CRD number. What do I do?**

   A case with the FINRA Gateway Call Center must be opened in order to refund or transfer the money. The Gateway Call Center will need the sending and receiving firm's Web CRD/ IARD number, the payment date, the total payment amount, and the E-Pay confirmation number, including the user ID of the E-Pay account number.

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