

E-Bill User Guide

FINRA's financial system, [E-Bill](#), enables entitled users to view financial details of the FINRA Flex-Funding Account and Renewal statements, review and pay invoices, and view disbursement statements. The system supports electronic bank and card payments, automated payment setup (*i.e.*, AutoPay) and email alerts. Additionally, authorized users can review, export, and save their financial transactions as reports.

E-Bill Availability

E-Bill is available Monday to Friday, 7 a.m. to 10 p.m. ET and Saturday, 8 a.m. to 6 p.m. ET.

Questions about E-Bill?

Call the FINRA Support Center at (301) 590-6500 or submit a support request in FINRA Gateway.

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Access E-Bill

There are several ways to access E-Bill in FINRA Gateway (<https://gateway.finra.org/>).

Access E-Bill

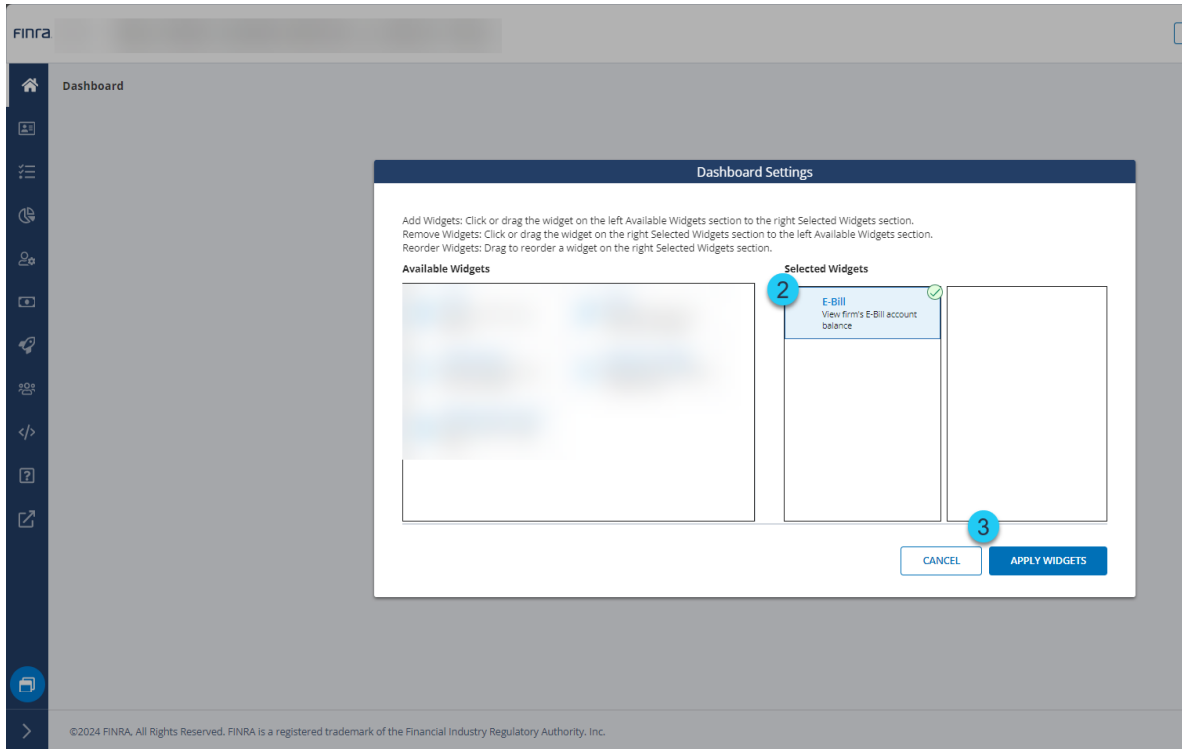
1. Via the **left nav icon**:
 1. Note: This icon appears solely for users with E-Bill entitlement.



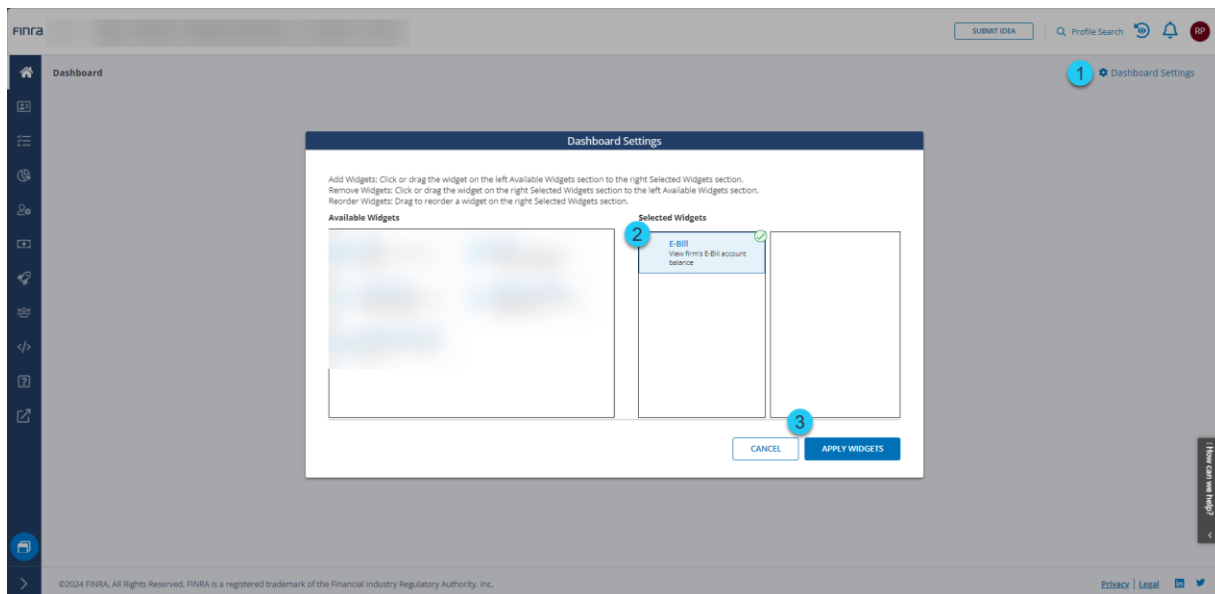
2. Via the **E-Bill Widget**:
 1. Real-time information is provided with the E-Bill widget.
 2. The data points within the widget are contingent on entitlement.

Set Up FINRA Gateway E-Bill Widget

1. Log in to FINRA Gateway and select **Dashboard Settings**.

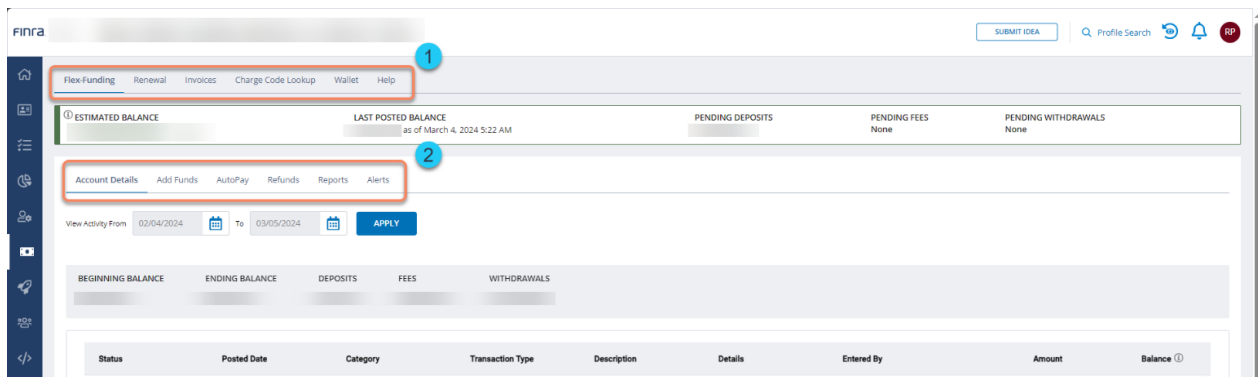


2. Select the **E-Bill Widget**.
3. Click on **Apply Widgets**.



Navigation on E-Bill

1. The top-level navigation bar provides access to all E-Bill features.
2. The secondary navigation bar provides access to the features available for the top-level navigation selection. For example, in the screenshot below, the secondary navigation bar displays options available for the Flex-Funding Account, which was selected on the top-level navigation bar.



Wallet

The E-Bill Wallet is an optional feature that eliminates the need to re-enter payment information for every E-Bill transaction. FINRA does not retain any information regarding your bank account or cards. All information is forwarded and stored with the payment provider.

Wallet – Save New Bank Account

1. Navigate to the **Wallet** section.
2. Select **US Bank Checking Account**.
3. Enter **Bank Account Information**.
4. Accept the **Terms and Conditions** by checking the checkbox next to the FINRA E-Bill Program Agreement and Terms of Use. Declining the Terms and Conditions will prevent you from making your payment.
5. Click **Submit** to submit the request or click the **Cancel** button to cancel the transaction.
 1. Do not close the browser until the transaction has been completed.
 2. The system will display a message after the request has been processed successfully.

The screenshot displays the FINRA E-Bill Wallet interface. At the top, the 'Wallet' tab is selected in the navigation bar. The main content area is divided into several sections:

- Saved Payment Methods:** Two options are listed: 'Bank Account ending in 3654' and 'Credit Card ending in 7641', each with a 'REMOVE' button.
- Save Payment Methods:** Two radio buttons are present: 'US Bank Checking Account' (selected) and 'Card'.
- Bank Account Information:** A note states 'US Bank Personal Checking Account is only accepted at this time.' Below this are input fields for: 'Full Name (on account)', 'US Bank Routing Number', 'US Bank Account Number', 'District/ Outlying area/ State' (a dropdown menu), and 'Zip Code'.
- Terms and Conditions:** A checkbox is present for 'By checking this box, I certify that I have read and understand all of the terms of the FINRA E-Bill Program Agreement and Terms of Use and intend to form a binding agreement with FINRA on those terms without modification or amendment thereto. If I am accepting this agreement on behalf of an organization, I certify that I have the authority of that organization to enter into this agreement.'

At the bottom of the form, there are two buttons: 'CANCEL' and 'SUBMIT'.

Wallet – Save Card

1. Navigate to the **Wallet** section.
2. Select **Card**.
3. Enter **Card** Information.
4. Accept the **Terms and Conditions** by checking the checkbox next to the FINRA E-Bill Program Agreement and Terms of Use. Declining the Terms and Conditions will prevent you from making your payment.
5. Click **Submit** to save the card information or click the **Cancel** button to cancel the transaction.
 1. Do not close the browser until the transaction has been completed.
 2. The system displays a message after the request has been processed successfully.

FINRA

Flex-Funding Renewal Invoices Charge Code Lookup **Wallet** Help

FINRA does not retain ACH information regarding your credit card, bank account, billing address, etc. All information supplied will be forwarded to the payment network for processing. FINRA retains only a reference to the payment information stored by the payment provider for payment tracking and reconciliation purposes.

Saved Payment Methods

Bank Account ending in 3854 REMOVE

Credit Card ending in 7541 REMOVE

Save Payment Methods

US Bank Checking Account

Card

Card Information

VISA, MasterCard, Amex and Discover. Credit and Debit cards are accepted at this time.

* Country: United States of America

* Full Name (on card): Name on card

* Card Number: Card number

* Expiration Date: Month: 04 Year: 2024

* State/District/Outlying area: Select

* ZIP code: 12345

Terms and Conditions

By checking this box, I certify that I have read and understand all of the terms of the [FINRA E-Bill Program Agreement and Terms of Use](#) and intend to form a binding agreement with FINRA on those terms without modification or amendment thereto. If I am accepting this agreement on behalf of an organization, I certify that I have the authority of that organization to enter into this agreement.

CANCEL Submit

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Wallet – Remove Saved Account(s)

1. Navigate to the **Wallet** section.
2. Select the account to manage.
3. Click on **Remove** to remove the saved account.
4. **Save Payment Methods** can be used to add a new account.

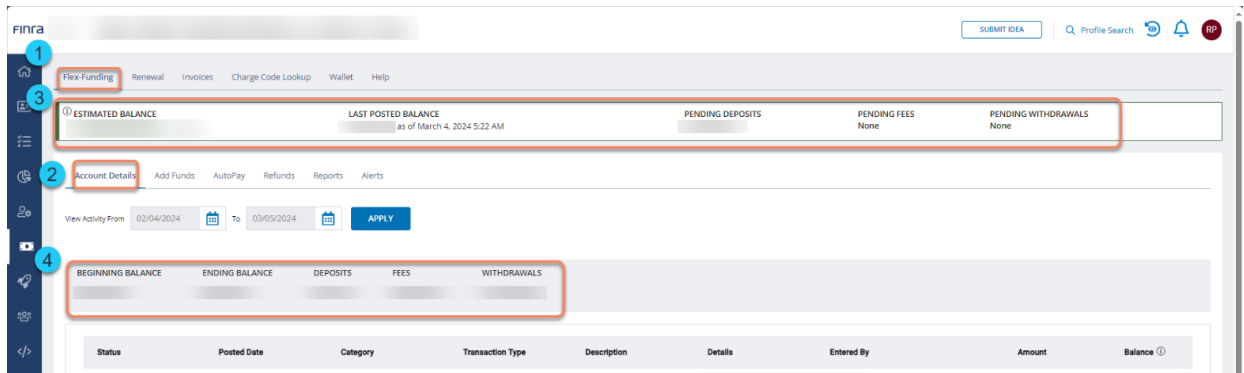
The screenshot displays the FINRA user interface for managing payment methods. The top navigation bar includes 'Flex-Funding', 'Renewal', 'Invoices', 'Charge Code Lookup', 'Wallet', and 'Help'. The 'Wallet' tab is highlighted with a red box and a blue circle labeled '1'. Below the navigation bar, a sidebar on the left contains various icons, with a blue circle labeled '2' next to the 'Wallet' icon. The main content area shows a warning message, followed by a section titled 'Saved Payment Methods'. This section contains two radio button options: 'Bank Account ending in 3654' (selected) and 'Credit Card ending in 7641'. A blue circle labeled '3' is positioned over the 'REMOVE' button next to the selected bank account. Below this is another section titled 'Save Payment Methods' with radio button options for 'US Bank Checking Account' and 'Card', with a blue circle labeled '4' next to the 'US Bank Checking Account' option. At the bottom of the main content area, there is a 'Terms and Conditions' section with a checkbox and a 'SUBMIT' button. The footer of the page contains copyright information and links for 'Privacy' and 'Legal'.

Flex-Funding Account

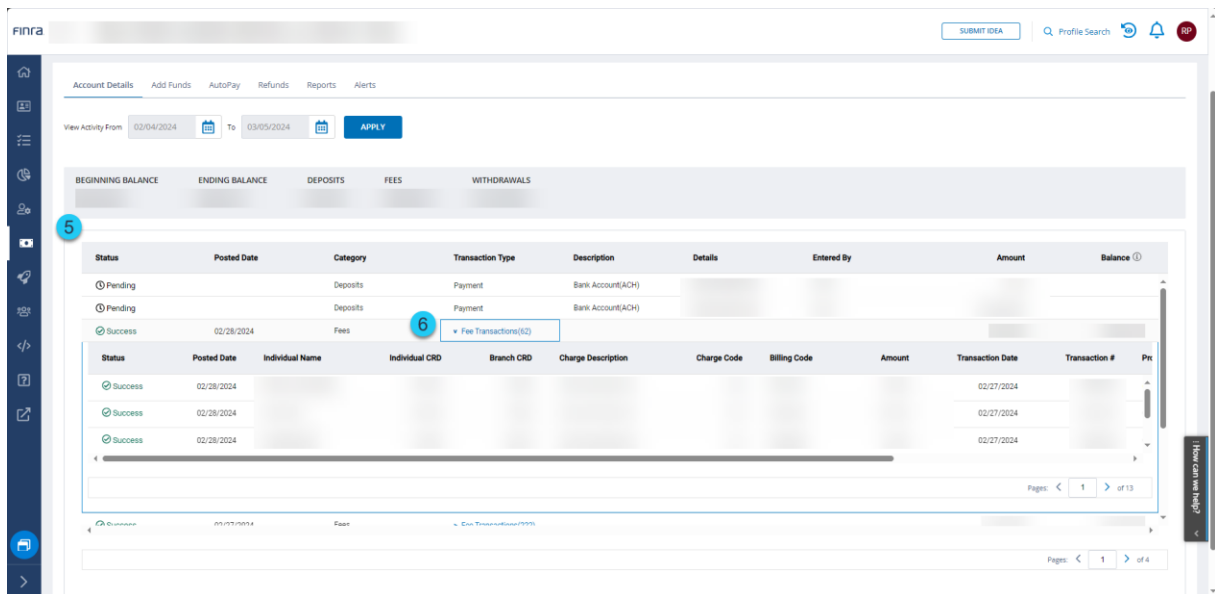
Flex-Funding Account – Account Details

E-Bill users can use the Account Details page to view account activity.

1. Navigate to the **Flex-Funding** section.
2. Navigate to **Account Details** section.
3. **Current Status:** This displays the real-time status of the Flex-Funding Account.
 1. **Estimated Balance:** This balance may be subject to additional transactions that are not reflected due to overnight processing. The estimated balance reflects the net of last posted balance, any funds deficient transactions, and pending transactions.
 2. **Last Posted Balance:** This balance includes transactions posted to the account. Transactions are posted during overnight processing; please refer to www.finra.org/filing-reporting/e-bill for the processing schedule.
 3. **Funds Deficient Transactions:** Registration/exam requests are held until there are sufficient funds in the Last Posted Balance to pay for all funds deficient transactions.
 4. **Pending Transactions:** Transactions submitted via E-Bill and CRD/IARD that have not yet been posted to the account will display as pending transactions. Pending checks and wires are not included. Pending transactions are generally posted during the next overnight processing cycle and then reflected in the Posted Balance. Click the **Account Details** button to show additional account information, fee transactions and payments, access filters and create views with custom date ranges.
4. **Historical Activity:** You can review account activity in this section. The feature defaults to displaying the last 30 days, but there is an option to choose a custom date range.



5. **Activity:** The Activity tab contains transaction detail information about CRD/IARD fees, deposits, reallocations, and other withdrawals.
6. **Fees:** Within the Activity tab, daily CRD/IARD fees are consolidated into one row with the number of fees included in parentheses. To view the details of each fee transaction for a particular day, click on the **Fee Transaction** link. A Fees tab with the specific date will open. Fee details, such as description and individual name, will appear.



7. **Sort:** The columns can be sorted by clicking the column name. An arrow appears denoting if the sort is ascending or descending.
8. **Filter:** The columns can be filtered. Three lines appear denoting the filter availability by hovering on the column name. Note: Filters work with the data displayed based on the date range selected.

Status	Posted Date	Category 1	Transaction Type	Description	Details	Entered By	Amount
Pending		Deposits	Payment	Bank Account(ACH)			

9. **Export:** Account detail information within the Activity, Fees and Specific Date Fees tabs can be exported to an Excel file by right-clicking on the grid and clicking **Export**.

Status	Posted Date	Category 1	Transaction Type	Description	Details	Entered By	Amount
Pending		Deposits	Payment	Bank Account(ACH)			
Pending		Deposits	Payment	Bank Account(ACH)			
Success	02/09/2024	Deposits	DR to Flex Funding				
Success	02/09/2024	Deposits	DR to Flex Funding				
Success	02/09/2024	Deposits	DR to Flex Funding				
Success	02/09/2024	Deposits	DR to Flex Funding				
Success	02/09/2024	Deposits	DR to Flex Funding				
Success	02/09/2024	Deposits	DR to Flex Funding				
Success	02/09/2024	Deposits	DR to Flex Funding				
Success	02/09/2024	Deposits	DR to Flex Funding				
Success	02/28/2024	Fees	Fee Transactions(62)				

10. **Print:** The contents of the Account Details page can be printed using the default browser print option.

Flex-Funding Account – Add Funds

E-Bill users can fund the Flex-Funding Account. When funding FINRA accounts through E-Bill, the only valid payment option is ACH or an Affiliate Transfer. Credit Card payments are not accepted.

1. Navigate to the **Add Funds** section.
2. Enter a **payment amount**.
3. The system defaults to using **saved accounts** for submitting a Flex-Funding payment. (The **E-Bill Wallet** feature can be used to add or manage a saved account.)
4. The system also allows using a **new account** for submitting a payment to fund the Flex-Funding Account.
5. Accept the **Terms and Conditions** by checking the checkbox next to the FINRA E-Bill Program Agreement and Terms of Use. Declining the Terms and Conditions will prevent you from making your payment.
6. Click **Submit** to submit the request or click the **Cancel** button to cancel the transaction.
 1. Do not close the browser until the transaction has been completed.
 2. The system displays a message after the payment has been processed successfully.
 3. The system sends an email notification regarding the transaction.
 4. Firms can use funds from a successful transaction made by 9 p.m. ET for transactions the next business day. The user can review **Transaction Activity** for E-Bill payments at any time.



1	ESTIMATED BALANCE	LAST POSTED BALANCE	PENDING DEPOSITS	PENDING FEES	PENDING WITHDRAWALS
	Sufficient				

When funding the FINRA Flex-Funding Account through E-Bill, the only valid payment option is ACH. Credit Card payments are not accepted.

1 All correspondence will be sent to

Payment Amount 2 \$0.00

3 Saved Payment Methods 4 US Bank Checking Account

If you need to manage your payment methods, please go to [Wallet](#)

Bank account ending in 3654

Terms and Conditions

5 By checking this box, I certify that I have read and understand all of the terms of the [FINRA E-Bill Program Agreement and Terms of Use](#) and intend to form a binding agreement with FINRA on those terms without modification or amendment thereto. If I am accepting this agreement on behalf of an organization, I certify that I have the authority of that organization to enter into this agreement.

6 CANCEL SUBMIT

How can we help?

Flex-Funding Account – Affiliate Transfer

E-Bill users can request a funds transfer from the organization’s Flex-Funding Account to an affiliated firm(s)’s Flex-Funding Account. **This feature requires users to have the E-Bill Flex-Funding Reallocation entitlement and the firms must be affiliated on Form BD and/or Form ADV.** Transfers may be requested only for accounts with a sufficient balance.

Note: All transfer requests submitted before 9 p.m. ET are evaluated against the originating firm’s estimated balance. If successful, the transfer is made during the next overnight processing cycle.

1. Navigate to the **Affiliate Transfer** section. The Affiliate Transfer page is displayed. A list of Affiliated Firm Org ID and Firm Names are displayed.
2. Input the **transfer amount** for each firm.
3. Click the **Submit** button to submit the request, click the **Cancel** button to cancel the transaction.
 1. Do not close the browser until the transaction has been completed.
 2. The system displays a message after the payment has been processed successfully.
 3. The system sends an email notification regarding the transaction.
 4. Firms can use funds from a successful transaction made by 9 p.m. ET the next business day. The user can review transaction activity in E-Bill at any time.

The screenshot shows the FINRA Affiliate Transfer interface. At the top, there is a navigation bar with 'Flex-Funding', 'Renewal', 'Invoices', 'Charge Code Lookup', 'Wallet', and 'Help'. Below this is a summary section with 'ESTIMATED BALANCE', 'LAST POSTED BALANCE', 'PENDING DEPOSITS', 'PENDING FEES', and 'PENDING WITHDRAWALS'. The main content area has a sub-navigation bar with 'Account Details', 'Add Funds', 'Affiliate transfer', 'AutoPay', 'Refunds', 'Reports', and 'Alerts'. The 'Affiliate transfer' option is highlighted. Below this is a table with columns for 'Affiliated Firm Org ID', 'Affiliated Firm Name', and 'Transfer Amount'. The table contains five rows, each with a placeholder for the firm name and a '\$0.00' value in the 'Transfer Amount' column. A 'Total Transfer Amount' field at the bottom shows '\$0.00'. There are 'CANCEL' and 'SUBMIT' buttons at the bottom right. Three blue callout boxes with numbers 1, 2, and 3 are overlaid on the interface: box 1 points to the 'Affiliate transfer' menu item, box 2 points to the 'Transfer Amount' input field, and box 3 points to the 'SUBMIT' button.

Flex-Funding Account – AutoPay

E-Bill users can automatically fund their FINRA Flex-Funding Account with the AutoPay feature. Based on the parameters, E-Bill will automatically initiate a payment on the user's behalf using the user's saved ACH account information.

1. Select the **AutoPay** tab.
2. Enter the **deposit amount** and the **threshold amount**.
3. The system defaults to using **saved accounts** for submitting a Flex-Funding Account payment each time this page is accessed.
4. Use the **Wallet** feature to add or manage a saved account.
5. Accept the **Terms and Conditions** by checking the checkbox next to the FINRA E-Bill Program Agreement and Terms of Use. Declining the Terms and Conditions will prevent you from making your payment.
6. Click **Submit** to submit the request, click the **Cancel** button to cancel the transaction.
 1. Do not close the browser until the transaction has been completed.
 2. The system displays a message after the request has been processed successfully.
 3. The system sends an email notification regarding the transaction.

The screenshot displays the FINRA Flex-Funding Account AutoPay configuration page. At the top, there are navigation tabs: Flex-Funding, Renewal, Invoices, Charge Code Lookup, Wallet, and Help. Below this, a summary table shows account status: ESTIMATED BALANCE, LAST POSTED BALANCE, PENDING DEPOSITS, PENDING FEES (None), and PENDING WITHDRAWALS (None). The main content area is titled 'AutoPay' and includes a note: 'When funding the FINRA Flex-Funding Account through E-Bill, the only valid payment option is ACH. Credit Card payments are not accepted.' The 'Frequency' section has input fields for 'Deposit' (set to \$0.00) and 'whenever the Flex-Funding balance falls below' (set to \$0.00). The 'Saved Payment Methods' section has a radio button selected for 'Bank account ending in 6666' and a 'Wallet' link. The 'Terms and Conditions' section has an unchecked checkbox. At the bottom, there are 'CANCEL' and 'SUBMIT' buttons. Numbered callouts 1 through 6 are overlaid on the page to indicate key steps in the process.

7. Review your AutoPay once the AutoPay has been set up.

8. Reconfigure your AutoPay by deleting the existing subscription and creating a new one.

The screenshot shows the FINRA website interface. At the top, there is a navigation bar with the FINRA logo on the left and a 'SUBMIT IDEA' button on the right. Below the navigation bar, there are several tabs: 'Flex-Funding', 'Renewal', 'Invoices', 'Charge Code Lookup', 'Wallet', and 'Help'. The main content area is divided into sections. The first section displays account information: 'ESTIMATED BALANCE', 'LAST POSTED BALANCE', 'PENDING DEPOSITS', 'PENDING FEES' (None), and 'PENDING WITHDRAWALS' (None). Below this, there is a sub-section with tabs for 'Account Details', 'Add Funds', 'AutoPay', 'Refunds', 'Reports', and 'Alerts'. The 'AutoPay' tab is selected, showing a table with the following columns: 'Account', 'Frequency', 'Payment Method', 'Created By', and 'Delete AutoPay'. The table contains one row with the following data: 'FINRA Flex-Funding Account (CRDRG)', a redacted frequency, 'Bank account ending in 6666', a redacted name, and a 'Delete' button. A blue circle with the number '7' is overlaid on the 'AutoPay' tab, and a blue circle with the number '8' is overlaid on the 'Delete' button.

Account	Frequency	Payment Method	Created By	Delete AutoPay
FINRA Flex-Funding Account (CRDRG)		Bank account ending in 6666		Delete

Flex-Funding Account – Refunds

E-Bill enables entitled users to request refunds from their Flex-Funding Account. Refunds may be requested only from those accounts with a sufficient balance. The FINRA Finance Department will evaluate your refund request and, if approved, the refund check will be mailed to the mailing address in CRD.

Note: The refund check will be made payable to the firm and mailed to the address of record. Most refund requests should be processed within 10 business days of receipt except during the [Annual Renewal Period](#), which lasts from mid-November through mid-January, when refunds are not issued. The refund process resumes in January.

1. Navigate to the **Refunds** section.
2. Select **Request Refund** from Flex-Funding Account.
3. Enter the refund amount.
4. Enter a description. Provide a detailed description for the refund request and any additional information that will help expedite the request. The maximum character limit is 500.
5. Click **Submit** to submit the request or click the **Cancel** button to cancel the transaction.
 1. Do not close the browser until the transaction has been completed.
 2. The system displays a message after the request has been processed successfully.
 3. The system sends an email notification regarding the transaction.
6. Previous refund requests within the last 30 days are listed below the Refund Requests section. If there were no requests in the last 30 days, the message "No Refund requested in the last 30 days" is displayed.

The screenshot shows the FINRA Refunds page. At the top, there are navigation tabs: Flex-Funding, Renewal, Invoices, Charge Code Lookup, Wallet, and Help. Below this, there are summary boxes for ESTIMATED BALANCE, LAST POSTED BALANCE, PENDING DEPOSITS, PENDING FEES (None), and PENDING WITHDRAWALS (None). The main content area has tabs for Account Details, Add Funds, AutoPay, Refunds, Reports, and Alerts. The Refunds tab is active, showing a form with the following elements:

- 1. A note: "All correspondence will be sent to ramesh.prabhakaran@finra.org."
- 2. Radio buttons for "Refund Requests for Charges Assessed in Error" and "Request Refund from Flex-Funding Account".
- 3. A text input field for "Refund Amount" with the value "50.00".
- 4. A text input field for "Description" with a 500 character limit.
- 5. "CANCEL" and "SUBMIT" buttons.
- 6. A table titled "Refund Requests In The Last 30 Days" with columns: Transaction Date, Transaction ID, Submitted By, and Amount. One entry is visible with the date 02/06/2024.

7. To request a refund for charges accessed in error, please click on the link next to the refund type for further instructions.

This screenshot shows the same FINRA Refunds page, but with the "Refund Requests for Charges Assessed in Error" radio button selected. The form content is as follows:

- 7. A note: "All correspondence will be sent to ramesh.prabhakaran@finra.org."
- Selected radio button: "Refund Requests for Charges Assessed in Error".
- Text: "If your firm feels that FINRA has assessed a fee in error, please refer to 'Refund Requests for Charges Assessed in Error'".
- Unselected radio button: "Request Refund from Flex-Funding Account".

Flex-Funding Account – Reports

Financial transactions are available as downloads in the Reports tab.

1. Navigate to the **Reports** tab.
2. Configure the parameters for generating the report.
3. Click on the **desired report type** to generate either a PDF or CSV document.
4. Retrieve generated report in the grid below. The reports generated in the last 30 days are available.

The screenshot shows the Finra Flex-Funding Account Reports interface. The navigation menu on the left has 'Reports' highlighted. The main content area displays a table of reports with columns for Report, Report Purpose, Date, and buttons for 'GENERATE PDF' and 'GENERATE CSV'. A 'Report Requests In The Last 30 Days' section shows a grid of recent report generation dates and report types.

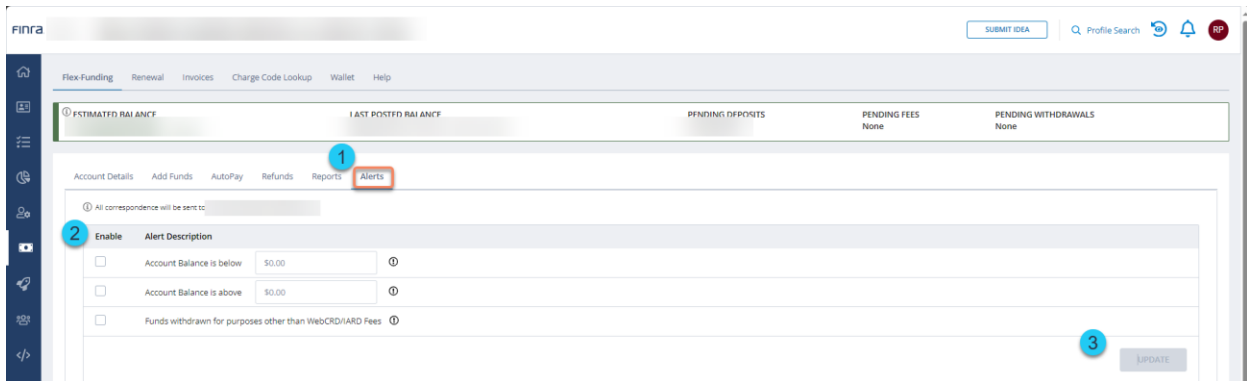
Report	Report Purpose	Date	GENERATE PDF	GENERATE CSV
Account Activity	This report includes all transaction details of the firm's Flex-Funding account for the date range specified.	Select Posted Date Range: 02/04/2024 To 03/05/2024	GENERATE PDF	GENERATE CSV
Late Disclosure Fee	This report includes all individuals assessed a Late Disclosure fee for the date range specified.	Select Transaction Date Range: 02/04/2024 To 03/05/2024	GENERATE PDF	GENERATE CSV

Report Generation Date	Report	Date	Report
02/22/2024	Account Activity	01/23/2024 to 02/22/2024	Download
02/22/2024	Account Activity	01/23/2024 to 02/22/2024	Download
02/22/2024	Account Activity	01/23/2024 to 02/22/2024	Download

Flex-Funding Account – Alerts

Alerts can be set up to deliver an email notification to the user upon the occurrence of the configured event.

1. Navigate to the **Alerts** tab.
2. Check the checkbox to receive alerts and uncheck to stop receiving alerts for the configured parameters.
3. Click **Update** to submit the request.
 1. Do not close the browser until the transaction has been completed.
 2. The system displays a message after the request has been processed successfully.



The screenshot displays the 'Alerts' configuration page in the Finra system. The top navigation bar includes 'Flex-Funding', 'Renewal', 'Invoices', 'Charge Code Lookup', 'Wallet', and 'Help'. A 'SUBMIT IDEA' button and search icons are also present. The main content area shows account details and a table for configuring alerts. The 'Alerts' tab is selected (1). The table has columns for 'Enable', 'Alert Description', and 'Alert ID'. Three rows are visible, each with a checkbox, a description, a threshold value, and an alert ID icon (2). The 'UPDATE' button is located at the bottom right of the table (3).

Enable	Alert Description	Alert ID
<input type="checkbox"/>	Account Balance is below \$0.00	ⓘ
<input type="checkbox"/>	Account Balance is above \$0.00	ⓘ
<input type="checkbox"/>	Funds withdrawn for purposes other than WebCARDIARD Fees	ⓘ

Invoices

Invoices – Review Open Invoices

The Pay Open Invoices section displays the type of invoices that are open, the number of invoices per type and the total amount due with a cumulative total for invoices and amount due.

1. Navigate to **Pay Open Invoices** section.
2. Review **Open invoices**.
3. Sort: The columns can be sorted by clicking the column name. An arrow appears denoting if the sort is ascending or descending.
4. Filter: The columns can be filtered. Three lines appear denoting the filter availability by hovering on the column name. Note: Filters work with the data displayed based on the date range selected.
5. Export: Account detail information within the Activity, Fees and Specific Date Fees tabs can be exported to an Excel file by right clicking on the grid and clicking on **Export**.
6. Print: The contents of the Account Details page can be printed using the default browser print option.
7. Underlying transactions like Pending and Posted activity on an invoice is now available along with the invoice.
8. A PDF file of the invoice is available under the Invoice column
9. Transaction Details is available under the Transaction Details column.

OPEN INVOICES COUNT TOTAL AMOUNT DUE

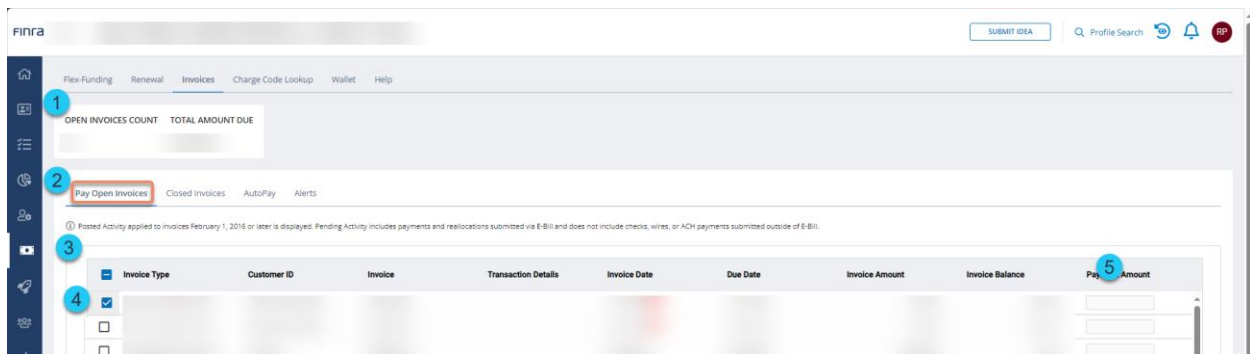
1 Pay Open Invoices Closed Invoices AutoPay Alerts

2 Posted Activity applied to invoices February 1, 2016 or later is displayed. Pending Activity includes payments and reallocations submitted via E-Bill and does not include checks, wires, or ACH payments submitted outside of E-Bill.

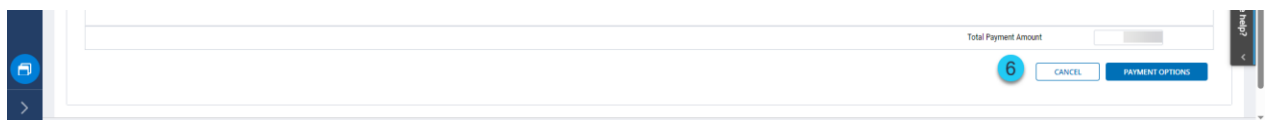
Invoice Type	Customer ID	Invoice	Invoice Date ↑	Due Date	Invoice Amount	Invoice Balance	Payment Amount
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Invoices – Pay Open Invoices

1. Current Open Invoices: This displays real-time open invoices count and amount.
2. Navigate to **Pay Open Invoices** section.
3. Review **Open invoices**.
4. Select invoice(s) to be paid.
5. Enter appropriate payment amounts.

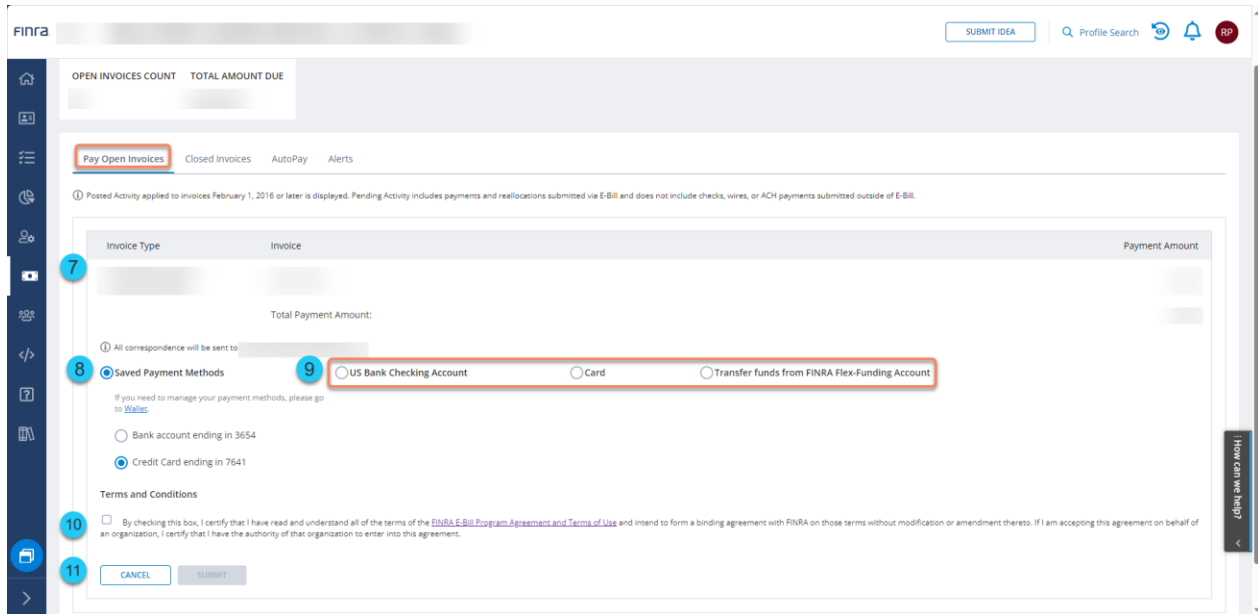


6. Click **Payment Options** to submit the request or click the **Cancel** button to cancel the transaction.
 1. Do not close the browser until the transaction has been completed.
 2. The system will take you to a payment page.



7. Review the invoices that need to be paid from the previous screen.
8. The system default is to pay invoices using saved accounts. The Wallet can be used to add or manage a saved account.
9. Invoices can also be paid by selecting to use a new bank account, a new card, or the Flex-Funding Account (which requires the Reallocation entitlement) to submit a payment.
10. Check the **Terms and Conditions checkbox** next to the FINRA E-Bill Program Agreement and Terms of Use. Declining the Terms and Conditions will prevent you from making your payment.
11. Click **Submit** to submit the request or click the **Cancel** button to cancel the transaction.

1. Do not close the browser until the transaction has been completed.
2. The system displays a message indicating the payment has been processed successfully.
3. The system sends an email notification regarding the transaction.
4. The user can review invoice payments in E-Bill at any time.



Invoices – Review Closed Invoices

The Closed Invoices section displays the details of closed invoices or invoices with a credit amount.

1. Navigate to the **Closed Invoices** section.
2. Review Closed Invoices.
3. Sort: The columns can be sorted by clicking the column name. An arrow appears denoting if the sort is ascending or descending.
4. Filter: The columns can be filtered. Three lines appear denoting the filter availability by hovering on the column name. Note: Filters work with the data displayed based on the date range selected.
5. Export: Account Detail information within the Activity, Fees and Specific Date Fees tabs can be exported to an excel file by right clicking on the grid and clicking on export.
6. Print: The contents of the Account Details page can be printed using the default browser print option.
7. Underlying transactions like Pending and Posted activity on an invoice is now available along with the invoice.
8. A PDF of the invoice is available under the Invoice column
9. Transaction Details are available under the Transaction Details column.

The screenshot displays the FINFA web application interface. At the top, there is a navigation bar with 'FINFA' on the left and 'SUBMIT IDEA', 'Profile Search', and notification icons on the right. Below the navigation bar, there are tabs for 'Flex-Funding', 'Renewal', 'Invoices', 'Charge Code Lookup', 'Wallet', and 'Help'. The 'Invoices' tab is active, and a sub-tab for 'Closed Invoices' is highlighted with a red box and a blue callout '1'. Below the tabs, there is a summary section for 'OPEN INVOICES COUNT' and 'TOTAL AMOUNT DUE'. A table of invoices is displayed with columns: 'Invoice Type', 'Customer ID', 'Invoice', 'Details', 'Invoice Date', 'Invoice Amount', and 'Invoice Balance'. A blue callout '2' points to the table header. A blue callout '3' points to the 'Invoice Date' column header, which has a dropdown arrow. A blue callout '4' points to the filter dropdown menu for 'Invoice Date', showing options for 'In range', 'dd/yyyy', and 'mm/dd/yyyy'. A blue callout '5' points to a context menu that appears over the table, with options for 'Copy', 'Copy with Headers', 'Copy with Group Headers', 'Export', 'CSV Export', and 'Excel Export'. A blue callout '6' points to a 'PRINT' button in the top right corner. A blue callout '7' points to a 'Success' message in the 'Invoice' column. A blue callout '8' points to a PDF icon in the 'Invoice' column. A blue callout '9' points to a 'Transaction Details' icon in the 'Details' column. The bottom of the page shows a pagination bar with 'Page: 1 of 493'.

Invoices – AutoPay

E-Bill users can set up AutoPay, which will automatically pay their invoices. Based on the parameters, E-Bill will automatically initiate a payment on the user's behalf using the user's saved ACH account information.

1. Select the **AutoPay** tab.
2. Choose from the available **Invoice Types**. If an invoice is not available, it is because it has been previously set up or the invoice type is not available for the firm.
3. Select the **frequency** by determining how many days after the invoice's generation date it should be paid.
4. Choose a previously-saved payment method.
5. Saved payment methods can be managed using the **Wallet** function.
6. Select the **Terms and Conditions checkbox** next to the FINRA E-Bill Program Agreement and Terms of Use. Declining the Terms and Conditions will prevent you from making your payment.
7. Click **Save New Request** to submit the request and **Cancel** to cancel the transaction.
 1. Do not close the browser until the transaction has been completed.
 2. The system displays a message after the request has been processed successfully.
 3. The system sends an email notification regarding the transaction.
8. Review your Saved AutoPay once the AutoPay has been set up.
9. Reconfigure your AutoPay by deleting the existing subscription and creating a new one by navigating to your saved AutoPay subscriptions.

FINRA SUBMIT DATA Profile Search Alerts

Pay Open Invoices Closed Invoices **AutoPay** Alerts

✉️ All correspondence will be sent to ramish.prabakar@finra.org

Invoice Type	Pay Full Invoice Amount Number of Days After Invoice is Generated	Payment Method
Advertising Regulation Electronic Filings (ADVEG)	2	Select <input type="button" value="⊕"/>
Arbitration/Mediation (ATRACS)	Select	Select <input type="button" value="⊕"/>
OTC Reporting Facility (ORFB)	Select	Select <input type="button" value="⊕"/>
Trading Activity Fee (TAFF)	Select	Select <input type="button" value="⊕"/>
Trade Reporting and Compliance Engine (TRACE)	Select	Select <input type="button" value="⊕"/>
API Developer Center (APIC)	Select	Select <input type="button" value="⊕"/>
Governmental Accounting Standards Board (GASBI)	Select	Select <input type="button" value="⊕"/>
GAU/PAI/REGT/DIRREGN	Select	Select <input type="button" value="⊕"/>

Terms and Conditions

By clicking on this link, I certify that I have read and understood all of the terms of the [2024 E-Bill Payment Agreement and Terms of Use](#), and intend to form a binding agreement with FINRA on those terms without modification or amendment thereto. If I am entering this agreement on behalf of an organization, I certify that I have the authority of that organization to enter into this agreement.
Note: If you are using AutoPay, please ensure that your payment information is up to date in the Account section of the user account page based on your configured settings. By accepting these terms and conditions, you agree to allow E-Bill to access your credit card or ACH information to the payment processor where a write-check is possible based on the payment processor. Please note that E-Bill does not require your credit card or ACH information. It remains only an alternative to the write-check based on the payment processor.

Saved AutoPay

Invoice	Frequency	Payment Method	Created By
Regulatory Transaction Fee (RTFEE)	2 days after the invoice is generated	Bank account ending in 6666	1916 <input type="button" value="Edit"/>

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Invoices – Alerts

Alerts can be set up to send the user an email when a particular invoice type is available or past due.

1. Navigate to the **Alerts** tab. Alert options are configured by invoice type.
2. Select an **alert checkbox** to receive an email when a new invoice becomes available. To stop receiving alerts, uncheck the checkbox.
3. Alerts can also send an email when an invoice is a defined number of days past due. Select from the **dropdown list** to configure this alert. Resetting the dropdown to display **Select** will disable this alert option.
4. Click **Update** to submit the request.
 1. Do not close the browser until the transaction has been completed.
 2. The system displays a message after the request has been processed successfully.

The screenshot displays the FINRA Alerts configuration interface. At the top, there are tabs for 'Pay Open Invoices', 'Closed Invoices', 'AutoPay', and 'Alerts'. The 'Alerts' tab is selected and highlighted with a red box and the number 1. Below the tabs, there is a table with the following columns: 'Invoice Type', 'New Invoice is Available', and 'Invoice is Past Due Number of Days'. The 'New Invoice is Available' column contains checkboxes, with the first one checked and highlighted with a red box and the number 2. The 'Invoice is Past Due Number of Days' column contains dropdown menus, with the first one highlighted with a red box and the number 3. At the bottom right of the table, there is a blue 'UPDATE' button highlighted with a red box and the number 4. The page footer includes the copyright notice '©2024 FINRA, All Rights Reserved. FINRA is a registered trademark of the Financial Industry Regulatory Authority, Inc.' and social media icons for Ethisity, Legal, and LinkedIn.

Invoice Type	New Invoice is Available	Invoice is Past Due Number of Days
Advertising Regulation Electronic Filings (ADVRG)	<input checked="" type="checkbox"/>	Select Days
API Developer Center (APIBI)	<input type="checkbox"/>	Select Days
Governmental Accounting Standards Board (GASBE)	<input type="checkbox"/>	Select Days
GA/PA/REGT (MREGN)	<input type="checkbox"/>	Select Days
Arbitration/Mediation (MTRCS)	<input type="checkbox"/>	Select Days
OTC Reporting Facility (ORFBI)	<input type="checkbox"/>	Select Days
Trading Activity Fee (TAFBI)	<input type="checkbox"/>	Select Days
Trade Reporting and Compliance Engine (TRACE)	<input type="checkbox"/>	Select Days
Regulatory Transaction Fee (RGTFF)	<input type="checkbox"/>	Select Days

Charge Code Lookup

1. Navigate to **Charge Code Lookup**.
2. Review **Charge Codes**.
3. **Sort:** The columns can be sorted by clicking the column name. An arrow appears denoting if the sort is ascending or descending.
4. **Filter:** The columns can be filtered. Three lines appear denoting the filter availability by hovering on the column name. Note: Filters work with the data displayed based on the date range selected.
5. **Export:** Account detail information within the Activity, Fees and Specific Date Fees tabs can be exported to an Excel file by right clicking on the grid and clicking **Export**.
6. **Print:** The contents of the Account Details page can be printed using the default browser print option.

The screenshot displays the FINRA Charge Code Lookup interface. At the top, the 'Charge Code Lookup' tab is highlighted with a red box and a blue circle '1'. Below the navigation bar, a table with columns 'Business Unit', 'Charge ID', 'Description', 'Category', 'Product Source', 'Fee Type', and 'Effective Date' is shown. A blue circle '2' is on the 'Business Unit' header, and a blue circle '3' is on the 'Charge ID' header. A filter dropdown menu is open over the 'Description' column, with a blue circle '4' on the filter icon. The dropdown shows 'Equals', a 'Filter...' input field, and 'RESET' and 'APPLY' buttons. A blue circle '5' is on the 'Export' dropdown menu, which is open and shows 'CSV Export' and 'Excel Export' options. A blue circle '6' is on the 'Profile Search' icon in the top right corner. The footer contains the text '©2024 FINRA, All Rights Reserved. FINRA is a registered trademark of the Financial Industry Regulatory Authority, Inc.' and links for 'Privacy', 'Legal', and social media icons.

Renewal Account

Renewal Account - Account Details

Broker-dealer and investment adviser firms use the Renewal Account to submit payment for Preliminary Statement and Final Statement assessments during the Annual Renewal Program. This functionality remains available in the legacy system but will be updated and moved to the new E-Bill platform in the coming months.

1. Date Range: Choose a Renewal period from the dropdown menu.

Renewal History

Activity for 2017 Renewal ()

2. A summary view of the pertinent renewal information and options will appear for the selected Renewal Program Period.

The screenshot shows a web interface for 'Pay Renewal Fees'. At the top, there is a navigation bar with links: 'E-Bill Overview', 'Flex-Funding Account', 'Renewal', 'Invoices', 'Alerts', and 'Help'. Below this, the breadcrumb 'E-Bill Overview > Renewal Pay Renewal Fees' is visible. The main heading is 'Pay Renewal Fees' for the '2017 Renewal Cycle'. On the right side of the main content area, there are two buttons: 'VIEW STATEMENT' (with a circled '1' icon) and 'RENEWAL HISTORY'. The main content area is divided into two columns. The left column displays 'RENEWAL BALANCE' with a circled '2' icon, showing '\$0.00' and 'NO FEES OWED'. Below this, it shows 'Payment Due Date'. The right column displays 'FINAL FEES' (with a circled '3' icon), 'DEPOSITS' (with a circled '4' icon), and 'PENDING DEPOSITS' (with a circled '5' icon). At the bottom right, there is a 'Payment Amount' input field and a 'PAYMENT OPTIONS >>' button.

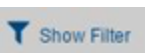
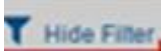
3. Obtain the most recently-published statement for the selected Renewal Period by clicking the **View Statement** button.
4. Renewal Balance: This figure is an estimate and may be subject to additional transactions that are not reflected due to overnight processing. The estimated balance is the net of Renewal fees and any deposits, withdrawals, and pending transactions.
5. Preliminary/Final Fees: This displays the Preliminary or Final Statement renewal fees assessed to the firm.

- Deposits/Withdrawals: These are fund additions or deductions that have been processed.
- Pending Deposits: This amount reflects transactions submitted via E-Bill that have not yet been processed. It does not include pending checks and wires. Pending deposits are generally processed during the next overnight processing cycle and then reflected in the Deposits.
- Activity and Fees Tabs: The Activity tab contains transaction detail information about fees, deposits, reallocations and other withdrawals. Within the Activity tab, fees are consolidated into one row with the number of fees included in parentheses.

ACTMVTY	FEES	Posted Date	Category	Transaction Type	Description	Details	Entered By	Amount	Balance
		01/30/2016	Fees	Fee Transactions(11)				-\$999.99	\$9,999.99

- To view the details of each fee transaction for a particular day, click on the **Fee Transaction** link. A Fees tab with the specific date will open next to the Fees tab. Fee details such as description and individual name will appear.

ACTMVTY	FEES	Posted	Individual Name	Individual CRD #	Branch CRD #	Description	Charge Code	Billing Code	Amount
	FEES - 04/05/2016	04/05/2016	Doe, Jane	6605644	116397	MD Individual Reg. Fee	157	E1234	-\$35.00
		04/05/2016	Doe, Jane	6605644	116397	NASD Individual Reg. Fee	158	E1234	-\$100.00
		04/05/2016	Doe, Jane	6605644	116397	NYSE Transfer Fee	349	E1234	\$0.00

- Filters   Filters are available for the Activity, Fees and the Date Specific Fees tabs. Click the **Apply All** button to implement a filter sort based on the filters selected. A white rectangle will appear around column headings that are sorted using filter options. Use the **Clear All** button to clear the fields. Click **Close** to close the filter options. Note: Filters are working with the data displayed based on the date range selected.
- Sorting: All columns can be sorted ascending or descending by clicking on the **column name**. A triangle will appear next to a column that has been sorted, either pointed upward or downward to indicate an ascending or descending filter, respectively. The default sort is descending.

12. Export: Account detail information within the Activity, Fees and Specific Date Fees tabs can be exported to a .csv file. Navigate to either the Activity or Fee tabs, or select a specific fee date tab. Click the **Export** button adjacent to the Show Filters icon. Please note that export is limited to 35,000 records.



13. Print: The contents of the Account Details page can be printed using the **Print Page** link.

E-Bill Terminology

1. **Flex-Funding Account** – The Flex-Funding Account is the primary account in which firms deposit funds for day-to-day registration transactions to occur or invoices be paid.
2. **Renewal** – Financial activity related to the annual renewal program, including the Renewal Statement and historical renewal payments.
3. **Sufficient Account Status** – Projected Balance of firm's Flex-Funding Account is \$0.01 or more. Sufficient status is indicated by a positive number.
4. **Deficient Account Status** – Projected Balance of firm's Flex-Funding Account is \$0.00 or less. Deficient status is indicated by a negative number. If the firm's account balance goes below \$0.00 at any point throughout the day, the firm's account status will become Deficient, and fees will not be processed until the account becomes Sufficient again.
5. **Estimated Balance** – This is an ESTIMATE ONLY and may be subject to additional transactions that are not reflected due to overnight processing. Estimated Balance is the net of Last Posted Balance and any Funds Deficient Transactions and Pending Transactions.
6. **Estimated Balance Status** – The Estimated balance status is defined as Sufficient or Deficient and is dependent on the running balance.
7. **Last Posted Balance** - This balance includes transactions posted to the account. Transactions are posted during overnight processing – please refer to www.finra.org/ebill/ for the processing schedule.
8. **Funds Deficient Transactions** - Registration/exam requests that are held until there are sufficient funds in the Last Posted Balance to pay for all Funds Deficient Transactions.
9. **Pending Transactions** - Transactions submitted via E-Bill and CRD/IARD but not yet been posted to the account. Pending checks and wires are not included. Pending transactions are generally posted during the next overnight processing cycle and then reflected in the Posted Balance.
10. **Beginning Balance** – Posted balance at the beginning of selected date range.
11. **Ending Balance** – Posted balance at the end of the selected date range.
12. **Deposits** – Deposits made into the Flex-Funding Account.
13. **Fees** – Day-to-day registration transactions

14. **Withdrawals** – Any funds withdrawn from the firm's Flex-Funding Account that are not related to the CRD/IARD.