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.
# Table of Contents

## Contents

- E-Bill User Guide .................................................................................................................. 1
- Access E-Bill ............................................................................................................................. 2
- Set Up FINRA Gateway E-Bill Widget ...................................................................................... 3
- Navigation on E-Bill .................................................................................................................. 5
- Wallet ........................................................................................................................................ 6
- Wallet – Save New Bank Account ............................................................................................. 6
- Wallet – Save Card ..................................................................................................................... 7
- Wallet – Remove Saved Account(s) ............................................................................................ 8
- Flex-Funding Account .............................................................................................................. 9
- Flex-Funding Account – Account Details ................................................................................ 9
- Flex-Funding Account – Add Funds ......................................................................................... 12
- Flex-Funding Account – Affiliate Transfer ............................................................................. 14
- Flex-Funding Account – AutoPay ............................................................................................ 15
- Flex-Funding Account – Refunds ............................................................................................ 17
- Flex-Funding Account – Reports ............................................................................................. 19
- Flex-Funding Account – Alerts ............................................................................................... 20
- Invoices ..................................................................................................................................... 21
- Invoices – Review Open Invoices ............................................................................................ 21
- Invoices – Pay Open Invoices ................................................................................................... 23
- Invoices – Review Closed Invoices .......................................................................................... 25
- Invoices – AutoPay ................................................................................................................... 26
- Invoices – Alerts ....................................................................................................................... 28
- Renewal Account ...................................................................................................................... 29
- Renewal Account – Renewal History ....................................................................................... 29
- Pay Renewal Fees ..................................................................................................................... 31
- Renewal – Alerts ....................................................................................................................... 32
- Charge Code Lookup ............................................................................................................. 33
- E-Bill Terminology ................................................................................................................... 34
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.
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.
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.
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.
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.
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.
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**.

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

Renewal Account – Renewal History

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.

1. Navigate to the Renewal section.
2. Navigate to Renewal History section.
3. Date Range: Choose a Renewal period from the dropdown menu.
4. A summary view of the pertinent renewal information and options will appear for the selected Renewal Program Period.
   1. **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.
   2. **Preliminary/Final Fees:** This displays the Preliminary or Final Statement renewal fees assessed to the firm.
   3. **Deposits/Withdrawals:** These are fund additions or deductions that have been processed.
   4. **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.
   5. **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.
      1. **Historical Activity:** You can review account activity in this section.
      2. **Fees:** To view the details of each fee transaction for a particular day, click on the Fee Transaction link. A Fees grid with the specific date will open.
   6. **Sort:** The columns can be sorted by clicking the column name. An arrow appears denoting if the sort is ascending or descending.
7. **Filter:** The columns can be filtered. Three lines appear denoting the filter on the column name. Note: Filters work with the data displayed based on the date range selected.

8. Obtain the most recently-published statement for the selected Renewal Period by clicking the **Generate Statement** button.

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.**

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

E-Bill users pay for Renewal Fees owed. When paying Renewal through E-Bill, the only valid payment option is ACH or Reallocation. Credit Card payments are not accepted.

1. Navigate to the Renewal section.
2. Navigate to the Pay Renewal Fees section.
3. Enter a payment amount.
4. The system defaults to using saved accounts for submitting a Renewal payment. (The E-Bill Wallet feature can be used to add or manage a saved account.)
5. The system also allows using a new account for submitting a payment to fund the Flex-Funding Account.
6. The system also allows to transfer funds from your FINRA Flex-Funding account.
7. 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.
8. 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.
Renewal – 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 Renewal tab.
2. Navigate to the Alerts tab.
3. Select an alert checkbox to receive an email alert. To stop receiving alerts, uncheck the checkbox.
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.
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.
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.