**About Form U4**

Form U4 is the Uniform Application for Securities Industry Registration or Transfer, and is used to fulfill securities registration and licensing requirements for Registered Representatives (RRs) and Investment Adviser Representatives (IARs).

**Protecting Personal Information**

Provide personal information about individuals in response to specific questions that solicit that information. When responding to more general questions that accept narrative responses, use terms that do not disclose personal information (including account numbers). Please review guidance posted on the FINRA website about how to protect this information.

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**IMPORTANT NOTE:**

All classic CRD features should now be accessed through FINRA Gateway, the new FINRA reporting and compliance platform. This new system is designed to focus on compliance functions, such as research, reporting and responding to requests, rather than focusing on the specific system you would access to fulfill your requirements.

Additionally, FINRA Gateway will integrate enhancements to Form U4 on October 5, 2020.

If you have any questions or feedback regarding the transition to FINRA Gateway, please contact FeedbackFINRAGateway@finra.org.

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**Contents:**

- [Logging in Through FINRA Gateway](#) (pg. 2)
- [Form U4 Filing Types](#) (pg. 3)
- [Creating an Initial U4 Filing](#) (pg. 4)
- [Form U4 Section 1. General Information](#) (pg. 6)
- [Form U4 Section 4. SRO Registrations](#) (pg. 7)
- [Form U4 Section 6. Registration Requests with Affiliated Firms](#) (pg. 8)
- [Form U4 Section 7. Examination Requests](#) (pg. 9)
- [Form U4 Section 8. Professional Designations](#) (pg. 10)
- [Form U4 Section 11. Residential History](#) (pg. 10)
- [Form U4 Section 12. Employment History](#) (pg. 11)
- [Form U4 Section 13. Other Business](#) (pg. 11)
- [Form U4 Section 14. Disclosure Questions](#) (pg. 12)
- [Disclosure Reporting Pages (DRPs)](#) (pg. 13)
- [Allow Rep Edits Feature](#) (pg. 16)
- [Submitting Form U4](#) (pg. 18)
- [Retrieving Pending U4 Filings](#) (pg. 19)
- [Viewing Historical U4 Filings](#) (pg. 21)
Logging in Through FINRA Gateway

Beginning in Summer 2020, the new FINRA Gateway will become the primary method for accessing FINRA systems. To access FINRA Gateway:

1. Go to https://gateway.finra.org, and
2. Enter your existing CRD user ID and password.

Once you have successfully logged into FINRA Gateway, you can navigate to classic CRD using the Quick Links menu on the lower-left. Select Classic CRD from the list of links and then follow along with the rest of this guide.
### Form U4 Filing Types

<table>
<thead>
<tr>
<th>U4 Filing Type</th>
<th>When to use</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Initial</strong></td>
<td>Use this filing type for individuals who have never been registered on CRD or were last registered more than thirty (30) days ago with a previous firm.</td>
</tr>
<tr>
<td><strong>Amendment</strong></td>
<td>File an Amendment to add or change information on an individual already registered with the filing firm.</td>
</tr>
<tr>
<td><strong>Concurrence</strong></td>
<td>A Concurrence filing is used to concur with and adopt the information submitted by another firm on an individual also registered with the filing firm. It is a read-only filing; only the Signatures section of a Concurrence Filing must be completed. If the firm chooses not to concur with and adopt the information submitted, it can submit a U4 Amendment.</td>
</tr>
<tr>
<td><strong>Page 2 Initial for Schedule A/B</strong></td>
<td>Page 2 for BD Schedule A/B is used to submit personal, employment and residential information on a firm’s Direct or Indirect Owners who are identified on the firm’s Form BD Schedule A or B. This type of filing is referred to as a “Page 2 for BD Schedule A/B” because the Direct or Indirect Owners formerly provided information on “Page 2” of the paper Form U4, used prior to electronic filing through CRD.</td>
</tr>
<tr>
<td><strong>Page 2 Amendment for Schedule A/B</strong></td>
<td>Page 2 Amendment for BD Schedule A/B is used to amend personal, employment and residential information on a firm’s Direct or Indirect Owners who are identified on the firm’s Form BD Schedule A or B. To terminate a Direct or Indirect Owner the firm should file a BD Amendment. Once a BD Amendment is submitted, the system will automatically update the Page 2 to reflect the termination.</td>
</tr>
<tr>
<td><strong>Dual</strong></td>
<td>Dual filings are for applicants that intend to maintain registrations with two (2) or more unaffiliated broker-dealer and/or investment adviser firms. (If the applicant intends to maintain registrations with multiple affiliated firms, the first affiliate firm that registers the person should use ‘Section 6: Registrations with Affiliated Firms’ on a U4 Amendment to add the other affiliates.)</td>
</tr>
<tr>
<td><strong>Relicense All</strong></td>
<td>Relicense All is for an individual who wishes to register with a new firm within thirty (30) days from the date of termination with the previous firm(s), and intends to be registered SOLELY with the new firm. All other firms with which the applicant has been registered must submit a U5 to terminate his or her employment.</td>
</tr>
<tr>
<td><strong>Relicense CRD</strong></td>
<td>Relicense CRD is for an individual who wishes to register as a broker-dealer agent (AG) with a new broker-dealer firm and terminate his or her AG positions with any other firms (i.e., the other firms will submit U5 filings on the individual) but leave any investment adviser associations he or she may have current. (This filing type is not applicable to RAs.)</td>
</tr>
<tr>
<td><strong>Relicense IA</strong></td>
<td>Relicense IA is for an individual who wishes to register as a RA with a new investment adviser firm and terminate his or her RA positions with any other firms (i.e., the other firms will submit U5 filings on the individual), but leave any broker-dealer associations he or she may have current. The individual’s AG status will not be affected. (This filing type is not applicable to AGs.)</td>
</tr>
</tbody>
</table>
Creating a Initial U4 Filing

Prior to creating any individual filing, the system will require you to search for the individual. Enter the individual’s CRD Number or type a combination or one of the following: individual’s Last Name and at least two (2) characters of the First Name, CRD Number, and/or Social Security Number.

For a more specific search, type a Middle Name and Birth Date to locate the individual or verify that the individual does not exist in CRD.

<table>
<thead>
<tr>
<th>Individual Search Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Search by CRD Number</strong></td>
</tr>
<tr>
<td>CRD Number:</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Search by Social Security Number</strong></td>
</tr>
<tr>
<td>SSN (xxx-xx-xxxx):</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Search by Name</strong></td>
</tr>
<tr>
<td>Last Name:</td>
</tr>
<tr>
<td>Doe</td>
</tr>
<tr>
<td>First Name:</td>
</tr>
<tr>
<td>John</td>
</tr>
<tr>
<td>Middle Name:</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Filter by Other Information</strong></td>
</tr>
<tr>
<td>Birthdate (mm/dd/yyyy):</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

Create a New Individual in CRD

If the individual does not exist in CRD, enter the individual’s SSN, Last Name, First Name, and Birth Date. Click the Create New ID button to begin the Form U4 filing for this individual.

For foreign associates without a SSN, the firm should use the checkbox indicating that the individual does not have a SSN in order to create a new ID.

<table>
<thead>
<tr>
<th>Individual Search Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Create a New Individual</strong></td>
</tr>
<tr>
<td>SSN:</td>
</tr>
<tr>
<td>099-05-0000</td>
</tr>
<tr>
<td>SSN (again):</td>
</tr>
<tr>
<td>006-00-0000</td>
</tr>
<tr>
<td>By selecting this box, I certify that this individual does not have a Social Security number.</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Last Name:</td>
</tr>
<tr>
<td>Doe</td>
</tr>
<tr>
<td>First Name:</td>
</tr>
<tr>
<td>John</td>
</tr>
<tr>
<td>Middle Name:</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Birth Date:</td>
</tr>
<tr>
<td>01/01/1974</td>
</tr>
</tbody>
</table>
Additional Verification for Existing Individuals

If the individual already exists in CRD, you may be required to verify the individual before proceeding. The following U4 filing types will require additional verification of the individual’s social security number (SSN) and month/day of birth for individuals already in CRD:

- Initial
- Dual
- Relicense (all types)
- Page 2 Initial

The verification screen will display after the name hyperlink is selected from the search results. Enter the verification information and click Submit to open the form.

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**Individual Search Results**

<table>
<thead>
<tr>
<th>Name</th>
<th>CRD Number</th>
<th>Birth Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>DOE, JOHN A</td>
<td>1111111</td>
<td>1970</td>
</tr>
</tbody>
</table>

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**Individual Search**

Verify SSN, Birth Month/Day

- CRD Number: 1111111
- First Name: JOHN
- Last Name: DOE
- Birth Year: 1970

Please provide the following information. Leave the Verify SSN field blank and select the check box below if the Individual does not have a SSN:

This individual does not have a SSN.

Verify SSN (xxx-xx-xxxx):

Verify Month/Day of Birth (MM/DD):

Submit  Reset
**Form U4 Section: 1. General Information**

On an Initial U4 filing, the Employment date field must be populated with a present or past date (i.e., a future date will not be accepted). Once the Initial filing is submitted, the Employment date is a read-only field.

The Firm Billing Code is an optional field that firms can use as applicable to their firm’s internal work processes.

There are options to add both a Registered Office of Employment Address and a Non-Registered Office of Employment Address. However, the individual must be associated with at least one ‘Located At’ address.

If the individual is located at a non-registered office, you must also provide the registered office of employment that supervises the non-registered location.

**Tips**

For existing representatives, this section can be used by the firm to correct SSN errors (requires additional entitlement). If the individual was initially registered without a SSN and now has one to add, the firm will need to contact FINRA to add the SSN.

Firms can also correct Office of Employment Address start and end dates. Corrected dates must pass all relevant completeness checks.
Form U4 Section: 4. SRO Registrations

Use this section to request SRO registrations for the individual. This section is divided into three parts: representative level categories, principal level categories and exchange specific registration categories. There is an option to have CRD auto-select registration categories based on the individual’s registration history. The auto-select feature is not based on the exams a person has passed, but the actual registration categories that were held at the individual’s most recent firm. Registration categories not recognized by FINRA are not available for auto-selection.

NOTES:

• Retired Registration Categories can only be maintained or transferred by individuals already holding them in their continuous registration period as of October 1, 2018.

• Individuals currently registered as a Foreign Associate (FA) as of October 1, 2018 may continue to maintain the registration with their current firm, but it is not transferrable.
Form U4 Section: 6. Registration Requests with Affiliated Firms

If the individual seeks registration with firm(s) affiliated with the filing firm, complete the necessary information on the affiliated firm. Information required includes: affiliate firm CRD #, employment start date with the affiliate firm, fingerprint requirements, office of employment, and SRO and Jurisdiction registrations.

The buttons for adding an office of employment address and SRO and Jurisdiction registrations will display after the affiliate firm CRD# is entered and saved.

### Affiliate Firm Fingerprint Information

Select the radio button for the applicable fingerprint option based on registration with the affiliated firm.

If the affiliated firm registration(s) require the submission of a fingerprint card to FINRA (i.e., the affiliated firm does not qualify for one of the exceptions to the fingerprint requirement and the individual is not applying for only investment adviser representative positions with that affiliated firm), and the filing firm’s fingerprint card should be applied to the affiliate registration, choose the third radio button:

- “I am not required to submit a fingerprint card at this time because the fingerprint card submitted by the filing firm applies.”

If the filing firm does not select option 3 when the initial filing is submitted, the filing firm has 30 days from the filing submission date to amend the fingerprint options. After 30 days, the affiliate firm will need to submit a separate fingerprint card. Also, the Employment Start Date for the affiliate firm must be the same as the Employment Start Date for the filing firm in order for a single fingerprint card to apply to both firms.
Form U4 Section: 7. Examination Requests

If the representative needs to qualify by exam for a registration position selected in Form U4 Section 4, the system will automatically schedule the necessary exam.

Therefore, Section 7 should **only** be completed when:

- Rescheduling an exam (either the representative failed the exam, or the window expired)
- Scheduling a non-FINRA exam
- Scheduling an untracked Continuing Education (CE) session (does not count towards anniversary requirement)

### NOTES:

- In order to qualify for representative-level registrations, new applicants will be required to take both the SIE and the applicable top-off exam. Passing just the SIE does not qualify for representative registration. Please see Securities Industry Essentials (SIE) Exam page for more information.

- SIE enrollments and vouchers for non-registered individuals outside of the Form U4 can be purchased. Please see the User Guide for Enrolling Individuals for the SIE (Non-Form U4) for more information.

- Scheduling an untracked CE session via Form U4 **does not** satisfy the representative’s regular anniversary (tracked) CE requirement.
Form U4 Section: 8. Professional Designations

Filers can optionally select applicable professional designations that are currently held by the individual. Some designations can be used by state regulators as qualifiers for the RA position in lieu of S65/S66.

NOTES:
- An error will display if the individual does not currently hold the designation selected.
- If the individual does currently hold the designation and an error still displays, contact the designating authority to request that they send an updated list to FINRA with the individual’s correct name and CRD number.

Form U4 Section: 11. Residential History

The current address is mandatory and a minimum of five (5) years of residential history must be provided.

NOTES:
- There may not be gaps of more than three (3) months between history records.
- Postal codes must be valid for the state selected.
Form U4 Section: 12. Employment History

A minimum of ten (10) years of employment must be provided. The individual’s employment with the filing firm should be the first entry. All fields must be completed on each employment record.

NOTE: There may not be gaps of more than three (3) months between employment records.

Form U4 Section: 13. Other Business

Use this section to report business activity that is outside the scope of the registered person’s relationship with the firm. You may exclude non investment-related activity that is exclusively charitable, civic, religious or fraternal and is recognized as exempt.

Please refer to the form text for additional guidance on what should be reported. Additionally, guidance on Other Business on Form U4 versus Form BR can be found in the Branch Office Registration FAQs.

NOTE: A completeness check will display when the following data is entered in Section 13 Other Business of Form U4:

- Any number in Social Security Number (SSN) format (xxx-xx-xxxx)
- A full or partial entry of the individual’s SSN (any format)
Form U4 Section: 14. Disclosure Questions

Questions 14A and B: Criminal Actions
Questions 14A and 14B pertain to criminal disclosures against an individual, or against an organization while the individual exercised control over it. The questions address felony convictions and charges and specified misdemeanor convictions and charges. All convictions and charges that meet the threshold of Questions 14A and 14B are reportable no matter how long ago they occurred as the questions are prefaced with the wording “have you ever...”

NOTE: Certain criminal events may subject an individual to a Statutory Disqualification. Please refer to FINRA’s Eligibility Requirements for more information.

Questions 14C, D, E, F and G: Regulatory Disciplinary Actions
Questions 14C, D, and E pertain to findings (see Explanation of Terms for definition of found) and/or actions taken by regulators against the individual. Each of the questions correspond to specific regulators:

Regulatory events may require a Yes response to more than one question (e.g., an individual is found to have been involved in a violation of investment-related statute and suspended by FINRA; this may require a Yes answer to Questions 14E2 and 14E4 and the completion of a Regulatory Action Disclosure Reporting Page).

Question 14H: Civil Judicial Actions
Question 14H pertains to domestic or foreign court findings or actions against the individual involving investment-related violations. All disclosures that meet the threshold of Question 14H(1) (a, b and c) are reportable no matter how long ago they occurred.

Question 14I: Customer Complaints, Arbitrations, and Civil Litigations
Question 14I pertains to consumer-initiated, investment-related arbitrations, civil litigations, and complaints.

Question 14J: Terminations
Question 14J pertains to terminations. The termination could be voluntary or involuntary, however, the element that makes the event reportable is that the termination occurred after certain allegations were made as specified in questions 14J(1), (2) or (3).

Questions 14K, L and M: Financial
Questions 14K, L and M pertain to financial information.
Disclosure Reporting Pages (DRPs)

Disclosure Reporting Pages must be completed to provide information on Yes answers to Disclosure Questions. There are nine types of Form U4 DRPs: Bankruptcy/SIPC/Compromise with Creditors, Bond, Civil Judicial, Criminal, Customer Complaint/Arbitration/ Civil Litigation, Investigation, Judgment/ Lien, Regulatory Action and Termination.

Criminal DRP corresponds to Questions 14A and 14B.

Regulatory Action DRP corresponds to Questions 14C, 14D, 14E, 14F and 14G(1).

Investigation DRP corresponds to Question 14G(2).

Civil Judicial DRP corresponds to Question 14H.

Customer Complaint/Arbitration/Civil Litigation DRP corresponds to Question 14I,

Termination DRP corresponds to Question 14J.

Bankruptcy/SIPC/Compromise with Creditors DRP corresponds to Question 14K.

Bond DRP corresponds to Question 14L.

Judgment/Lien DRP corresponds to Question 14M.

The questions vary based on the corresponding DRPs section (e.g., Civil Judicial, Criminal, Customer Complaint or Investigation); this page serves to assist you in determining which DRP you should complete. The following page displays a Regulatory Action DRP as an example.

NOTE: Links to specific DRPs will appear when the DRPs link is selected on the left navigation panel.
DRPs (continued)

Once you have determined the type of DRP that you need to submit, you have the option to View, Edit or Create a New DRP.

You can View an existing DRP to see the information that was previously entered. Edit is used to make changes to an existing DRP, Create New DRP is used to submit details on a new disclosure event.

If you Edit a DRP the appropriate question(s) will be pre-populated. If you Create a New DRP, you need to check the question(s) that you are responding. Enter the remaining data as needed.

NOTE: Regulatory Actions, Civil/Judicial Actions, Criminal and Customer Complaints DRPs have an optional checkbox that allows the information that is submitted on the DRP to also apply towards meeting FINRA Rule 4530 requirements. Details are described in FINRA Regulatory Notice 13-08.
DRPs (continued)

When completing DRPs:

- You must complete the appropriate Date fields. If unsure of the exact date, select the Explanation radio button, enter an approximate date and provide an explanation in the text box.

- Depending on the dates entered, a Late Disclosure Fee may apply. If so, the fee will be automatically charged by the system upon submission of the filing. Additional information about late fees can be found in the applicable FAQs.

- Select the Pending, On Appeal or Final radio button depending on the status of the event you are reporting.

- If desired, enter a brief summary of the details related to the circumstances of the action and its status, disposition and/or finding(s) in the Comment text box at the bottom of the DRP.

- A completeness check will display when the following data is entered in the case number fields in Bankruptcy and Judgment/Lien Disclosure Reporting Pages (DRP):
  - Any number in Social Security Number (SSN) format (xxx-xx-xxxx)
  - A full or partial entry of the individual’s SSN (any format)

Additional information on reportable disclosures can be found in the Forms U4 and U5 Interpretive Questions and Answers online document.
Allow Rep Edits Feature

Allow Rep Edits is an optional feature that allows firms to route a pending Form U4 electronically to a representative for completion. The firm has the option to allow the rep to access the full Form U4 filing or restrict access to sections 4 through 8. The representative will not be able to submit the filing to regulators, but rather submits the filing back to the firm for final review and submission.

Be sure to click ‘Submit’ on this page to send the filing to the representative. Also, make note of the reference number if the individual will use the registered rep site to complete the form (see following page).
Allow Rep Edits Feature (continued)

The representative will be able to access the allowed sections of the form using one of two methods:

1. Navigate to the site for reps (https://filing.crd.finra.org/crdmain) and enter the reference number, or
2. Log in to the Financial Professional Gateway (FinPro).

**Note:** Assistance getting your reps enrolled in FinPro, please visit the FinPro information page online.

Upon completion, the representative submits the filing back to the firm using the **Submit To Firm** link in the top-left of the navigation panel. The filing will then be available in the firm’s Pending U4 Filings queue to submit to CRD.

**Tip**

- At any time the firm can retrieve a filing sent to a representative by accessing the CRD Registered Representative Site: https://filing.crd.finra.org/crdmain, entering the reference number and clicking **Submit To Firm** in the top-left of the navigation panel. The filing will then be available in the firm’s Pending U4 Filings queue.
Submitting Form U4

When the firm is ready to submit the filing to CRD, the submission menu for Form U4 can be found in the top-left of the navigation panel.

Completeness Check - A firm can manually perform a Completeness Check, prior to submission, to check filings for completeness of required fields. If the filing does not pass the completeness check, the system will display a description of the error and a link to the error location. Clicking the error location link will automatically take the user to the page where the error exists.

Print Preview - Used to view the entire filing for printing purposes. You can choose to print a specific page or the entire filing.
1. Select Print Preview from the Submission menu.
2. To print the entire form filing select All Sections from the navigation panel. Otherwise, select the Form U4 section you wish to print.
3. Click the Printer Friendly icon located on the right side of the screen
Submitting Form U4 (continued)

Submit Filing - Submitting a filing is a two-step process: Web CRD automatically runs a completeness check when Submit Filing is selected. If the filing passes the completeness check, the system allows you to continue with the submission process, if the filing does not pass the completeness check, return to the screens where the errors have occurred and correct them.

1. Select Submit Filing.
2. Once the filing has passed the completeness check, select Submit Filing a second time.

Retrieving Pending Filings

Filings that have been started but not submitted are considered pending filings. Once a filing is created, it remains in a pending, or draft state for 60 days from the creation date. Firms can access their pending U4 filings through the Site Map or the Forms tab.

Enter the individual’s CRD Number or SSN and click Search.

NOTE: To view filings that were created by you, select Filings initiated by current user only.
Retrieving Pending Filings (continued)

Click the Filing ID hyperlink to continue working on the filing. If you no longer wish to submit this filing, you have the option to Delete the filing. The columns can be sorted by the hyperlinked column headers.

NOTE: If something in the individual’s record has changed since the filing was created, the filing will be set to “Invalid—view read-only” and must be re-started.

The Expected Purge Date indicates the day the filing will be deleted from the Pending Filing queue if it is not submitted. Deleted filings cannot be recovered.

To see what changes have been made on a Pending filing, open the filing and select Print Preview from the Submissions menu.

Users will have the option to view the full filing or view changes in “redline mode” by selecting one of the View Changes options.

NOTE: Redlining will not display across form versions.
Retrieving Pending Filings (continued)

Select an option from the Submissions menu to continue the submission process (see page 16).

Viewing Historical Filings

The **Historical Filings** feature allows users to view and/or print Form U4 filings submitted by your firm for a specific individual. The **User ID** of the user that submitted the filing will display. Firms can access historical U4 filings from the Site Map or the Forms tab.

**NOTE:** Non-FINRA users will only see the ID of users from their own organization.

Select the filing **ID** to view the filing.

Users will have the option to view the full filing or view changes in “redline mode” by selecting one of the **View Changes** options.

**NOTE:** Redlining will not display across form versions.