

Log in to Manage Complaints

In order to file a Complaint online, you must create a user account. If you have a REAL Online Services account, you will use your same user name and password. If you are a new user, you will need to click the "Create a User Account" link to create an account.

When attempting to login in to the REAL Online Services, you will be presented with two options:

Returning User – Use this section to enter the current User ID and password.

New User – Use this section to register for a new account.

REALSYSTEM
Regulatory Enforcement and Licensing



Florida Office of Financial Regulation

Welcome to Online Services

[Verify a License](#) | [Search for Final Administrative Actions](#)

Returning User

* * * denotes a required field.


*User ID:

*Password:

[Forgot Password?](#) [Forgot User ID?](#)

New User

[Create a User Account](#)


 Click "Create a User Account" to create a new online services user account with the OFR.

Sign-up and manage your licenses

This single sign-on portal provides all users within Florida's financial services community a convenient way to access multiple resources with one account. This includes licensing and consumer complaint services.

The email address you enter to create an account must be verified prior to logging in. If a verification email is not received, please check your spam folder. The OFR may use this email address for correspondence, so it is important to keep your online services email address updated at all times.

Communications with the OFR, regardless of the form or means of transmission, are subject to disclosure per Florida's public records law.

 Secure System

First time users will need to fill out the Create Online Account form and click the “Next” button.



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[Logon](#)

Create Online Account

The password must be at least 8 characters and contain one attribute from three of the following four categories. It can contain all four.

- Lowercase characters (a - z)
- UPPERCASE characters (A - Z)
- Base 10 digits (0 - 9)
- Non-alphanumeric/special characters (e.g. \$! # %)

To review Terms and Conditions, please click [here](#).

Enter your details and press "Next".
Press "Previous" to return to the previous screen.
Press "Cancel" to cancel this registration and return to your Workspace menu.

Account Owner Name

• First Name:

• Last Name:

Account Login Information

• Email: (e.g. name@domain.com)

• Confirm Email:

Use email address as UserID (optional):

• User ID:

Password Recovery (In case you forget your password, you will be required to answer this question to obtain a new temporary password.)

• Reminder Question:

• Reminder Answer:

Security Measures (This helps to prevent automated registrations.)

• Type the characters from the picture below (without spaces):

whfkpkw

You will receive a User Registration – Temporary Password issued confirmation page after successfully creating your REAL Online Services Account.



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User Registration - Temporary Password Issued

A temporary password has been issued and sent to you via e-mail with the instructions on how to proceed. Read this e-mail and follow the instructions.

You will receive a “New User Account” email which will contain a link to complete the registration process. The Terms & Conditions are contained in the email confirmation for review and acceptance. Clicking the link to complete the online account registration will indicate your acceptance of the Terms & Conditions.

NEW USER ACCOUNT

Hello Jack,

Thank you for registering for an online account. Please complete your registration by logging on to your account at:
<http://ofirvopvintd01.fdoi.gov:8080/datamart/languageChoice.do>

By clicking this link you choose to accept the terms and conditions below

Your temporary password is provided below.
PASSWORD: vznykre8

Please note that your online password is case sensitive.

Terms and Conditions

Under Florida law, e-mail addresses are public records. If you do not want your e-mail address released in response to a public-records request, do not send electronic mail to this entity. Instead, contact this office by phone or in writing. Florida's public records law requires that all information received in connection with state business be made available to anyone upon request, unless the information is subject to a specific statutory exemption.

In accordance with the rules of the Financial Services Commission, all forms and fees shall be filed with the office electronically unless a petition for waiver of the requirement of electronic submission has been submitted and approved in accordance with Rule 28-104.002, Florida Administrative Code. Such petition shall demonstrate a technological or financial hardship that entitles the person to file in a paper format.

[Privacy and Security Information](#)

After entering your User ID and the system generated temporary password as contained in the New User Account email, the system will direct you to change your password. Click the Save button to continue.



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Logged in as **Doe, John**
[Update Profile](#) | [Logout](#)

Update Default Registration Information

Enter your new password and press "Save".
Your new password must contain the following:

- a minimum of (8) characters
- must not be the same as your User ID
- must not be a variation of your User ID

* Old Password:

* New Password:

* Confirm Password:

[Save](#)

Once the password has been changed, you will be directed to the REAL Online Services My Workspace page. Select "File a Consumer Complaint" under the Additional Activities section.

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Logged in as **Doe, John**
[Update Profile](#) | [Logout](#)

My Workspace
To start, choose an option and you will return to your Workspace menu after you have finished.
To File a Consumer Complaint, navigate to the Additional Activities section.

License Information
No License Information Available

Apply for a License/Registration
What are you applying for?
Select Chapter
Select Action [Select](#)

Additional Activities

File a Consumer Complaint	Select
Delegate an Authorized User	Select
Associate Entity to User Account	Select
View Filing History	Select

Please read the description of the complaint categories before choosing the appropriate division for the complaint.

Logged in as **Thomas, Peter**
[Update Profile](#) | [Logout](#)

File a Complaint - Complaint Details

Below is a description of each category.

Securities are: Broker/Dealers, Investment Advisers, Associated Persons, Branch Offices, Securities Offerings
Money Transmitters are: Funds Transmitters, Payment Instrument Issuers, Check Cashers, Foreign Currency Exchangers, Deferred Presentment Providers
Finance Related are: Loan Originators, Mortgage Brokers, Mortgage Lenders and Servicers, Consumer Finance Companies, Retail Installment Sellers, Motor Vehicle Retail Installment Sellers, Home Improvement Sellers, Sales Finance Companies, Title Loan Lenders
Finance Institutions are: State-Chartered Banks, State-Chartered Credit Unions, Savings Associations, Nondeposit Trust Companies, International Banking Offices
Collection Agencies are: Consumer Collection Agencies

Select complaint information and press "Next" to continue.
Press "Cancel" to return to your Workspace.

Choose the appropriate division for the complaint.

Securities Complaint
Money Transmitter Complaint
Finance Complaint
Financial Institution Complaint
Collection Agency Complaint

For contact information regarding other organizations responsible for handling consumer complaints that are not within our jurisdiction, click on the subject below.


[Comptroller of the Currency](#)
[National Credit Union Administration](#)
[The Federal Trade Commission](#)
[Federal Reserve Consumer Help](#)
[Securities and Exchange Commission](#)
[Commodity Futures Trading Commission](#)
[U.S. Housing and Urban Development](#)
[Other Florida Regulatory Agencies](#)
[Florida Office of Insurance Regulation](#)

[Next](#) [Cancel](#)

After completing the online complaint form, the system displays the Confirmation screen to allow you to review the information previously entered.

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Logged in as Doe, John

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- File a Complaint - Complaint Details
- Complainant Information
- Subject of Complaint
- Complaint Details
- Confirmation

File a Complaint - Confirmation

To the best of my recollection, the events described in the following complaint are true. I am filing this complaint to notify OFR of these activities. I understand that a copy of this complaint may be provided to the company against whom I am complaining and that my records within that company may be reviewed by OFR or other agencies which may have jurisdiction in this matter.

Press "Previous" to return to the previous screen.
 Press "Submit" to submit your complaint.
 Press "Cancel" to cancel this complaint and return to your Workspace menu.

Complainant Information

First:	John
Middle:	
Last:	Doe
Address:	123 Example Street
City:	Tallahassee
State:	Florida
Zip (99999 or 99999-9999):	32399
Use Main Address as Mailing Address?	Yes
Address:	
City:	
State:	
Zip (99999 or 99999-9999):	
Home:	(555) 555-5555
Work:	(555) 555-5555
Cell:	(555) 555-5555
Email:	Example.Email@flofr.com
Education Level (Highest Degree Received):	Bachelor's Degree

After the online complaint form has been submitted, the system displays the Document Upload screen. Click on Upload New File to submit any supporting documentation for the complaint.

The screenshot shows the REALSYSTEM Regulatory Enforcement and Licensing interface. At the top, the logo and name are displayed. Below the header, the user is logged in as 'Doe, John'. The main content area is titled 'Complaint Status' and displays the following information:

- Complainant Name: Doe, John
- Complaint Number: 93667
- Complaint Regarding: Complaint Example Company
- Examiner Name:
- Status: Open Complaint
- Regional Office:

Below this information is an 'Attachment List' table:

File Name	Document Type	Last Updated	Action
ComplaintPDF_DATE190114111811_198625555887798677.pdf	CUSTOMER COMPLAINT AND ATTACHMENTS	01/14/2019	View

At the bottom right of the attachment list, there are two buttons: 'Upload New File' and 'Back'.

Click the Back button to return to your Workspace screen. Once the complaint has been received by the OFR and assigned to an Examiner for processing, the Complaint Status information will be updated and the Examiner's name will be displayed. You can also upload additional documentation related to your complaint by selecting "View Status of your Complaints" from your Workspace.

The screenshot shows the REALSYSTEM Regulatory Enforcement and Licensing 'My Workspace' screen. The user is logged in as 'Doe, John'. The main content area is titled 'My Workspace' and contains the following sections:

- License Information:** No License Information Available
- Manage Outstanding Filings:** Home Improvement Retail Installment Seller #152522. Manage Branch/Agent Licenses. [Select](#)
- Apply for a License/Registration:** What are you applying for? Select Chapter (dropdown), Select Action (dropdown). [Select](#)
- View/Update Filing:** Home Improvement Retail Installment Seller - Home Improvement Retail Installment Seller - 01/11/2019. Status: Open. [Details](#)
- View Status of your Complaints (1):** [Select](#)

The 'View Status of your Complaints (1)' button is highlighted with a red border.