



REAL SYSTEM

Office of Financial Regulation
State of Florida

**REAL Online Services Guide
File a Complaint**

V2.7

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Glossary of Terms

The following are terms or abbreviations that are used within this document.

Term or Abbreviation	Definition
OFR	Office of Financial Regulation
Online Services	Internet access to OFR REAL System functions
REAL System	Regulatory Enforcement and Licensing System

Introduction

Through REAL Online Services, you can see a history of complaints you have filed online, as well as use the online complaint form to submit new complaints. Using REAL Online Services, you can file a complaint related to the following industries:

- Financial Institutions
- Finance
- Securities
- Money Service Businesses

The online complaint form may vary based upon the type of complaint selected above.

You can access the REAL Online Services Complaint form from the OFR website

How to File a Consumer Complaint

To ensure that your complaint is reviewed as quickly as possible, the following information should be provided with the complaint:

1. A summary of the complaint detailing its nature, name of the firm and individual(s) involved, and what was said or done that resulted in your need to file a complaint.

2. You will have the ability to electronically upload supporting documentation with the electronic submission of your complaint. Make sure you have electronic copies of the documents concerning the matter. You should provide COPIES of all documents in your possession including but not limited to:
 - a. Contracts
 - b. Account statements
 - c. Disclosure documents
 - d. Cancelled checks or money wires
 - e. Sales materials
 - f. Advertisements
 - g. Correspondence with the parties involved.

OFR Website – File a Complaint

From the OFR website, you can click the 'File a Complaint' link to access the online complaint form.

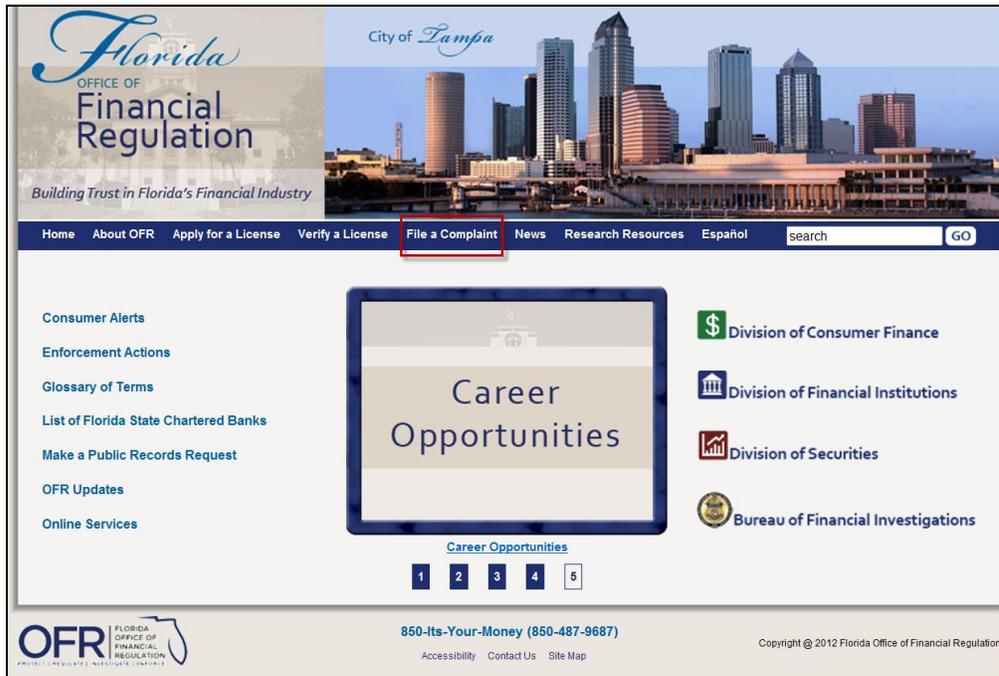


Figure 1 – OFR Website

If you are a first time user you must first register to create a new online account.

Log in to Manage Complaints

The email address you entered to create an account must be verified prior to logging in. The Office may use this address for correspondence. If an email from Online Services was not received, please check your Spam folder.

If you are a first time user you must first register to file a complaint. Please click the "Need to Register?" link below.

User Name:

Password:

[Forgot Password?](#)
[Forgot User ID?](#)
[Need to Register?](#)

Figure 2 – Online Services Complaint Log In

Next, complete the registration form to create an online account and click 'Submit' when finished. Required fields are denoted by an asterisk (*).

Create Online Account

Password Creation Rules :

1. 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. \$! # %)
2. The password can not contain three or more sequential characters from the user name or full name

Please enter the following information to create your online account:

First Name:*	<input type="text"/>
Last Name:*	<input type="text"/>
Email Address:*	<input type="text"/>
Please confirm Email Address:*	<input type="text"/>
User Name:*	<input type="text"/>
Password:*	<input type="password"/>
Please re-enter Password:*	<input type="password"/>

Please select a password reminder question. If you forget your password, you will be asked to answer this question to reset your password.

Reminder Question:	<input type="text" value="In what city were you born?"/>
Reminder Answer:	<input type="text"/>

Please enter a valid email address.
You will be required to confirm the email address prior to logging into your account

Figure 3 – Online Services Account Creation

Last Updated: August 22, 2012

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After submitting, you will receive the following message.

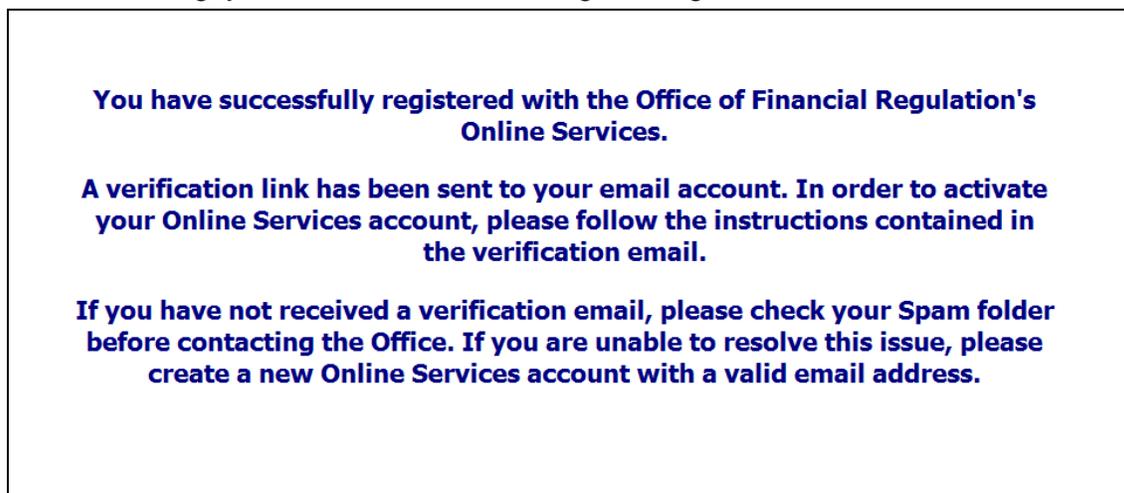
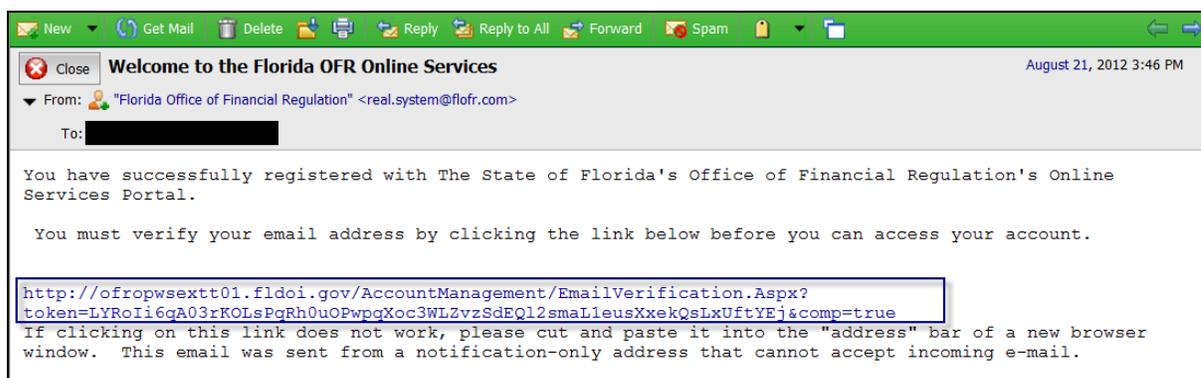


Figure 4 – Online Services Confirmation Screen

Proceed to the email account you designated on the registration form to retrieve the verification link. Please follow the instructions contained in the verification email.



After clicking on the link, you will be redirected back to Online Services. You may click the button to proceed to the log in page.

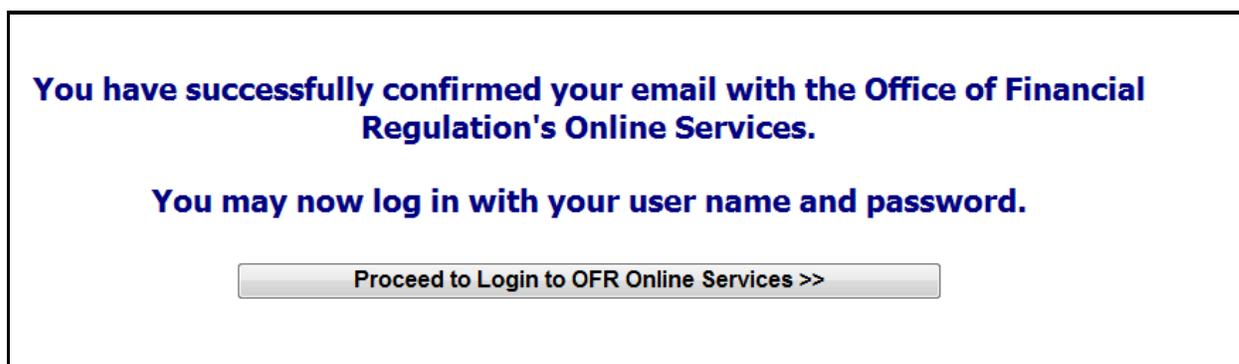


Figure 5 – Online Services Email Verification Screen

Log in to Manage Complaints

In order to file a Complaint online, you must first log in using your designated username and password created when you registered for an Online Services account.

Log in to Manage Complaints

The email address you entered to create an account must be verified prior to logging in. The Office may use this address for correspondence. If an email from Online Services was not received, please check your Spam folder.

If you are a first time user you must first register to file a complaint. Please click the "Need to Register?" link below.

User Name:

Password:

[Forgot Password?](#)
[Forgot User ID?](#)
[Need to Register?](#)

Figure 6 – Log in to Manage Complaints

Complaints Filing History

Once you have successfully logged in, you will be directed to the Complaint Filing History page. If you have already submitted complaints online, you will see a history of your filings here. After creating your complaints online account and logging into the site, the Complaint Filing History page will indicate if you have not previously filed a complaint online.

Complaint Filing History

Complaint #	Complaint Regarding	File Date
37842	West Way enterprises	8/21/2012

Figure 8 – Complaint Filing History

Complaint Filing History



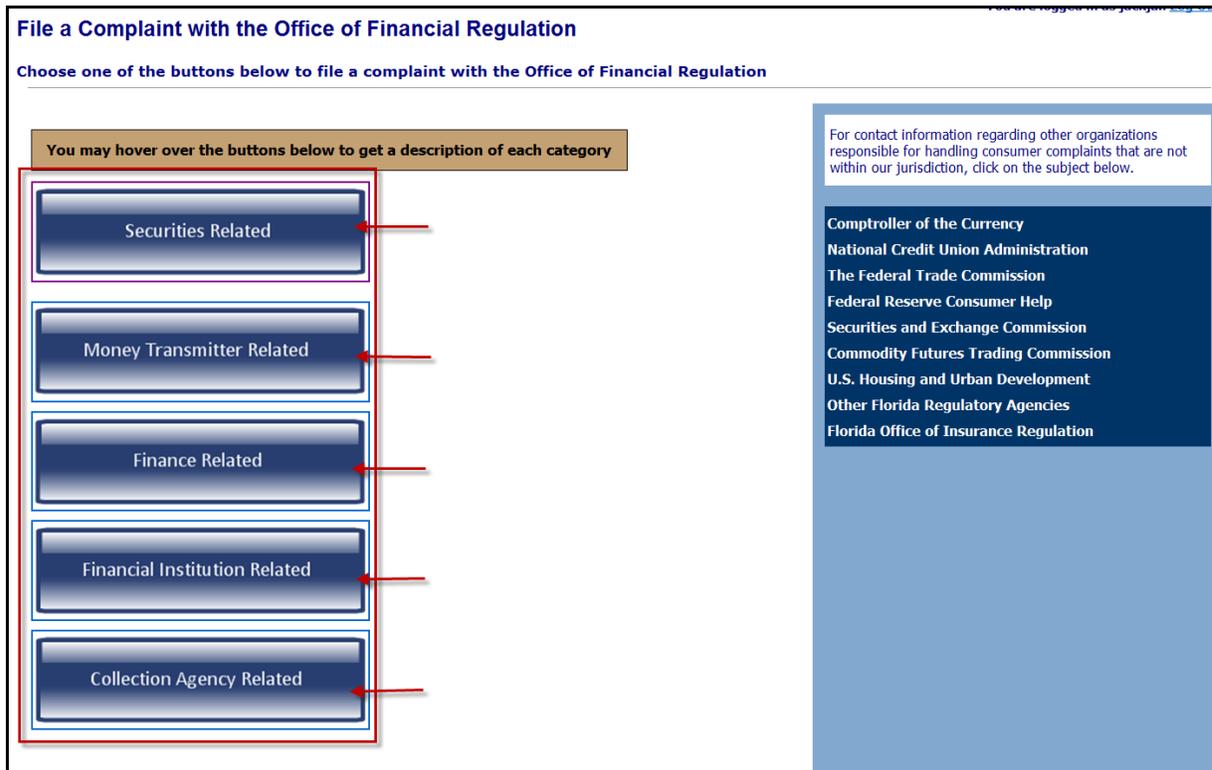
You have not previously filed any complaints online!

Figure 9 – Complaint Filing History-No Complaints Filed

You will need to click the 'File A Complaint' button to access the online complaint form.

File a Complaint

Clicking on one of the major headings will redirect you to the complaint form for that industry.



File a Complaint with the Office of Financial Regulation

Choose one of the buttons below to file a complaint with the Office of Financial Regulation

You may hover over the buttons below to get a description of each category

- Securities Related
- Money Transmitter Related
- Finance Related
- Financial Institution Related
- Collection Agency Related

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

Figure 10 – Complaint Type Selection

You must enter information for the required fields on the form. The required fields contain a red asterisk (*) after the field name. Note, required fields include, but are not limited to:

- your first and last name,
- address information,
- contact phone number, and
- e-mail address.

To submit a new complaint, click the 'File Your Complaint' button.

If you do not complete all the required fields, you will receive a message explaining which fields need to be completed. You will need to complete the required fields before you will be able to submit the complaint.

If you completed all the required fields, you will receive a confirmation message.

Your Complaint Has Been Received

Complaint Receipt Confirmation Number: **37843**

This receipt has been sent to your email address on file.

You can also choose to upload any necessary supporting documents to this complaint.

Figure 11 – Your Complaint Been Received – Confirmation Message

You will receive a confirmation page that your complaint has been received, as well as a confirmation email sent to the email address provided in your account. Your complaint number will be highlighted in red text.

From the 'Your Complaint Has Been Received' page, you have two choices:

1. Click the 'I am finished' button to return to the Complaint Filing History page
2. Click the 'Upload Documents Now' button to go to the 'Supporting Documents' page to electronically upload supporting documents for your complaint. (See the section "Upload Supporting Documents" for instructions.)

Note: If you have supporting documents but choose not to electronically upload, you should mail hard copies of additional supporting documentation for the complaint directly to the Office. The complaint number generated after the submission of the online complaint form should be clearly written on the copies and mailed to the Office of Financial Regulation at the address provided on the online complaint form.

Upload Supporting Documents

Once you have gotten to the 'Supporting Documents' page, click on the 'Upload New File' link to attach supporting documents.

Supporting Documents

To upload a new document, click the "Upload New File" link below.

Documents attached to this Complaint					
File Name	Document Type	Size	Last Updated	Submitted	
System-generated complaint form.pdf	CUSTOMER COMPLAINT AND ATTACHMENTS	1 kb	8/21/2012 5:16 PM	Y	view

[Upload New File](#)

Figure 12 – Supporting Documents

To attach supporting documents to your complaint, you will first need to select the file you want. You do this by clicking the 'Click to Upload File' button in Step 1.

Check Complaint Status

Complainant Name:
 Complaint Number: 37842
 Complaint Regarding: FLORIDA OFFICE OF FINANCIAL REGULATION
 Examiner Name: Not assigned yet.
 Status: Open Complaint
 Regional Office: [Not assigned yet.](#)

Documents attached to this Complaint					
File Name	Document Type	Size	Last Updated	Submitted	
System-generated complaint form.pdf	CUSTOMER COMPLAINT AND ATTACHMENTS	1 kb	8/21/2012 2:44 PM	Y	view

[Cancel](#)

Step 1: Select a file to upload.

Step 2: Attach the document to this filing record.
 Document Category*: CUSTOMER COMPLAINT AND ATTACHMENTS ▾
 Save File Name As*:

Step 3: Click to attach document.

Figure 13 – Supporting Documents – Steps to Perform the Upload – Step 1

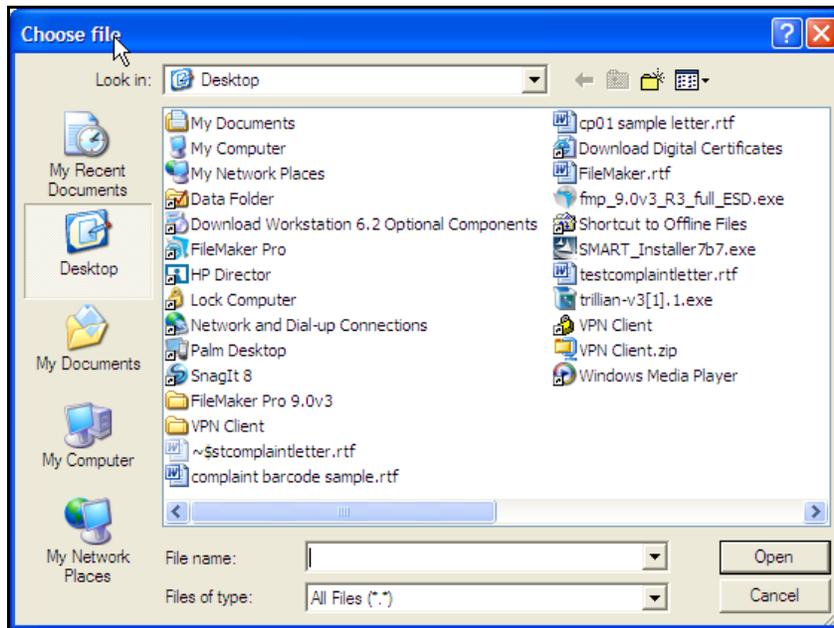


Figure 14 – Choose File

Choose the file containing the supporting documentation and click the 'Open' button. (Note: You will need to know the location and the file name of the file.) Once you have selected the file. Click the 'Open' button.

Check Complaint Status

Complainant Name:
Complaint Number: 37842
Complaint Regarding: FLORIDA OFFICE OF FINANCIAL REGULATION
Examiner Name: Not assigned yet.
Status: Open Complaint
Regional Office: Not assigned yet.

Documents attached to this Complaint					
File Name	Document Type	Size	Last Updated	Submitted	
System-generated complaint form.pdf	CUSTOMER COMPLAINT AND ATTACHMENTS	1 kb	8/21/2012 2:44 PM	Y	view

[Cancel](#)

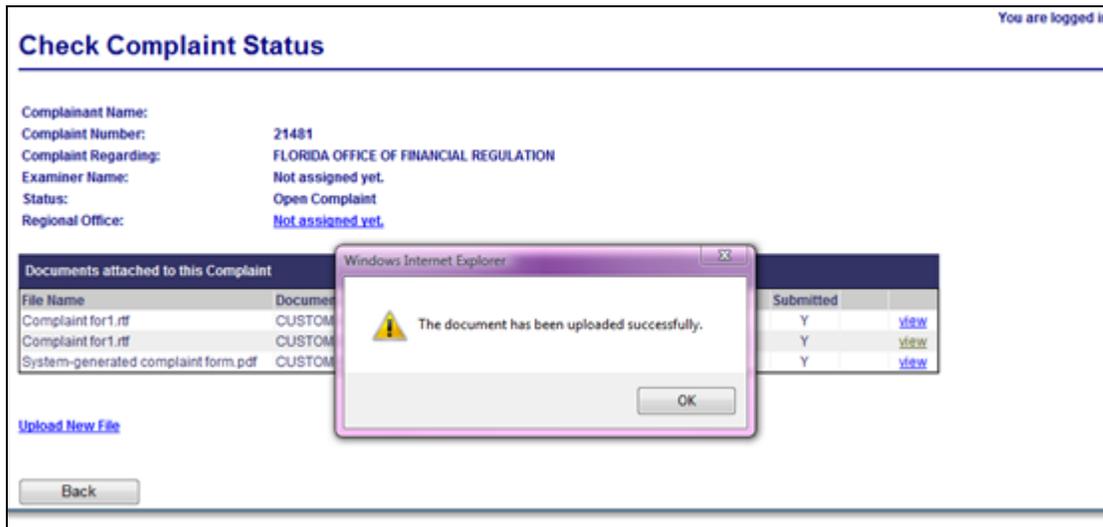
Step 1: Select a file to upload.
 Collection Efforts RSD.doc (78.0KB)

Step 2: Attach the document to this filing record.
 Document Category*: CUSTOMER COMPLAINT AND ATTACHMENTS
 Save File Name As*: Collection Efforts RSD .doc

Step 3: Click to attach document.

Figure 15 - Supporting Documents – Steps to Perform the Upload – Steps 2 & 3

In Step 2, double check the file name. Make sure it is descriptive of the attachment. In Step 3, click the 'Attach Document' button to attach the file.



The screenshot shows the 'Check Complaint Status' page with a modal dialog box for document upload confirmation. The page displays complaint details and a table of attached documents.

Check Complaint Status You are logged in

Complainant Name: [Redacted]
Complaint Number: 21481
Complaint Regarding: FLORIDA OFFICE OF FINANCIAL REGULATION
Examiner Name: Not assigned yet.
Status: Open Complaint
Regional Office: Not assigned yet.

Documents attached to this Complaint	
File Name	Document
Complaint for1.rtf	CUSTOM
Complaint for1.rtf	CUSTOM
System-generated complaint form.pdf	CUSTOM

Submitted	
Y	view
Y	view
Y	view

[Upload New File](#)

Windows Internet Explorer

 The document has been uploaded successfully.

Figure 16 – Document Upload Confirmation

You will receive confirmation that the attachment has been made and you will see it in the 'Documents attached to this Complaint' section. Click 'Ok.' If you have any more documents to attach click on the 'Upload New file' link. If you are done, click on the 'Back' button to return to your Complaint Filing History.

Complaint Filing History

The complaints you previously filed are listed.

Complaint Filing History

Complaint #	Complaint Regarding	File Date
37842	West Way enterprises	8/21/2012

Figure 17 – Check Complaint Status

You can check the status of a complaint from the Complaint Filing History page by clicking the complaint number link.

Check Complaint Status

Complainant Name: _____

Complaint Number: **37842**

Complaint Regarding: **FLORIDA OFFICE OF FINANCIAL REGULATION**

Examiner Name: **Not assigned yet.**

Status: **Open Complaint**

Regional Office: **[Not assigned yet.](#)**

Documents attached to this Complaint

File Name	Document Type	Size	Last Updated	Submitted	
Collection Efforts RSD.doc	CUSTOMER COMPLAINT AND ATTACHMENTS	78 kb	8/21/2012 4:53 PM	Y	view
System-generated complaint form.pdf	CUSTOMER COMPLAINT AND ATTACHMENTS	1 kb	8/21/2012 2:44 PM	Y	view

[Upload New File](#)

Figure 18 – Check Complaint Status

Once the complaint has been assigned to an Examiner to process the complaint, the Examiner Name and Regional Office fields will list the appropriate information. You can continue to upload supporting documents for the complaint providing the status is 'Open'. Once the complaint case is closed, the link to 'Upload New File' is no longer displayed.