



Best Practices for Maintaining Registration, Ongoing Education and Professional Qualifications Standards

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March 2026 ARM Educational Conference

Agenda

- 01 | Introduction
- 02 | Registration Services & Operations Best Practices
- 03 | Regulatory Review & Disclosure Best Practices
- 04 | Continuing Education & Qualifications Best Practices
- 05 | Overview of Identity Verification Requirement (ID-V)
- 06 | FINRA Gateway Tips and Best Practices

Registration Services & Operations Best Practices

Jeffrey Weinstein

Senior Director, Registration Services & Operations

The FINRA Support Center 2024 vs. 2025



- There was a 6% decrease in call volume in 2025
 - ✓ The FSC receives about 1,100 calls per day
 - ✓ The busiest day in 2025 had 2,544 interactions (calls + live chats)



- There was an overall 47% increase in customer use of AI chat in 2025
 - ✓ 64k AI chats on FINRA.org
 - ✓ 94k AI chats on FinPro



- The need for human-interaction support within FinPro decreased since the implementation of FinPro AI chat in June 2023.
 - ✓ 16% decrease in call volume to FSC's FinPro line
 - ✓ 49% increase in reps using the FinPro AI chat tool
 - ✓ The FSC received 26,963 callbacks and 5,812 live chats

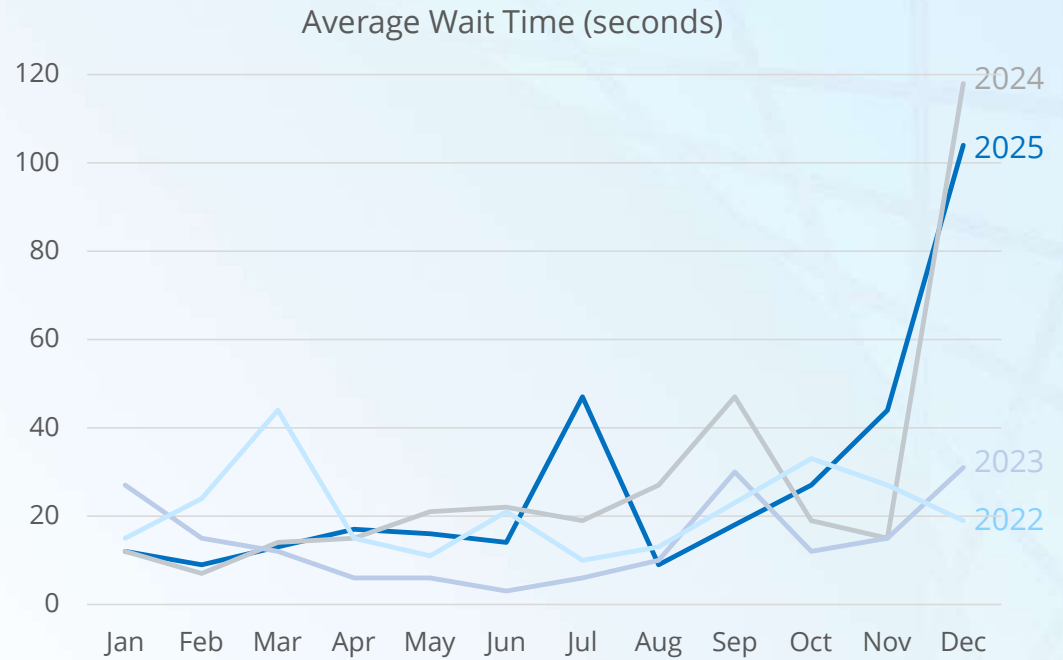
Customer Wait Time

2022
21s

2023
14s

2024
28s

2025
28s

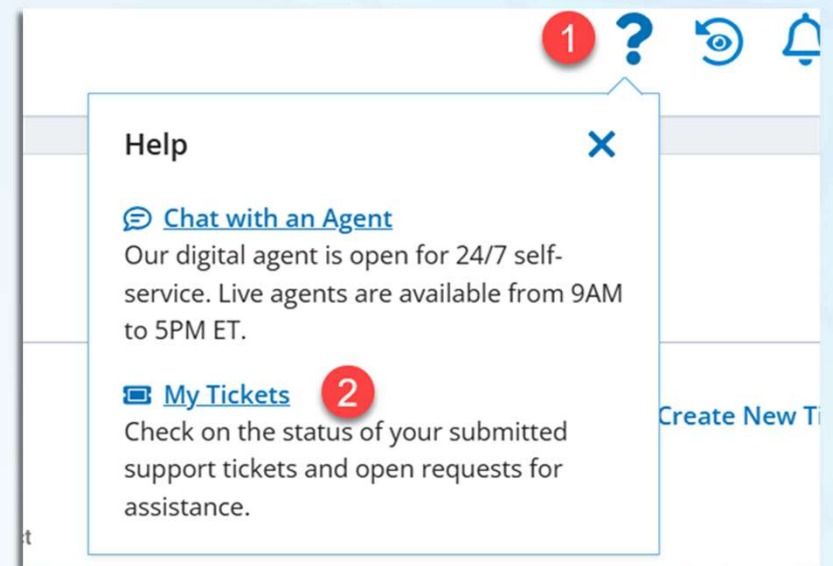


| Updates

Self-Service Tickets in FinPro

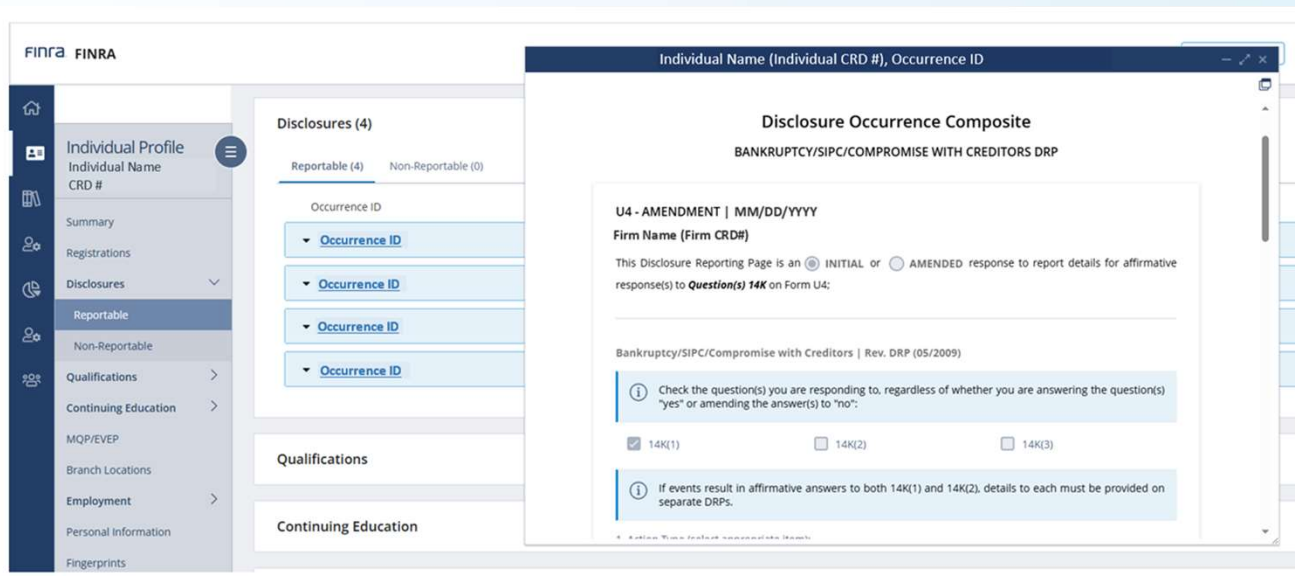
Since last year's conference, Self-Service tickets became available in FinPro in June 2025.

- Between June 2025 – Dec 2025 there were 1,698 Self-Service Tickets within FinPro.
- Top inquiries included
 - CE credits, requirements, and technical issues with CE courses
 - Profile information updates
 - Registration status and maintenance
 - Exam scheduling



FINRA Gateway Profiles

- Individual Disclosure Details added to Profiles in all the Gateways - May 31, 2025
- Firm users no longer need to jump to Classic CRD to view disclosure information



FINRA Gateway/CRD Authentication Changes

As of July 2025, all FINRA Gateway active users must follow FINRA's MFA requirement.

- Valid options are Duo Verified Push, Duo Mobile Passcode, and Security Key
- For more information: <https://www.finra.org/filing-reporting/multi-factor-authentication>

ID.me

- Early Access (Dec 15, 2025 – Feb 13, 2026)
- Starting in May, all SAAs, AAs, and users with entitlements to view sensitive data will be required to verify their identity.
- Later this year, it will be required for all account recovery of all users.
- For more information: <https://www.finra.org/filing-reporting/entitlement/identity-verification>

Reminder

- FinPro and FINRA Gateway have separate username and portals.

2025 SRO Changes

- NYSE-CHI name changed to NYSE-TEX (April 13, 2025)
- MIAX Sapphire adopted the ME and FE (May 1, 2025)
- NYSE-TEX adopted the MT registration (May 14, 2025)
- New SRO – 24X (October 14, 2025)
- New SRO – TXSE (February 1, 2026)

FINRA Fee Adjustment Rule Filing Overview



Rule 2024-019 filed for immediate effectiveness (Nov 2024)

- <https://www.finra.org/rules-guidance/rule-filings/sr-finra-2024-019>



Robert Cook's Letter to Member firms announcing the fee increase (Nov 2024)

- [Funding FINRA's mission](#)



Announcement in the Nov 13, 2024, FINRA weekly email



Fee Adjustment Schedule: <https://www.finra.org/SR-FINRA-2024-019-schedule>

Fee Changes – Exams

Qualification Exams (Examination Number and Name)	2025	2026
Securities Industry Essentials (SIE) Examination	\$80	\$100
Series 4: Registered Options Principal Examination	\$155	\$200
Series 6: Investment Company Products and Variable Contracts Representative Examination	\$75	\$100
Series 7: General Securities Representative Examination	\$300	\$395
Series 9: General Securities Sales Supervisor Examination – Options Module	\$130	\$175
Series 10: General Securities Sales Supervisor Examination – General Module	\$175	\$235
Series 14: Compliance Official Examination	\$350	\$450
Series 16: Supervisory Analyst Examination	\$245	\$325
Series 22: Direct Participation Programs Representative Examination	\$60	\$100
Series 23: General Securities Principal Examination – Sales Supervisor Module	\$105	\$135
Series 24: General Securities Principal Examination	\$175	\$235
Series 26: Investment Company Products and Variable Contracts Principal Examination	\$150	\$200
Series 27: Financial and Operations Principal Examination	\$175	\$235
Series 28: Introducing Broker-Dealer Financial and Operations Principal Examination	\$150	\$195
Series 39: Direct Participation Programs Principal Examination	\$100	\$200
Series 57: Securities Trader Examination	\$80	\$105
Series 79: Investment Banking Representative Examination	\$300	\$395
Series 82: Private Securities Offering Representative Examination	\$60	\$100
Series 86: Research Analyst Examination – Analysis	\$225	\$295
Series 87: Research Analyst Examination – Regulatory	\$150	\$195
Series 99: Operations Professional Examination	\$60	\$100

Fee Changes – Other Fees

Other Fees	2025	2026	2027	2028
FINRA Branch Registration	\$75	\$105	\$105	\$105
Reg Element CE	\$18	\$25	\$25	\$25
Late Disclosure Fee - First Day	\$100	\$100	\$100	\$100
Late Disclosure Fee - Subsequent Day	\$25	\$40	\$40	\$40
Late Disclosure Fee -Maximum Fees	\$1,575	\$2,460	\$2,460	\$2,460
Disclosure Processing	\$155	\$155	\$155	\$215
Initial/Transfer U4	\$125	\$125	\$125	\$175
Termination U5	\$50	\$50	\$50	\$70
Late Termination	\$100	\$100	\$100	\$140
Electronic Fingerprinting	\$20	\$20	\$20	\$28
Non-Electronic Fingerprinting	\$30	\$30	\$30	\$42

Fee Changes – CRD Ad Hoc Reporting Fees

Type (Description)	2025	2026	2027	2028
Existing – Ad Hoc Report already exists and will be rerun for current request.	\$240	\$240	\$240	\$340
Basic – New Ad Hoc Report must be written and will take up to 3 hours to complete.	\$360	\$360	\$360	\$500
Intermediate – New Ad Hoc Report must be written and will take up to 4 hours to complete.	\$480	\$480	\$480	\$675
Advanced – New Ad Hoc Report must be written and will take up to 5 hours to complete.	\$600	\$600	\$600	\$840
Complex – New Ad Hoc Report must be written and will take more than 5 hours to complete.	\$120/hour	\$120/hour	\$120/hour	\$170/hour

Fee Changes – Annual Fees

Renewal Late Fee

Fee	2025	2028
The minimum late fee FINRA will assess is	\$100	\$140
The maximum late fee FINRA will assess is	\$5,000	\$7,000

Personnel Assessment

Number of Reps	2025	2026	2027	2028	2029
0-5	\$210	\$245	\$260	\$270	\$295
6-25	\$200	\$210	\$250	\$260	\$285
26+	\$190	\$175	\$240	\$250	\$275

Annual System Processing Fee

Regulator Count	2025	2026	2027	2028
1-5	\$70	\$70	\$70	\$100
6-20	\$70	\$95	\$95	\$125
21-40	\$70	\$110	\$110	\$140
41+	\$70	\$125	\$125	\$155

Branch Office System Processing Fee (initial and annual)

Current = \$75

2028 = \$105

Branch Office Registration Fees

Fee	2025	2026
FINRA Branch Registration Fee	\$75	\$105
Annual Registration Fee 1-250 branch offices registered by the member	\$175	\$245
Annual Registration Fee 251-500 branch offices registered by the member	\$150	\$210
Annual Registration Fee 501-1000 branch offices registered by the member	\$125	\$175
Annual Registration Fee 1001-2000 branch offices registered by the member	\$100	\$140
Annual Registration Fee 2001+ branch offices registered by the member	\$75	\$105

Reminders

Support Reminders

- We introduced a co-browsing tool to FinPro and FINRA Gateway in March 2024.
 - An upgrade is planned for mid-2026 to allow a more seamless integration with our phone and chat system.
- Busier times of the year with longer wait times are typically end of the year (Nov & Dec), however, we've seen spikes mid-year in the month of July.
- You can learn if we're experiencing any issues by going to <https://finra.org/systemstatus>

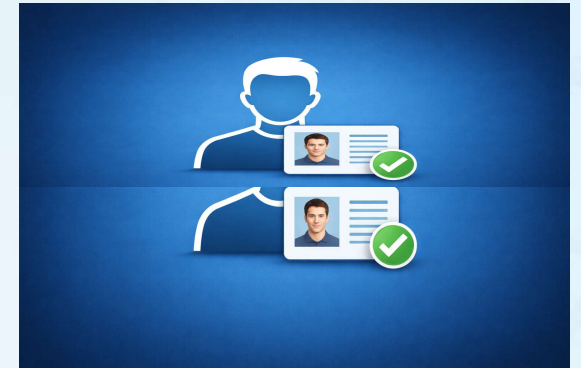
Overview of Identity Verification Requirement

Sep Fraunhoffer

Director, Information Operations

What is Identity Verification (ID-V)?

- FINRA is enhancing its security posture by implementing identity verification for certain users
- ID-V validates the identity of the FINRA Entitlement account owner using physical ID documents and photo/video
- FINRA is implementing this new requirement to:
 - Reduce risk of cyber theft and fraud
 - Enhance security for roles that manage access and for viewing certain highly sensitive information
- FINRA selected ID.me as its ID-V provider because it offers robust customer support and meets federal identity verification standards



Who Must Use Identity Verification?

The following account types are in scope for ID-V:

- Super Account Administrators (SAAs)
- Account Administrators (AAs)
- Users with access to view sensitive data
 - FBI fingerprint results
 - RAP sheet data
 - Social Security numbers
 - Sensitive data in reports and queues

NOTE: FINRA sent the list of entitlements that require identity verification to SAAs

When will ID-V launch?

- Communication and Outreach Campaign has already started!
- February – May: FINRA sends initial and reminder emails to SAAs, AAs, and impacted users
 - SAAs will receive a report of all accounts that will be impacted for their organization*
 - SAAs will receive a list of entitlements that require ID-V*
- May – September: FINRA flags accounts to require ID-V
 - Accounts will be selected in phases, continuing through September 2026
 - Once designated for ID-V, account owner will be prompted for ID-V upon login

* Investment Adviser only firms will not receive a report of their users or a list of entitlements because only the View SSN entitlement requires ID-V.

What To Expect

- Beginning May 11, 2026, accounts in scope will be updated by FINRA to require ID-V. Individuals must complete ID-V to access the FINRA Entitlement Platform.
- After login to the FINRA Entitlement Platform, individuals will be taken to ID.me website to complete ID-V using their ID.me account.
 - Individuals that already have an ID.me account must use existing ID.me account; otherwise, an account must be created using their personal email address
- Enrollment includes a live selfie and identity documentation (e.g., license, passport) when creating ID.me account.
- Date of birth verification will also be required to confirm identity on the FINRA Entitlement Platform.
- After verification, account will show ID-V in Account Management for awareness of who has been verified.

A screenshot of the ID.me + FINRA sign-in interface. At the top, it says "ID.me + FINRA". Below that is the heading "Sign in to ID.me". There is an "Email" label above a text input field containing the placeholder "Enter email address". Below the input field is a checkbox labeled "Remember me". A blue "Continue" button is positioned below the checkbox. At the bottom, there is a link that says "New to ID.me? [Create an account](#)". A grey box at the very bottom contains the text: "Social media sign-in is no longer available. Please sign in with your email."

How do Organizations Prepare?

- **SAAs:**
 - **Verify account information (name, entitlements) in Account Management**
 - If using a service provider, ensure that the individual information is accurate.
- **Accounts In Scope:**
 - **Ensure you have access to a smartphone with a camera or a webcam**
 - Individuals outside of the United States will have to use a live video call.
 - **If you already have an ID.me account, have the email and password ready**
 - **If you do not have an ID.me account:**
 - Retrieve Primary Documents (driver's license, state ID, passport)
 - Retrieve Secondary Documents (SSN card, birth certificate, utility bill, bank statement, etc.)



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Other Events That Require ID-V

- Every two years since last ID-V
- Accounts that are updated to include an entitlement that requires ID-V
- New accounts that require ID-V
- Account Recovery

Resources

- Help Resources and FAQs:
 - Visit <https://www.finra.org/filing-reporting/entitlement/identity-verification>
- ID.me Support
 - Visit <https://help.id.me/hc/en-us>
 - 24 x7 virtual chat
- Questions/Feedback:
 - Email: FINRAInfoOps@finra.org

Regulatory Review & Disclosure Best Practices

Karin Marshall

Senior Director, Regulatory Review and Disclosure

| Tools and Resources

Virtual Disclosure Training



- **Introduction to Individual Disclosure**
 - ✓ Firm-facing e-learning course
 - ✓ Launched July 1, 2025, in FLEX
- **Webinars: Disclosure Video Series**
 - ✓ Available at finra.org/webinars
 - ✓ Financial Reporting
 - ✓ Customer Complaints, Arbitrations and Civil Litigations
 - ✓ Criminal Events
 - ✓ Regulatory Actions, Investigations, and Statutory Disqualification
 - ✓ Terminations
 - ✓ BD Disclosure
 - ✓ Disclosure Reporting Tips and Best Practices

Disclosure Reporting Boot Camp

- In-person group discussion with panel of FINRA disclosure experts
- Next session **April 21-22, 2026**, at FINRA's New York City office (limited seats still available)
- Visit finra.org/crd/help for more information, including cost and how to register (link also appears in FINRA weekly email)



Disclosure Reporting Boot Camp



Past Locations

- New York, NY
- Columbus, OH
- Duluth, GA
- Dallas, TX
- Washington, DC
- Rockville, MD



Potential Locations

- Boca Raton, FL
- Chicago, IL
- Denver, CO
- Los Angeles, CA



Tools and Resources



U4/U5 Interpretive Guidance and Explanation of Terms

- ✓ Available in Gateway while submitting Forms U4 and U5



Form U4 and U5 Interpretive Questions and Answers

Below is a list of Frequently Asked Questions (FAQ) regarding a registered person's reporting obligations with respect to Forms U4 or U5. These FAQ are organized by the question number as found on the Forms U4 and U5.

Explanation of Terms - Gateway

Criminal Disclosures

Individual Criminal Disclosures ?

Felony

14A. (1) Have you ever:

(a) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony? *

Yes No

(b) been charged with any felony? *

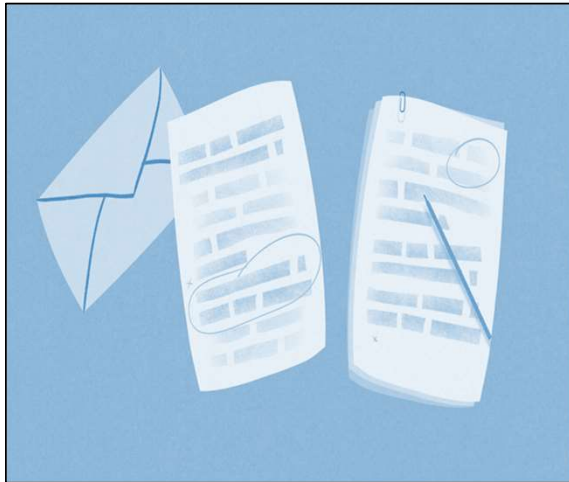
Yes No

N Means being accused of a crime in a formal complaint, information, or indictment (or equivalent formal charge).

14B. (1) Have you ever:

| Disclosure Letters

Disclosure Letters




- **Independent Research**
 - No letter ≠ No Disclosure
- **FinPro**
 - ✓ Disclosure letter notifications are available
 - ✓ Firms can opt in and determine timing

Disclosure Letters - FinPro

FINRA. FinPro Gateway™ User: John Doe (CRD# 123456) ? 2 NK

My Dashboard

 Welcome to the new and Improved FinPro! [View Notification](#) ✕

My Tasks

A disclosure letter was received by ABC Firm on 03/24/2000.
[View Details](#) CONTACT YOUR FIRM

Shortcuts

- [Print U4](#)
- [View U5](#)
- [Print CE Transcript](#)
- [Go to FINRA.org](#)

Disclosure Letters - FinPro

▲ **FinPro Disclosure Review Notifications** [View Change History](#) [Edit Settings](#)

Provides the capability to determine the timing of the disclosure review letter notification for the employees and contractors. If no selection is made, notification is sent after 30 days.

Disclosure Review ⓘ Last Updated by Vijaya Jasti on 10/23/2025 Opt-In

Send notification after following no. of days: ⓘ

30 days 15 days 10 days 7 days

Add firm contact(s) to send a copy of the email. ⓘ

Email: **test@firm.com**

Tips and Best Practices

Tips and Best Practices



- **Fingerprinting before U4 filing**

- ✓ Early identification of possible statutory disqualification matters
- ✓ Possible late fee savings
- ✓ Time savings



- **Criminal Disclosure and Court Documents**

- ✓ State statutes vary widely
- ✓ Complete documents are required



- **Get it right the first time**

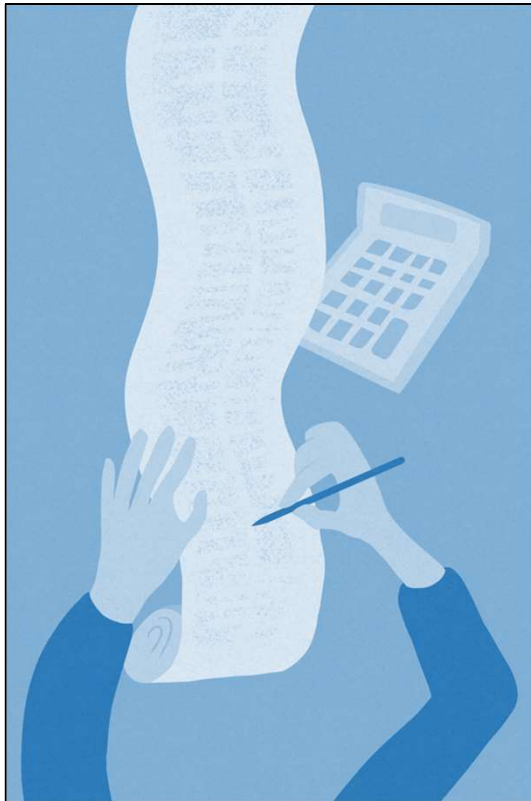
- ✓ Customer complaints – subject of vs. named



- **Sensitive Information in Form Filings**

| Disclosure Reminders

Disclosure Fee Changes



- Disclosure Late Fee Has Increased
 - ✓ Maximum late fee (60+ days) is now to \$2460
- Disclosure Review Processing Fees Will Increase
 - ✓ Fee per filing increases to \$215 in 2028

Public Records Review

Enhanced “Daily” Review

- ✓ Review of financial public records upon initial registration.
- ✓ Indefinite look back for currently reportable matters.
- ✓ Completed within days of U4 filing.
- ✓ Disclosure letters begin with "Per enhanced analysis of public records review..."
- ✓ Fulfills Rule 3110(e) obligation for financial disclosure questions only per Information Notice 5/18/18.

Enhanced “Monitoring” Review

- ✓ Ongoing review of financial public records for all registered representatives.
- ✓ Disclosure letters begin with "Per enhanced *monitoring* analysis of public records review..."
 - Excludes registered representatives with European residential addresses.
 - Catches bankruptcy filings, judgments and lien recordings – as soon as the next day.
 - Helpful in updating “Pending” events and reducing late reporting.

Continuing Education & Qualifications Best Practices

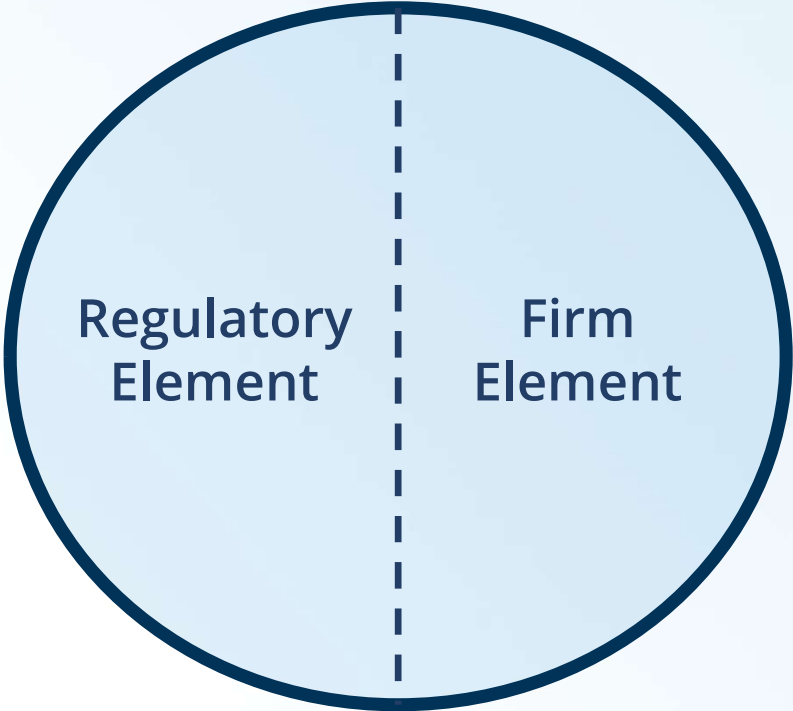
Carl Rubin

Associate Director, Qualifications Program

| Continuing Education Tips

FINRA Rule 1240. Continuing Education

Continuing Education Requirements for Registered Persons



“View a Regulatory Element Learning Plan”

Available information:

- Course topics, assignments, titles and course descriptions
- Registration and exam information included in registration categories

Select 2026 Registration Categories

Select all applicable registration categories. Hover over the icons next to each section to see the registrations included in each category. Please be aware that the registrations in each category are subject to change annually.

Year *

REPRESENTATIVE	PRINCIPAL
<input type="checkbox"/> Sales Representative i	<input type="checkbox"/> Sales Principal i
<input type="checkbox"/> Limited Sales Representative i	<input type="checkbox"/> Limited Sales Principal i
<input type="checkbox"/> Municipal Securities Representative i	<input type="checkbox"/> Sales Supervisor i
<input type="checkbox"/> Investment Banking Representative i	<input type="checkbox"/> Options Principal i
<input type="checkbox"/> Operations i	<input type="checkbox"/> Municipal Securities Principal i
<input type="checkbox"/> Research Analyst i	<input type="checkbox"/> Investment Banking Principal i
<input type="checkbox"/> Securities Trader i	<input type="checkbox"/> Financial Operations Principal (FinOp) i
	<input type="checkbox"/> Research Principal i
	<input type="checkbox"/> Securities Trader Principal i
	<input type="checkbox"/> Compliance i

[VIEW LEARNING PLAN >>](#)

Audience Information Added to Courses

Welcome

Welcome to **Preventing Trading Ahead of Research Reports**, a 2026 Regulatory Element course for research and securities trader registrations.


Prior to publication, draft research report content—for example, ratings, price targets or earnings estimates—is considered nonpublic.

[FINRA Rule 5280](#) (Trading Ahead of Research Reports) sets forth obligations and restrictions for regarding trading ahead of research reports. This rule prohibits firms from establishing, increasing, decreasing or liquidating any inventory position in a security based on nonpublic advance knowledge of the issuance or content of a research report in that security. The rule also requires firms to establish, enforce policies and procedures to restrict or limit the information flow between the research and trading department in order to prevent trading department personnel from using nonpublic knowledge of the issuance or content of a research report in that security.

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Welcome

Welcome to **Reg BI: Preparing a Recommendation for a Particular Retail Customer**, a 2026 Regulatory Element course for sales, limited sales, municipal securities and compliance registrations.




Introduction: Slide 1 of 5

WELCOME

Welcome to **Disrupting the Cycle of Financial Fraud: Understanding Scam Trends**, a 2026 Regulatory Element course for sales, limited sales, municipal securities, operations and compliance registrations.

It is very likely that you know someone who has been targeted by a scam; you may even have been targeted yourself. Recent studies estimate that 15% of the U.S. population are self-reported victims of financial fraud, and the percentage that are unreported victims is certainly much higher.



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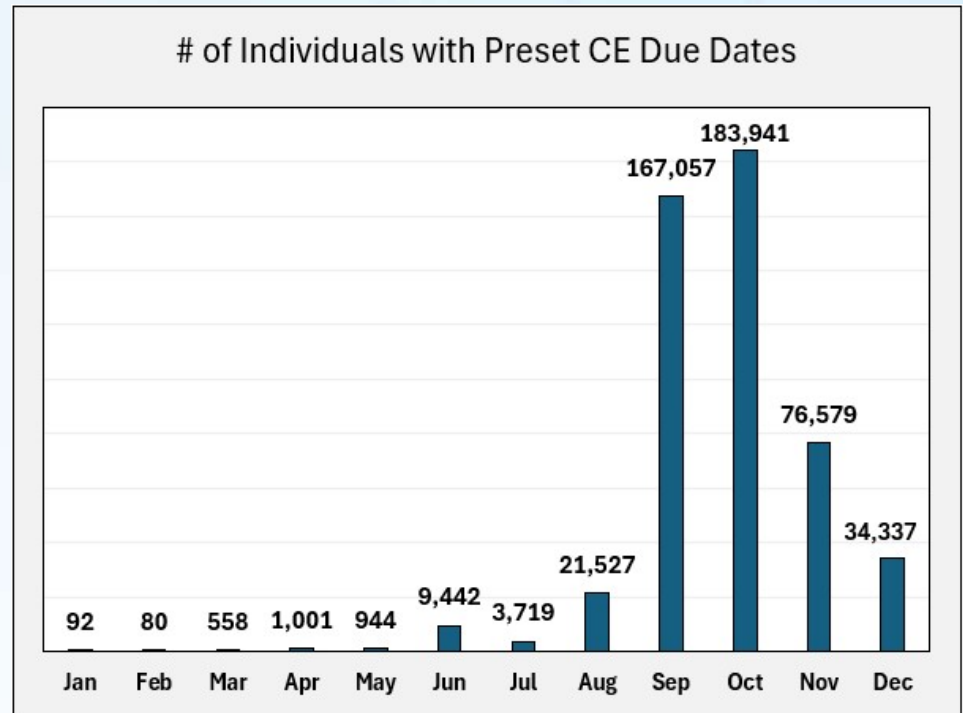
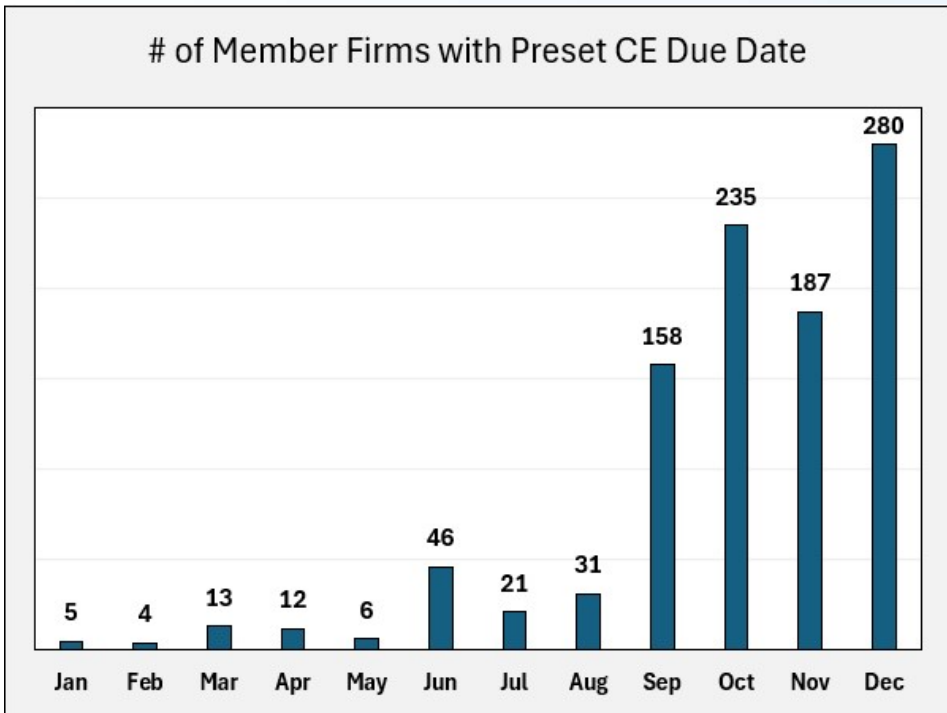
Regulatory Element Course Updates

New for 2026:
 Course update
 information available
 on FINRA.org

The screenshot shows the FINRA website navigation menu with 'Registration, Exams & CE' selected. A sidebar on the left lists navigation options, with 'Continuing Education (CE)' expanded to show 'View a Regulatory Element Learning Plan'. The main content area features a breadcrumb trail: 'REGISTRATION, EXAMS AND CE > CONTINUING EDUCATION (CE)'. The title is '2026 Regulatory Element Course Updates'. Below the title is a paragraph explaining that courses are occasionally modified after release. A note states that revisions will not affect learners who have already completed the course. A table follows, detailing the update on January 23, 2026, for all 2026 Regulatory Element courses, which were updated to resolve a recording issue in the FinPro Gateway.

Date of Update	Course Title	Impacted Registration Categories	Description of Change
Jan. 23, 2026	All 2026 Regulatory Element courses	All Registration Categories	Courses have been updated to resolve an issue that could prevent course completions from being properly recorded and displayed in FinPro Gateway.

Firm Usage of Early Deadlines & Auto Notifications as of 02/18/2026



Firms with Early Deadline	998
Firms Receiving CE Notifications	1,896

Number of Individuals with Early Deadline set by Firms	499,277
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FINRA Gateway Reports & Access to FinPro

FINRA Gateway Reports - Monitor CE obligations and statuses of registered persons

- Use the Annual Regulatory Element templates
- Customize templates as needed
- Review FINRA Gateway's Annual CE Obligations page on FINRA.org for more information

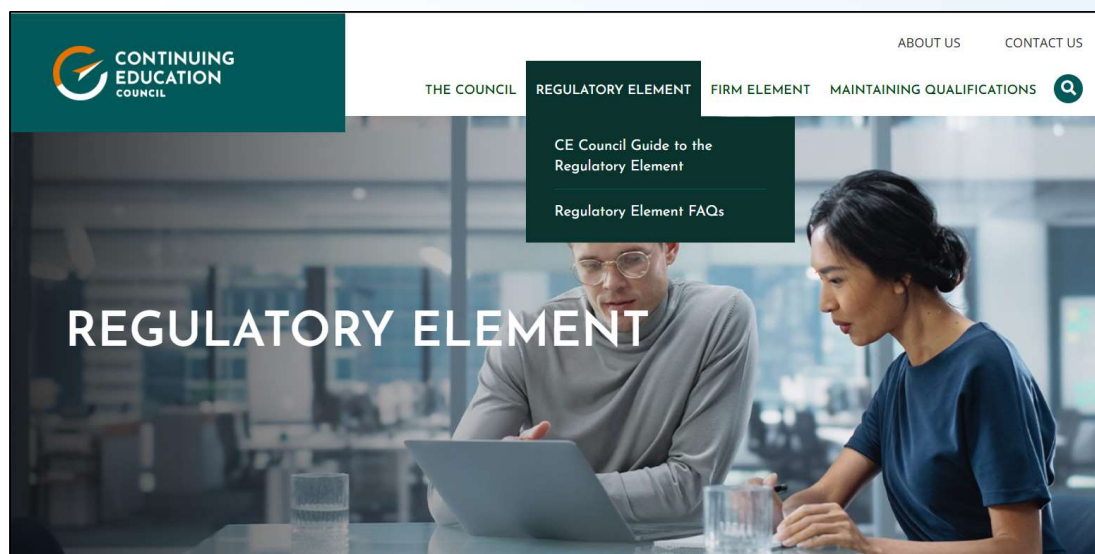
FinPro - Ensure registered persons have access to FinPro

- To identify registered persons without an active FinPro account:
 - Use the FinPro Access Tracking report template available in FINRA Gateway
 - Set the filter for the "Is FinPro User" field to "No" when using the template
- Registered persons who do not currently have a FinPro account can create an account on the FinPro registration page.
 - For guidance, they may refer to the FinPro account creation guide and the FinPro account creation video tutorial

CE Council Resources - Regulatory Element

FINRA.

CE Council Website: www.cecouncil.org



CE Council Guide to the Regulatory Element

Provides information about the course assignment processes, annual deadlines, collaborative content development, and compliance tools and best practices for firms.

Regulatory Element FAQs

Provides answers to questions to help firms and their registered persons with Regulatory Element requirements.

CE Council Resources - Firm Element

CE Council Website: www.cecouncil.org



Quarterly Highlights (soon to be renamed Firm Element Focus)
 Helps firms identify potential topics that they may want to include in Firm Element training plans.

CE Council Guide to Firm Element Continuing Education Programs
 Provides a starting point to walk firms through planning, developing and implementing a Firm Element program.

Firm Element Needs Analysis Template
 Offers an example framework for determining a firm’s training needs and available in three formats (PDF, Word and Excel).

| Qualifications Tips

Scheduling Exams when Capacity Challenges Exist

General tips to consider if faced with capacity issues:

- Stagger registration dates for large groups of new hires
- Schedule:
 - larger groups of candidates mid-week and mid-month when centers may have more availability
 - smaller groups of candidates from June to August when centers have heavier volume
- Check for cancellations regularly as slots often open up
- Use Prometric's ezSeat and bulk scheduling features

Free Prometric Services

ezSeat

Firms can:

- Reserve groups of seats up to six months in advance
- Add appointment details to reservations up to two weeks before the appointment*
- Email EZSeat-FINRA@prometric.com for help using this service - dedicated email for FINRA to ensure a quick response

Bulk Scheduling

- Book group appointments in advance by sending Prometric a spreadsheet with candidates and their information - template provided by Prometric
- The Prometric team will schedule these appointments for candidates on behalf of the firms
- Firms can email globalregistrations@prometric.com for help with bulk scheduling

* Note: Seats automatically released if candidate information is not populated in the appointment slots two weeks before the appointment

ADA Testing Accommodations

FINRA's Commitment

- Maintain exam validity while removing unnecessary barriers
- Ensure candidates with documented disabilities can fully demonstrate their true knowledge and aptitude
- Provide reasonable modifications and accommodations

Process

- Streamlined request procedures initiated by the firm or the individual
- Tailored accommodation options based on individual documented needs - extra time, private rooms, reader/recorder, paper-based exams, etc.
- Confidential handling of all disability documentation
- Not available with Prometric's ezSeat scheduling

Limited English Proficiency (LEP) Accommodations

FINRA's Commitment

- Allow non-native English speakers to demonstrate their true industry knowledge without language barriers
- Provide eligible candidates with additional time to process and respond to examination content

Process

- For Firm-Sponsored Candidates: Sponsoring firm submits LEP requests through established channels
- For SIE Exam Takers: Candidates complete and submit the LEP request via an online form directly to FINRA for review
- FINRA automatically reapplies approved LEP time to subsequent exams opened within 5 years of initial approval. No additional requests needed.

Extended Time

- Exams less than 2 hours - 30 minutes additional time
- Exams greater than 2 hours - 60 minutes additional time

Qualifications Exams Waivers and Exemptions

- Must be submitted by the firm on behalf on an individual with a U4 on file
- Submitted through FINRA Gateway
- Consolidate multiple exam waiver requests into a single filing
- Be mindful of the distinction between waivers and exemptions
 - Waivers are evaluated on facts and circumstances
 - Exemptions are criteria based
 - SIE
 - Series 86
 - Series 16 Part II
- What information should be included?
- Turnaround Time
- Appeals Process

Maintaining Qualifications Program (MQP)

- FINRA's Maintaining Qualifications Program (MQP) allows eligible individuals to maintain their qualifications for up to five years by completing continuing education (CE) annually
- Eligible individuals may elect to participate in the MQP:
 - immediately after a registration category is terminated
 - within two years from the termination date of the registrations
- While MQP is an individual program, some firms include information about MQP in their offboarding materials
- An individual's MQP status is available to firms in FINRA Gateway
 - Individual Search – Associated or previously associated individuals
 - Pre-Registration Search – During hiring process
- FIND for MQP

FINRA Gateway Tips and Best Practices

Reuben Thomas

Lead Product Manager, CRED Technology

E-Signed U4 Record Keeping Best Practice

- Firms can now rely on CRD to meet recordkeeping requirements for Form U4 filings Regulatory Notice 25-13
- Allows firms to rely on CRD to meet their record keeping requirements under:
 - FINRA Rule 1010(c)
 - Exchange Act Section 17(a)
 - SEC Rule 17a-4
- For 100% coverage, firms should use FINRA's E-Signature Solution for any U4 that requires a signature pursuant to FINRA Rule 1010.



API Best Practice – Initiating Rep Edit & E-Sign

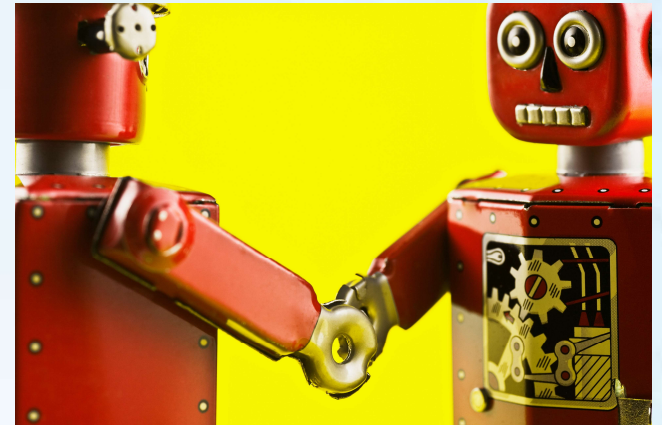
- **The Challenge**

- Firm creates a U4 draft using API
- Firms that wish to leverage FinPro Gateway to involve the rep in drafting the U4 must log into FINRA Gateway to Allow Rep Edits and/or send to rep for E-Signature, creating a bottleneck

- **Using API**

- Allow Rep Edits and send for E-Signature using your own system
- Coming soon – Enable Rep Edits and E-Signature in one step (details in Panel 2)

- **Bonus: Involving individuals in the U4 drafting process through FinPro Gateway maximizes the relief available through Regulatory Notice 25-09 (details in Panel 2)**



Gateway Reports Resources

Finding Help When You Need It

- Need Help? button
- FINRA Gateway Reports page on finra.org

The screenshot shows the FINRA Gateway Reports interface. At the top, there are buttons for 'Help us Improve Reports' and 'Need Help?'. Below these is a search bar labeled 'Search All Custom Reports, Templates...'. The main content area is divided into 'My Reports (49)' and 'Templates (41)'. Under 'My Reports', there is a section for 'Custom Reports (49)' with a list of reports, including 'Individual CE' which was last updated and created on 10/16/25. A pop-up window titled 'Need help with Reports?' is overlaid on the interface, providing a user guide, data dictionaries, and real-world examples. It lists five featured help articles: 'Work with the Export Tool', 'Tips on Tracking FinPro Attestations', 'Report on NRF, IA, or RR Individuals', 'Track State Registrations', and 'Review Current Residence or Branch Locations'.

FINRA Gateway Reports Help Page

What you'll Find There

- Data Dictionaries – Your starting point for understanding available data fields
- Real-World Examples – Demonstrates use of Gateway Reports with real examples from firms
- Direct Links – Copy real-world examples without manually recreating them

Support Resources

[FINRA Gateway Reports User Guide](#)

Data Definitions:

- [Rule 4111 Compliance Tool Glossary](#)
- [Individual Data Dictionary](#)
- [Branch Data Dictionary](#)
- [Firm Data Dictionary](#)
- [Annual CE Data Dictionary](#)
- [IAR \(Investment Adviser – Registered\) CE Data Dictionary](#)
- [4530 Customer Complaints and Disclosures Data Dictionary](#)
- [Account Details Data Dictionary](#)

Real-World Examples

The following examples, shared by firms, demonstrate how to use FINRA Gateway Report tools in the context of real-world business needs:

[Tennessee Tax Template Creation](#)

Create a template to report Tennessee Taxes for individuals in your organization that are registered in Tennessee

Custom Reports Best Practices

- **Customize Your View**
 - Add/Remove Columns
 - Reorder Columns
- **Save Your Work**
 - Descriptive names
 - Save frequently
- **Share with Your Team**
 - Generate a link
 - Share the report settings with your team

The screenshot displays a report customization interface with two main panels: 'All Columns' and 'Selected Columns (54)'. The 'All Columns' panel features a search bar and a list of 20 categories, each with a checkbox and a right-pointing chevron. The 'Selected Columns (54)' panel shows a list of 10 selected items, each with a checked checkbox and a right-pointing chevron.

All Columns	Selected Columns (54)
<input type="checkbox"/> Attestation History	<input checked="" type="checkbox"/> Branch Office Locations
<input checked="" type="checkbox"/> Branch Office Locations	<input checked="" type="checkbox"/> Employments
<input type="checkbox"/> CE Status	<input checked="" type="checkbox"/> First Name
<input type="checkbox"/> CE Status Date	<input checked="" type="checkbox"/> Individual CRD#
<input type="checkbox"/> Date Finpro Account Created	<input checked="" type="checkbox"/> Last Name
<input type="checkbox"/> Date Last Accessed Finpro	<input checked="" type="checkbox"/> Middle Name
<input type="checkbox"/> Deficiencies	<input checked="" type="checkbox"/> Professional Designations
<input type="checkbox"/> Deprecated - CE Base Date	<input checked="" type="checkbox"/> Registration Status History
<input type="checkbox"/> Deprecated - CE Sessions	<input checked="" type="checkbox"/> Registrations
<input type="checkbox"/> Disclosure Filings	<input checked="" type="checkbox"/> Residential Locations
<input type="checkbox"/> Disclosures	
<input checked="" type="checkbox"/> Employments	
<input type="checkbox"/> Exams	
<input type="checkbox"/> Finpro Address	

Date Filtering Pro Tips

- **Filtering for Null Dates**
 - Find records with blank date fields
 - Useful for finding active registrations
- **Using Relative Dates**
 - Examples: Past 3 days, Last month
 - Perfect for recurring reports
- **Set Up Calendar Reminders**
 - Schedule weekly/monthly report checks
 - Include the direct link to the report in your calendar invite

Filter By: Branch Office Locations-RSL End Date

is null

APPLY FILTER

Filter By: Branch Office Locations-RSL End Date

In Range

Exact Range: 2026-02-20 to 2026-02-21

Relative Range (01/01/2026 - 01/31/2026)

Days Weeks Months Quarters Years

Last month (selected) Past 2 months (Max: 60)

This month Next 2 months (Max: 60)

Next month

APPLY FILTER

FinPro Gateway Best Practices

> REGISTRATION, EXAMS AND CE

Financial Professional Gateway (FinPro Gateway)

Overview Announcements FAQ **User Support and Training** Firm Resources

This page provides an overview of support resources available to the Financial Professional Gateway (FinPro Gateway™) users (financial professionals). For information available to firm compliance professionals, refer to the [Firm Resources](#) page. For answers to frequently asked questions about FinPro Gateway, see the [FAQ](#) page. For information about FinPro Gateway functionality enhancements and changes, refer to the [Announcements](#) page.

Quick Reference Guides

Refer to the quick reference guides for instructions:

- Creating a FinPro Gateway Account (PDF)
- Tracking IAR CE in FinPro Gateway (PDF)
- Maintaining Email Addresses in FinPro Gateway Guide (PDF)
- Viewing Form Filing Event History in FinPro Gateway Guide (PDF)
- Completing Regulatory Element CE Learning Plans in FinPro Gateway (PDF)
- Enrolling in the MQP and/or EVEP (PDF)
- FLEX Learner User Guide (PDF)
- Enrolling in the IAR EVEP (PDF)
- Completing Form U4 in FinPro Gateway (PDF)

Helpful guides to send to reps

Financial Professional Gateway (FinPro Gateway)

Overview Announcements FAQ User Support and Training **Firm Resources**

This page provides an overview of the Financial Professional Gateway (FinPro Gateway™) tools and resources available to firms. For information available to FinPro Gateway users (industry professionals), see the [User Support and Training](#) section. For answers to frequently asked questions, see the [FAQ](#) page. For information about FinPro Gateway functionality enhancements and changes, refer to the [Announcements](#) page.

- ▶ Satisfying Regulatory Obligations: Using FinPro Gateway to Provide Required Information to Associated Persons
- ▶ Firm Settings: Managing Organization and Associated Persons
- ▶ Allow Rep Edits: Enabling Associated Persons to Edit Information
- ▶ FINRA Gateway Reports: Monitoring and Reporting
- ▼ **Requesting Sample FinPro Gateway Notification**

Member firms which have opted in to sending automated FinPro Gateway notifications to registered and previously registered individuals may want to share email notification samples with impacted individuals. Providing sample notifications to associated persons may help them understand that these notifications are not spam or part of phishing scams. Firms may request sample FinPro Gateway notifications by [emailing FINRA](#).

Send sample email notifications to reps

