
DoBS Portal

External User Guide

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Document Purpose

The Commonwealth of Pennsylvania (CWOPA) Department of Banking and Securities (DoBS) has launched a DoBS Portal to allow for securities institutions to complete registrations, submit annual financial information, and respond to examinations. This document will provide the steps on how to use the DoBS Portal during investment adviser registration and submission of financial information.

DoBS Portal Information

The DoBS Portal can be accessed using the URL provided below:

<https://www.portal.dobs.pa.gov/>

Access and User Authentication

The DoBS Portal uses Keystone authentication which is used across other Commonwealth of Pennsylvania websites. The user will need to create a Keystone Login Account to proceed with using the DoBS Portal. This document does not include any Keystone related documents, but links are available on the log-in screen for additional references.



DoBS Portal
An Official Pennsylvania Government Website

DEPARTMENT OF BANKING AND SECURITIES
PENNSYLVANIA

A **Keystone Login** account is required to access the DoBS Portal. If you have not already done so, create a **Keystone Login** account and log in below.

Browser Recommendation: Google Chrome

- Create a Keystone Login Account**
- Please note:** The first time that you log in you will be directed to a registration page where you will establish your profile.

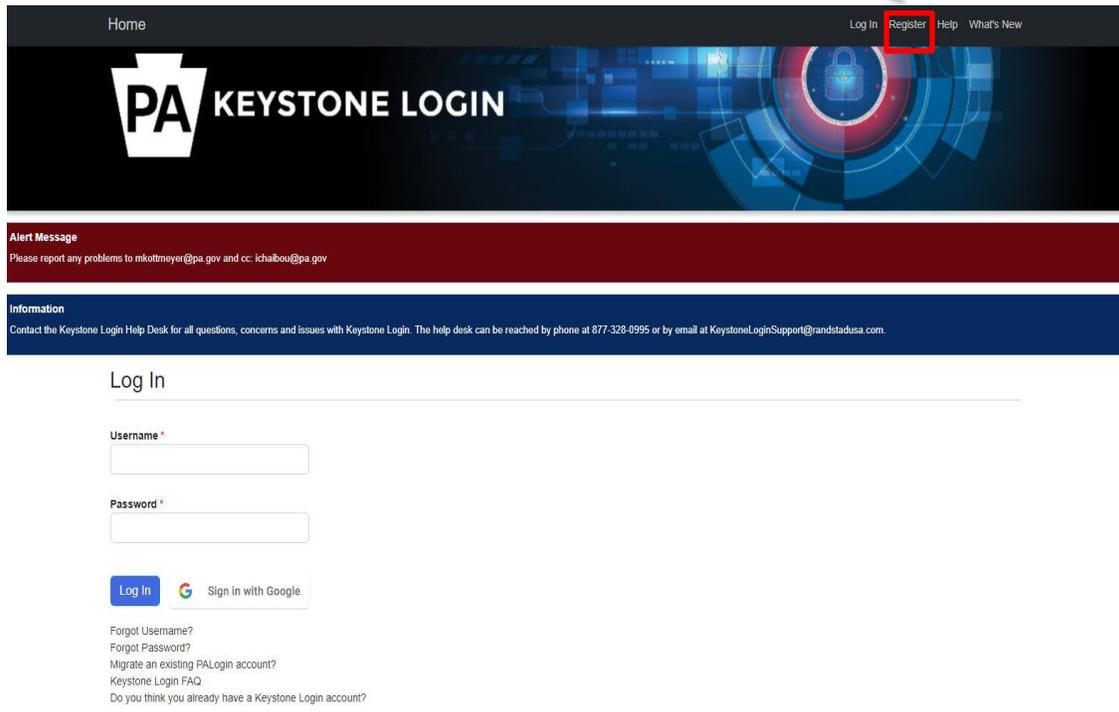
Keystone Login Help Desk
On May 18, 2020, the Commonwealth of Pennsylvania will be opening the **Keystone Login Help Desk for Keystone Login** users. For all questions, concerns and issues with Keystone Login, please contact the new **Help Desk at 877-328-0995**.

DoBS Portal Support
For resources which includes **DoBS Portal User Guides** and **Frequently Asked Questions**

DoBS Portal	Keystone Support
<p>Click Login button to redirect to Keystone Login site. Provide your Username and Password in the Keystone Login site to login to DoBS Portal.</p> <p>Login</p> <p>Powered by PA KEYSTONE LOGIN Learn more about Keystone Login</p>	<p>Keystone Login Help Desk Number: 877-328-0995</p> <p>Keystone Login Help Desk Email: KeystoneLoginSupport@randstadusa.com</p> <p>Register</p> <p>Forgot Username?</p> <p>Forgot Password?</p> <p>Having trouble registering?</p> <p>Now available: Unlock your Keystone Login account with a one-time passcode. Go to the Keystone Login portal, log in, and select Edit Account to add an email address.</p>

The user will be directed to the below screen when they select the “Login” button from the previous screen shot.

- If the user already has a Keystone login, complete the login information.
- If the user does not already have a Keystone Login, select “Register”



Home [Log In](#) **Register** [Help](#) [What's New](#)

PA KEYSTONE LOGIN

Alert Message
Please report any problems to mkottmeyer@pa.gov and cc: ichaibou@pa.gov

Information
Contact the Keystone Login Help Desk for all questions, concerns and issues with Keystone Login. The help desk can be reached by phone at 877-328-0995 or by email at KeystoneLoginSupport@randstadusa.com.

Log In

Username *

Password *

[Log In](#)  Sign in with Google

[Forgot Username?](#)
[Forgot Password?](#)
[Migrate an existing PALogin account?](#)
[Keystone Login FAQ](#)
[Do you think you already have a Keystone Login account?](#)

A **new user** will be directed to the below page to complete the necessary fields to create their new Keystone Login.

Register

Personal Information:

First Name *

Last Name *

Date Of Birth * 

Contact Information:

Enhanced Security

Email

Mobile Phone Number

Note: Providing contact information helps to make password resets and account updates easier. If contact information is not provided, the only available methods for resetting a password are answering security questions or contacting the Keystone Login Help Desk.

By providing your mobile number, you consent to receiving text messages from the Commonwealth of Pennsylvania (Keystone Login) for identity verification purposes. Messages are only sent as part of this process. Standard messaging and/or data rates may apply. To opt-out of text messages, users must edit their account and delete their mobile number or contact the Keystone Login Help Desk for assistance.

Login Information:

Username *

Password *

Confirm Password *

The username should be between 6 and 64 characters and should not contain any spaces.

The password must pass these rules:

- Must be between 12 to 128 characters in length.
- Do not include any of your username, your first name, or your last name.

The password must pass 3 out of 4 of these rules:

- One uppercase letter.
- One lowercase letter.
- One numeric number.
- One non-character (such as !, %, ^, etc).

Password Strength: Invalid

Security Questions:

Security Question One *

Security Answer One *

Security Question Two *

Security Answer Two *

Security Question Three *

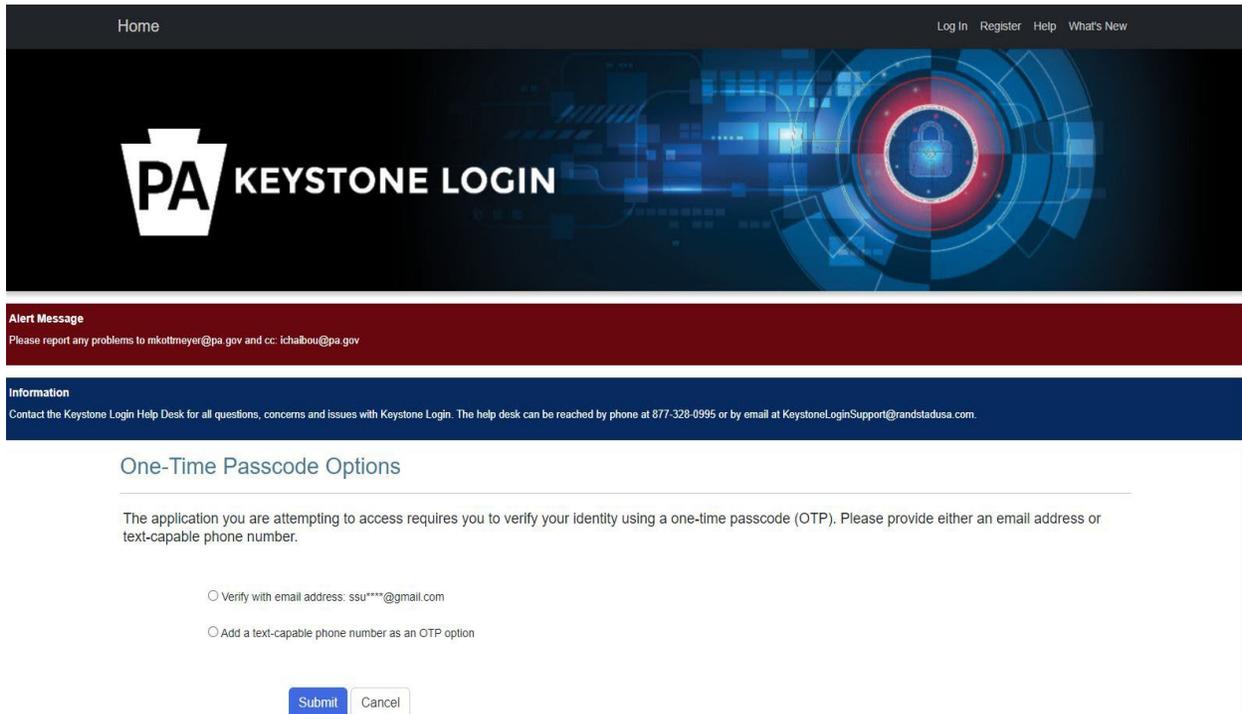
Security Answer Three *

Note: Question and answer data is case insensitive. Be aware we will be automatically stripping leading and trailing spaces.

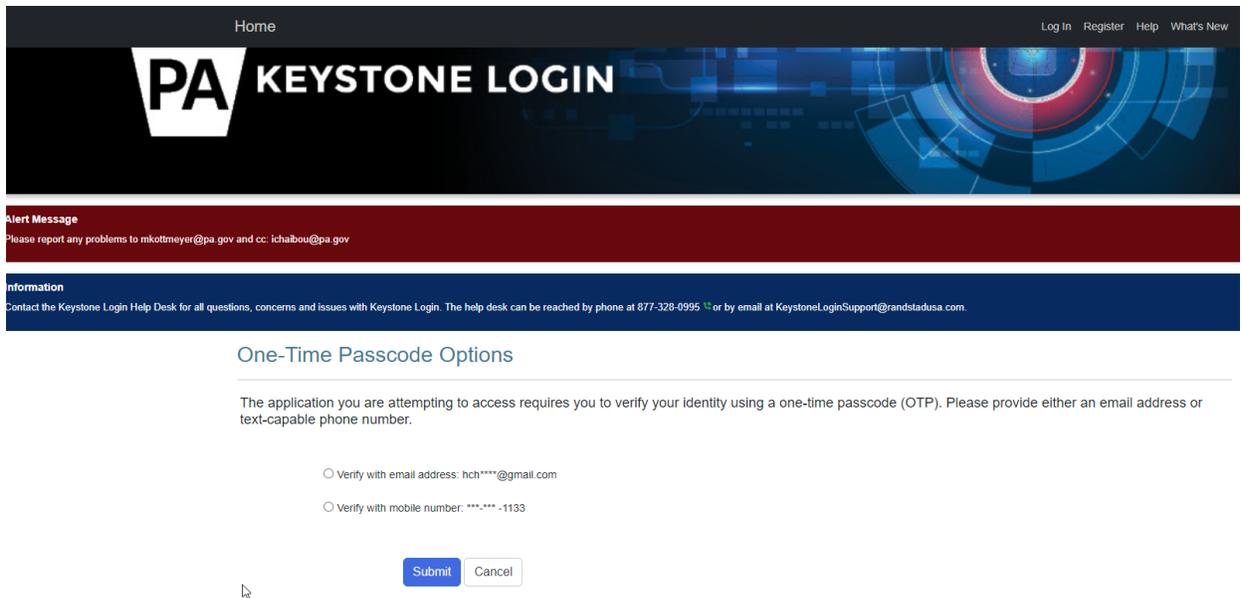
Consider this when creating your answers to your security questions. Your answer should not be a word that is part of the security question.

An **existing user** will be directed to the multi factor authentication page. The user will select how they want to receive their one-time passcode(OTP) (email or phone).

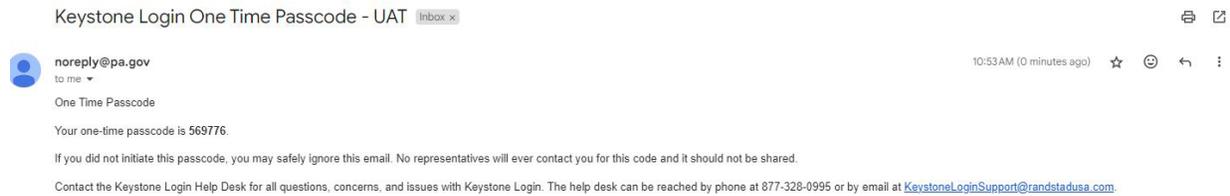
In the below screenshot, the user has not added a phone number as a one-time passcode (OTP).



The below screenshot is an example of when the user has added an existing phone number.



If the user selected “email” the one-time passcode will be sent to your email and will look like the below screenshot.



Step 1: Email Notification

The user will receive an email notification from PA DOBS Self-Service Portal. The subject will state “Pennsylvania Dept of Banking and Securities- Join Code Invitation”. The email indicated on the organization’s Form ADV filings or communicated to the assigned examiner will be used.

- Copy the join code.
- Click the link to access the DoBS Portal.

Pennsylvania Dept. of Banking and Securities - Join Code Invitation

1 message

PA DOBS Self-Service Portal <donotreply@donotreply.com>
Reply-To: donotreply@donotreply.com
To: Mr. Smith <:ssmith.@gmail.com>

Sat, Aug 14, 2021 at 6:39 PM

Mr. Smith,

You have received an invitation to join entity **XXX, LLC** registered in the Pennsylvania Department of Banking and Securities Self-Service Portal with the role of **Manager**.

To accept this invitation, please go to <https://www.portal.dobs.beta.pa.gov/ext/>, log in or create an account and enter your join code displayed below.

Your join code: XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX

The information transmitted is intended for the person or entity to which it is addressed. Review, transmission, dissemination or other use by persons or entities other than the intended recipient is prohibited. If you received this message in error, please delete the material from any computer.

Step 2: DoBS Portal

Once the user clicks the link in their email, the user will be directed to the Keystone Login page of the DoBS Portal.

- The user can either create a Keystone login account from this page or sign into their Keystone account.
- If the user encounters any Keystone login issues, use the resources listed under Keystone Support.



DoBS Portal
An Official Pennsylvania Government Website

A **Keystone Login** account is required to access the DoBS Portal. If you have not already done so, create a **Keystone Login** account and log in below.

Browser Recommendation: Google Chrome

- [Create a Keystone Login Account](#)
- **Please note:** The first time that you log in you will be directed to a registration page where you will establish your profile.

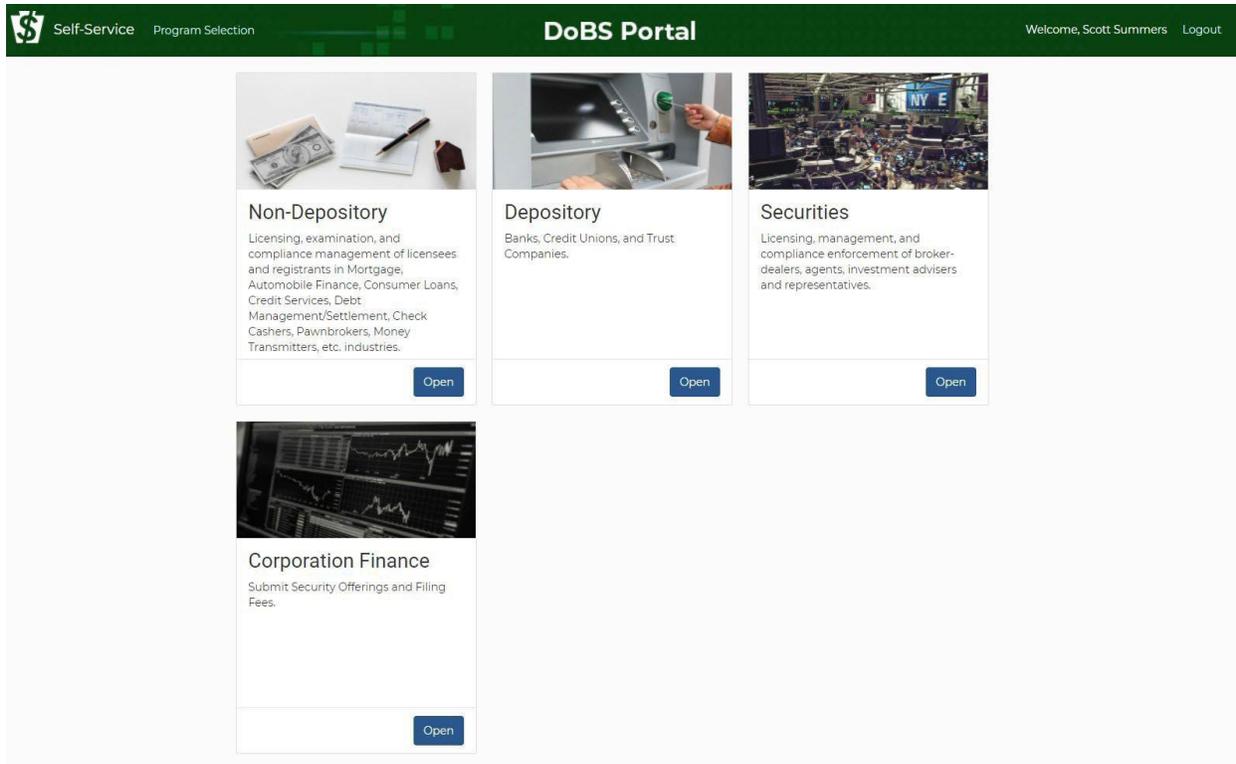
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On May 18, 2020, the Commonwealth of Pennsylvania will be opening the Keystone Login Help Desk for Keystone Login users. For all questions, concerns and issues with Keystone Login, please contact the new Help Desk at 877-328-0995.

DoBS Portal Support
For resources which includes [DoBS Portal User Guides](#) and [Frequently Asked Questions](#)

<p>DoBS Portal</p> <p>Click Login button to redirect to Keystone Login site. Provide your Username and Password in the Keystone Login site to login to DoBS Portal.</p> <p>Login</p> <p>Powered by</p>  <p>PA KEYSTONE LOGIN</p> <p>Learn more about Keystone Login</p>	<p>Keystone Support</p> <p>Keystone Login Help Desk Number: 877-328-0995</p> <p>Keystone Login Help Desk Email: KeystoneLoginSupport@randstadusa.com</p> <p>Register</p> <p>Forgot Username?</p> <p>Forgot Password?</p> <p>Having trouble registering?</p> <p>Now available: Unlock your Keystone Login account with a one-time passcode. Go to the Keystone Login portal , log in, and select Edit Account to add an email address.</p>
--	--

Step 3: Program Selection

The DoBS Portal will be used by the different programs under the Pennsylvania Department of Banking and Securities. Once a user has logged-in successfully, the user will be prompted to select the Program that they need to access. This document is focused on the Securities program, selecting Securities would allow the user to proceed. For users with only Securities, they will only see the Securities tile. The user should click [Open] to access the Securities Dashboard.



The screenshot shows the DoBS Portal interface. At the top, there is a green header with the DoBS logo, "Self-Service Program Selection", "DoBS Portal", and "Welcome, Scott Summers Logout". Below the header, there are four program selection tiles, each with an image, a title, a description, and an "Open" button.

- Non-Depository**: Licensing, examination, and compliance management of licensees and registrants in Mortgage, Automobile Finance, Consumer Loans, Credit Services, Debt Management/Settlement, Check Cashers, Pawnbrokers, Money Transmitters, etc. industries.
- Depository**: Banks, Credit Unions, and Trust Companies.
- Securities**: Licensing, management, and compliance enforcement of broker-dealers, agents, investment advisers and representatives.
- Corporation Finance**: Submit Security Offerings and Filing Fees.

Step 4: Securities Dashboard

The user will be directed to the Securities Dashboard page.

- The Dashboard will show the [Pending Tasks], [My Organizations] and [Join an Organization Using a Join Code].



Join an Organization

- The user will click [Join an Organization Using a Join Code] and paste the join code from the email into the box and click [Submit].
- This step must be completed first or the user will not receive any task(s) or notifications from the Registration Examiner and/or Accountant.



- Once the user successfully joins an organization, they will receive their first [View Notification] located under [Pending Tasks].
- The user will need to click [Open] to access the notification.

[\[Initial Notification\]](#)

The initial notification will acknowledge DoBS's receipt of the investment advisor application and provide the assigned examiner's name and phone number.

- Before clicking [Acknowledge] the user should either print the page or write down any necessary information. Once the user clicks [Acknowledge] the user will not have access to the information.

Initial Notification

[Home](#) / [View Notification](#)

We are in receipt of the initial Investment Advisor application for After the Fact, LLC, submitted to the Pennsylvania Department of Banking and Securities.

The following examiner is assigned to your application and will be in contact for the next steps in the application process.

Staci Morcom
Phone #(717) 783-4217

The information transmitted is intended for the person or entity to which it is addressed. Review, transmission, dissemination or other use by persons or entities other than the intended recipient is prohibited. If you received this message in error, please delete the material from any computer.

SAVE OR PRINT before clicking the Acknowledgement button. Access to documents WILL BE LOST once Acknowledgment is clicked.

[Acknowledge](#)

[My Organization](#)

The Organization(s) that the user has joined will be shown in this section. If the user has joined more than one Organization, all Organizations will be listed.

My Organizations

Applicant Legal Name	CRD Number
Robs	123456
Applicant Legal Name	CRD Number
Walk Through, LLC	45678
Applicant Legal Name	CRD Number
After the Fact, LLC	224224

[Pending Tasks](#)

Once you have joined an Organization you will be able to review and work any pending task(s) or notification(s) that have been issued / assigned to the organization.

- The [Pending Tasks] screen is used by the external user to communicate with DoBS and respond to registration and financial request(s).
- The [Pending Tasks] section notifies the user there is a task to open and process.
- The user will click [Open] to access the pending task.
 - the user will review the task or notification and process as applicable.

Pending Tasks Examples

The user will receive either a task or notification in the [Pending Tasks] section.

- A task is an action item; the user will need to respond or submit information to the Registration Examiner and / or Accountant.
- A notification is a message from the Registration Examiner and /or Accountant. The user will have to [Acknowledgement] the notification to process and remove from [Pending Tasks].

[Initial Notification]

The initial notification announces the receipt of the new investment adviser registration request, the assigned Registration Examiner, and their contact information.

[Respond to Correspondence]

This task is used to securely communicate, provide, and /or request information between the Registration Examiner or the Accountant and the organization.

- [Open] the task
- Review any messages sent from the Registration Examiner, and/ or Accountant.
- Add any comments for the Registration Examiner and/or Accountant.
 - Note: Do not include any pertinent information in the comment section as these comments are not captured.

Home / Respond to Correspondence

DoBS Contact Name Staci Morcom

Contact Date 08/14/2021

Correspondence

Message From DoBS Initial Department letter

Please be advised that all representations in your response are subject to the penalties of 18 Pa. C.S. 54904 (relating to unsworn falsification to authorities). Furthermore, your response will be considered a document filed with the Department of Banking and Securities for purposes of Section 407 of the 1972 Act, 70 P.S. 51-407.

Reply Comments Do not include pertinent information in this section

Documents

Document List	Document	Document Type
	1 EXAMINER DEF.docx	Licensing - Registration

Attach file(s) for Correspondence

Upload Financial Documents? * Yes No

-
- Documents section
 - This section will contain any documents that are sent by the Registration Examiner and/or Accountant. Click the document hyperlink to open any document(s).
 - User will need to save all documents to their personal device. The user will not have future access to documents once the registration is approved.
 - Attach file(s) for Correspondence section.
 - Click [Attach Files] to upload documents that the user would like to securely submit to the Registration Examiner and/or Accountant.
 - Upload Financial Documents
 - If your principal place of business is located in Pennsylvania and the Firm is required to submit documents in accordance with [10 Pa. Code § 303.042. Investment adviser capital requirements](#)
 - Click “Yes”
 - Attach Financial Documents
 - Enter the Organization’s Fiscal Year End
 - If your principal place of business is in Pennsylvania or out of state **and** the firm is NOT required to submit financial documents
 - Click “No”
 - Once the user has included any comments and uploaded the necessary documents click [Submit].
 - The task will be removed from the users [Pending Tasks]. If the user clicks [Cancel], the task remains in the user’s pending task and the Registration Examiner and / or Accountant will NOT receive a response from the user.

****NOTE**** If multiple users “join” an organization (Ex. firm contact & compliance firm) both users will receive notification / pending tasks in their email and both users will show the same task in their [Pending Tasks]. Once one of the users completes the task the task will be removed from both the users [Pending Tasks]. This is to avoid both users with access to the same organization from processing the same task.

[\[Registration Decision Notification\]](#)

The user will be notified that a decision has been made regarding the registration.

- The user will open & save all documents.
- The user will not have access to the documents after the user clicks [Acknowledge]

Registration Decision Notification

[Home](#) / [View Notification](#)

A decision regarding your request for investment adviser registration has been processed. Please log into CRD/IARD to view status updates for the Firm and any Investment Adviser Representatives.

Pursuant to the provisions of Section 301(e) of the Pennsylvania Securities Act of 1972, this registration expires on December 31 of each year unless otherwise renewed by the Pennsylvania Department of Banking and Securities. Annual renewal notifications will be sent via IARD. All annual renewals are filed and processed by IARD. A FAQ Renewal sheet is accessible on the DoBS website.

Important Notice for PA-based IA firms who have Discretion and/or Custody: You are required to submit annual Financial Statements directly to PA within 120 days of your Fiscal Year End, in accordance with Regulation 303.042.

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SAVE OR PRINT before clicking the Acknowledgement button. Access to documents WILL BE LOST once Acknowledgment is clicked.

[Acknowledge](#)

[\[Submit Annual Financial Statements\]](#)

This task is used to securely communicate, provide, and /or request information between the Accountant and the organization.

- [Open] the task
- Verify and/or update the organization's fiscal year end.
- Add any external comments for the Accountant.
 - Note: Do not include any pertinent information in the comment section as these comments are not captured.
 - Attach the requested documents.
 - Review any internal comments from the Accountant if applicable.

Submit Annual Financial Statements for

DBA Name	CRD Number	Non FINRA Number
	45678	

[Home](#) / [Submit Financials](#)

Additional Information Requested

Internal Comments [Staci Morcom - 08/18/2021 12:02 PM]
Need additional information

Internal Files No Documents

Financial Statement Submission

Fiscal Year End Date * 

External Comments

Financial Documents

Attach file *

[Attach Files...](#)

 Balance Sheet.docx x

[Cancel](#)

[Submit](#)

[Financial Statement Acceptance Notification]

The user will receive a notification to [Acknowledge] the financial statement was in compliance and has been accepted.

Once the user clicks [Acknowledge] the message will be removed from pending tasks.

Financial Statement Acceptance

[Home](#) / [View Notification](#)

Thank you for your balance sheet as of Dec 31, 2021. Your submission has been reviewed and determined your firm to be in compliance with Department Regulation §304.022 et al as applicable.

Should you have any questions, please do not hesitate to contact Staci Morcom at smorcom@pa.gov.

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SAVE OR PRINT before clicking the Acknowledgement button. Access to documents WILL BE LOST once Acknowledgment is clicked.

Acknowledge

[Exam Notification]

The user will receive a notification when the firm has been selected for an examination.

- The user must save a copy of this notification.
- The user will not have access to the notification after the user clicks [Acknowledge]

[Home](#) / [View Notification](#)

The Pennsylvania Department of Banking and Securities Bureau of Securities Compliance and Examinations is preparing to conduct an examination of the Registrant pursuant to Section 304(d) of the PA Securities Act of 1972 ("Act"). The purpose of the examination is to assess the Registrant's compliance with provisions of the Act and the rules thereunder, and to determine whether further review is necessary.

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SAVE OR PRINT before clicking the Acknowledgement button. Access to documents WILL BE LOST once Acknowledgment is clicked.

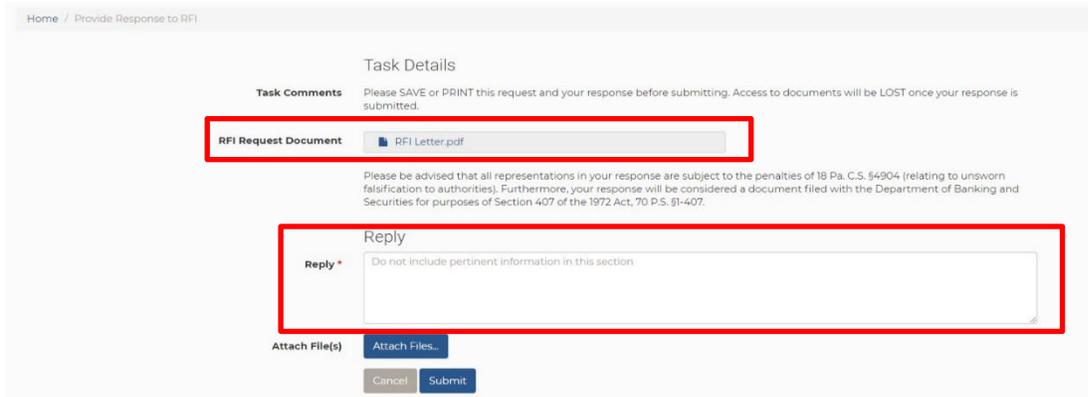
Acknowledge

[Provide Response to RFI]

When your firm is selected for an examination, the User will receive a Request For Information ("RFI") letter requesting preliminary information from your firm.

- [Open] the task
- Review the attached Request for Information
- Add any comments for the Examiner
 - Note: Do not include any information pertinent to your response in the comment section as these comments will not be captured.
- Attach file(s)
 - Click [Attach file] to upload the documents that are requested in the RFI letter. You may upload multiple files or a .zip file.

- Submit
 - Click [Submit] to send your response to the Examiner. Please review your response carefully before submitting, as you will not be able to edit your response later.



Home / Provide Response to RFI

Task Details

Task Comments Please SAVE or PRINT this request and your response before submitting. Access to documents will be LOST once your response is submitted.

RFI Request Document RFI Letter.pdf

Please be advised that all representations in your response are subject to the penalties of 18 Pa. C.S. §4904 (relating to unsworn falsification to authorities). Furthermore, your response will be considered a document filed with the Department of Banking and Securities for purposes of Section 407 of the 1972 Act, 70 P.S. §1-407.

Reply

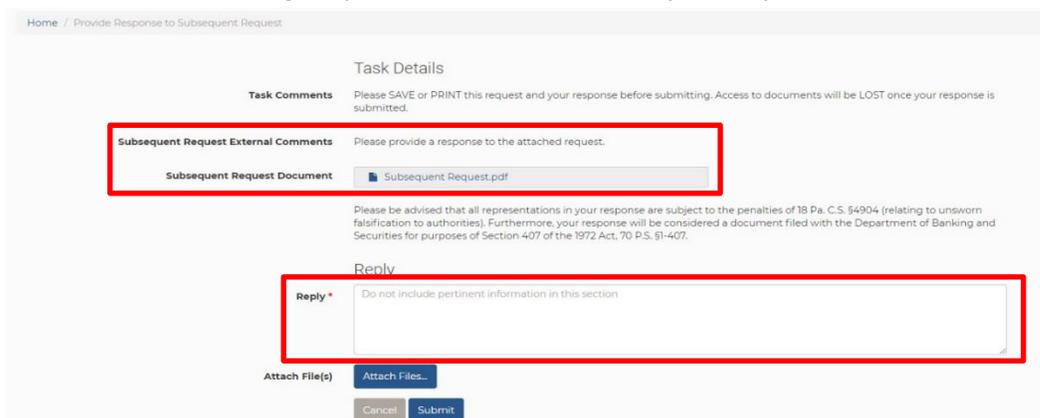
Reply * Do not include pertinent information in this section.

Attach File(s) Attach Files... Cancel Submit

[\[Provide Response to Subsequent Request\]](#)

Throughout the examination, the Examiner will contact you many times to request information and documents.

- [Open] the task
- Review any messages sent by the Examiner
- Review the subsequent request attachment to determine what is being requested
- Add any comments for the Examiner
 - Note: Do not include any information pertinent to your response in the comment section as these comments will not be captured.
- Attach file(s)
 - Click [Attach file] to upload the documents that are requested in the request document.
 - You may upload multiple files or a .zip file.
- Submit
 - Click [Submit] to send your response to the Examiner. Please review your response carefully before submitting, as you will not be able to edit your response later.



Home / Provide Response to Subsequent Request

Task Details

Task Comments Please SAVE or PRINT this request and your response before submitting. Access to documents will be LOST once your response is submitted.

Subsequent Request External Comments Please provide a response to the attached request.

Subsequent Request Document Subsequent Request.pdf

Please be advised that all representations in your response are subject to the penalties of 18 Pa. C.S. §4904 (relating to unsworn falsification to authorities). Furthermore, your response will be considered a document filed with the Department of Banking and Securities for purposes of Section 407 of the 1972 Act, 70 P.S. §1-407.

Reply

Reply * Do not include pertinent information in this section.

Attach File(s) Attach Files... Cancel Submit

[Exam Closed Notification]

The user will typically receive a notification when the exam has been closed.

- The user must save a copy of this notification.
- The user will not have access to the notification after the user clicks [Acknowledge].

Exam Closed

[Home](#) / [View Notification](#)

The Pennsylvania Department of Banking and Securities Bureau of Securities Compliance and Examinations (Bureau) has completed its limited scope examination pursuant to Section 304 of the Pennsylvania Securities Act of 1972 (1972 Act). The Bureau wishes to thank you for your cooperation and the courtesies extended to us. Should you have any questions, please do not hesitate to contact us.

The information transmitted is intended for the person or entity to which it is addressed. Review, transmission, dissemination or other use by persons or entities other than the intended recipient is prohibited. If you received this message in error, please delete the material from any computer.

SAVE OR PRINT before clicking the Acknowledgement button. Access to documents **WILL BE LOST** once Acknowledgment is clicked.

Acknowledge