

Additional Q&As



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Technical Requirements

Is a mobile device required for multi-factor authentication?

Yes. To access the MI Portal, CDIC will be enabling multi-factor authentication (“MFA”) using the Microsoft Authenticator App, which will need to be downloaded on a mobile device. CDIC does not have a preference on whether a work or personal mobile device is used for purposes of authentication.

Is the URL publicly accessible over the internet, or only via specific networks?

The MI portal is a power app-based web URL that is publicly accessible. However, if there are specific firewall rules in your organization blocking websites, you will have to allow the URL. The portal is only accessible by authenticated users.

User Roles

Does each MI Portal user have their own username and password to access the portal?

Upon registering for the MI Portal for your organization, each user will be required to set up a unique username and password to login.

Can a MI assign an individual to multiple MI user roles (i.e., ‘stacked’ user roles)?

There are three MI Portal user roles: MI Administrator (MI Admin), DSR Compliance Officer and Premium Officer. The MI Admin can assign more than one portal user role to an individual. This is referred to as ‘stacking roles’, which will allow MIs to allocate more than one role to an individual, if needed. For example, if an individual is responsible for uploading DSR data files and updates related to premiums, this individual can be assigned both as a DSR Compliance Officer and Premium Officer by your MI Admin. Please note that while CDIC authorization is always required to set up a MI Admin user, a MI Admin does not need CDIC authorization to provide access to a DSR Compliance Officer or Premium Officer within their organization.

Are premiums and scoring letters only available to the Premium Officer? Does this mean the MI Admin and DSR Compliance Officer do not have access to them?

Information related to premiums and scoring letters are only available to any portal user who is assigned the Premium Officer role. A user may be assigned multiple roles (e.g., MI admin and Premium Officer) in which case they will also have access to the areas of the portal related to premiums and scoring letters.

Is there a limit to how many users a MI can have?

The number of users for each category is scalable and we anticipate that the number of users may vary depending on the size of each organization and business needs. We recommend for the MI Admin role, that each organization have a primary MI Admin and an alternate. At this time, CDIC

has not established a maximum number of users, but would caution that having too many portal users can increase the amount of time required to manage all the users.

If someone leaves the organization who had access to the MI Portal, is someone authorized to remove them?

The MI Admin user is authorized to deactivate DSR Compliance Officers or Premium Officers within their organization who no longer require access to the Portal. If needed, CDIC is also authorized to deactivate any MI Portal users within a MI. If the MI Admin user leaves the organization, the MI must contact CDIC to remove them.

If the MI Admin can assign portal users the roles of DSR Compliance Officer and Premium Officer to the Portal, who can add a MI Admin to the portal?

Only CDIC can add or remove a MI Admin.

Data (as per Data and System Requirements)

Will all data (anonymized and non-anonymized) be uploaded through the Portal? Or will SFTP continue to be used for anonymized data?

All data anonymized and non-anonymized will be submitted through the Portal. When uploading your DSR submission, there will be an option for the MI to select whether data is anonymized or identified. DSR data files submitted through the portal are not stored in the portal but transferred to our internal secure azure storage accounts. Once the files pass our security checks and are ingested, the input files are deleted.

Will there be any alternate means to submit files to CDIC (other than the Portal) going forward?

CDIC expects that all file uploads in the new solution be done through the portal to accommodate for appropriate case management, data testing and logging and tracking of activity.

For DSR submissions, the MI Portal will support data files that are formatted in structure required by CDIC and encrypted per CDIC Data Encryption Standards (e.g., formatted as a single .ZIP file and encrypted using CDIC's public key). For file uploads other than DSR data files, the MI Portal will support document uploads for file types: csv, .doc, .docx, .pdf, .txt, .xls, .xlsx.

What is the retention period for data that is uploaded through the Portal? Banks have recently had to update their retention rules based on C-34, does CDIC follow similar retention policies?

CDIC's programs and activities, and the information holdings related to its programs and activities, are subject to the *Access to Information Act* and *Privacy Act*. For more information on CDIC's retention policies underlying our programs and activities, please refer to our website:

<https://www.cdic.ca/about-us/reports-and-disclosure/disclosure/infosource/>

When a MI does the DSR self-assessment, are the results available instantaneously? Is there a limit on how many submissions a MI can do either within a certain time frame or within a day?

The processing time will be dependent on the file size submitted and the number of submissions already in the queue for processing. However, the results will be generated and posted automatically upon completion of processing, and a notification will be sent to the relevant portal users indicating that the results are ready to be accessed. Please note that for self-assessments, the Technical Analysis Report (TAR), which outlines the results, will only be available for download for 48 hours after completion of processing. After this time, the TAR will be automatically deleted.

There is currently no limit on how often you can submit a DSR extract for self-assessment, but this may be updated based on resource constraints and submission traffic in the future. In general, however, the results from a previously submitted self-assessment should be processed and posted prior to starting a new self-assessment.

Is the Technical Analysis Report (TAR) that MIs will see in the Portal be the same report they get today?

While some design and formatting changes can be expected as a result of using a new system and templates, the information provided in the TAR will reflect the same information that is currently provided to MIs. The TAR will display all file and content level discrepancies. The report will consist of four sections: Submission Overview, Results Summary (summary of number of files received and processed), File Level Discrepancies, and Summary of Depositor Centric View Report (content level checks).

Premium-related Submissions

The material provided in December 2023 indicated that the Differential Premiums Filings (DPF) and Return of Insured Deposits (RID) filing process are going to continue to be on the Regulatory Reporting System (RRS) system. Is that permanent, or will it move over to the MI Portal in the future?

DPF and RID submissions will continue to be filed through RRS. Key datapoints are subsequently and securely loaded into our systems for the purpose of providing easy access to scoring letters and details related to premium payable amounts through the MI portal. For example, Premium Officers will be able to view and download the Scoring Letter to share it, as needed, with relevant members of your organization.

Nominee Broker (NB) Agreements

Will CDIC transfer existing Nominee Broker agreements that were given in RRS to the Portal or will MIs be responsible for reentering them manually in the Portal?

CDIC will transfer all existing agreements, to the MI Portal for each MI. Once the Portal is launched, the MI will be responsible for adding or removing NB agreements through the MI Portal, replacing the process to report the agreements through RRS.

If NBs are giving the names of their Senior Officers to CDIC, will those names populate automatically in the MI Portal if the MI has an agreement with that NB?

The names of NB Senior Officers that the NB provides to CDIC will not be shared with MIs. MIs will need to continue to collect that information through existing processes.

Will a MI be notified when the list of NB's changes? Or will they see the changes automatically in the MI Portal?

A list of all active NBs and their respective ID codes, is accessible to all MIs on CDIC's website at [CDIC-NB-ID-SADC.pdf](#). At this time, there will be no automated notification to MIs when the list of NBs changes. MIs are encouraged to visit the NB list regularly to ensure their information is up to date.

While CDIC will be able to reconcile the list of agreements provided by MIs and NBs respectively, this will not be accessible by external stakeholders. If CDIC identifies a discrepancy between the agreements provided by MIs and NBs, we will reach out to you, as needed.

Will CDIC provide clear instructions on how to fill out the NB agreements on the Portal? Will there be a 'help' section to provide guidance on what information is needed in each field?

CDIC will provide guidance that will outline the process for reporting on NB Agreements through the MI Portal. In addition, there will be a 'FAQ' section in the Portal that users can reference that will have readily available instructions for assistance.

Is it possible to add another group for managing NB agreements and MI Officers lists? In some organizations, the person responsible for those items is different from the Premium Officer and DSR Officer.

CDIC will take this request under advisement. Currently, any MI Portal user will have the ability to report on NB agreements through the MI Portal. In other words, the MI can select which role it likes to assign the task to report on NB agreements.

Communication & Notifications

Currently, audited financial statements are communicated to CDIC by e-mail. How will these be provided by the MI going forward once the Portal is launched?

Materials such as the audited financial statements can be shared through the MI Portal through the case management tool. CDIC will provide more details on the transition of reporting of any required documentation through the portal in the upcoming months.

With the MI Portal changing the way MIs communicate with CDIC, will there be any guidance on best practices for sharing information going forward?

Training materials and guidance on the use and functionality of the MI Portal is being developed. CDIC will ensure that MIs are provided with all the necessary information on how best to share documents and information going forward.

By switching from e-mail as the primary communication method to case management through the Portal, will there be a Service Level Agreement (SLA) for when CDIC will reply to the case? If there is no SLA, how does a MI follow up if they need an answer quickly and they haven't yet received one? Is there a way for the MI to escalate their question?

CDIC intends to address and respond to any issues through the new case management tool as is the case currently with e-mail. If the case is initiated by a MI, the case management tool is designed to triage inquiries directly to the CDIC team responsible once the case is submitted. The CDIC team responsible for the case will also be automatically notified once the case is submitted by the MI. If CDIC initiates a case, the relevant MI portal users will be notified via email that there has been a case submitted requiring their attention on the MI Portal.

If a MI portal user requires a response quickly and they haven't received one, they can use the portal comments within a case to further communicate with CDIC. Additionally, members@cdic.ca will continue to be monitored if a response is not received or the question needs to be escalated.

Currently, the MIs receive a lot of emails from CDIC, and they can go to multiple people in the organization depending on the topic. Will that stop with the Portal?

An objective of the new case management tool is to help streamline communication on premiums and DSR-related issues between CDIC and your organization.

We don't anticipate Portal users will be accessing the Portal every day. Will there be an e-mail to let them know when there is an update available in the MI Portal?

Emails are automatically sent to the relevant MI Portal users related to new:

- Scoring Letter Availability
- Premium Payable Amount
- Data Testing Updates
- Case Status Updates
- Activity Schedule Reminders
- Portal Comments related to Cases
- Document Upload Status Updates

- Membership-wide Communications

Each MI Portal user will be able to opt-in or opt-out of select notifications to reflect their notification preferences, which are specific to the individual and will not impact other portal users. Please note that there are mandatory notifications that portal users will not be able to opt-out of, which will notify the appropriate portal users the availability of new scoring letters, premium payable information and compliance testing results.

Filing of MI Directors and Officers

Currently, the MI Admin user is the only role that can update MI Directors and Officers. Is there any plan to give DSR Compliance and/or Premium Officer roles access to do it?

At this time, there is no plan to provide other MI portal roles access to update the MI Directors and Officers. Only MI Admin roles will be able to update the list.

Will there be instructions on what information is required for MI Directors and Officers and how often the MI needs to update that information?

This information will be communicated with MIs leading up to the launch of the MI Portal.

Does updating the MI Directors and Officers on the Portal replace the requirement to send CDIC a list based on paragraph 15 (c) requirements?

Maintaining the listing of MI Directors and Officers current in the MI Portal will satisfy the requirement as per paragraph 15(c) of the Policy By-law to provide to the Corporation, not later than 120 days after the end of each financial year of the member institution a current list of each of its directors and officers, their titles or offices, together with their business addresses, including email addresses, and their business telephone numbers. CDIC will confirm and communicate expectations with MIs leading up to the launch of the Portal.

Other

Will there be a demo of the Portal?

We are currently undergoing testing of the MI Portal. Once testing is complete, CDIC will explore the opportunity for all MIs to participate in a demo of the Portal.