

# FAQ's

## Client Account

**Is there an annual membership fee**

**No.**

**May a client account have more than one Master Account?**

Yes. A client can have a maximum of 2 Master accounts.

**If an employee who is an authorized user of the client account leaves employment, how can he or she be prevented from using the client account?**

The client account administrator (Master account) has an option to deactivate any sub account belonging to your organization. This will prevent that user from being able to access their account, as their login credentials will no longer be accepted.

Alternatively Administrator might choose instead of deactivating account to simply change password and PIN. This will effectively prevent user from logging in.

**If the status of an employee who is an authorized user of the client account is changed to Inactive and then returns to employment, can the user name be restored?**

Yes, a user may be re-activated at any time.

**How can a user's rights be restored if the username is locked by the system due to too many unsuccessful attempts to log in?**

The user should contact his or her client account security administrator, who can change the user's status back to Active.

**How often should user passwords be changed?**

That is controlled by the client's security policy, since the client is responsible for use of its client account. However, passwords should be changed whenever there is a chance that they have been compromised.

**I forgot my password/PIN! What to do?**

If you are regular user of the system (not an administrator) please contact your account administrator. Account administrator can reset your password and PIN.

Please do not contact Registry since as a rule Registry will never reset passwords or PINs of regular users (sub accounts).

### **I forgot my master account password/PIN! What to do?**

You can always use second master account to reset the password. In case this is not option please contact Registry for further information.

Please note, process of resetting Master password is highly administrative. Expect that it will take at minimum 2 days for your password to be reset. Registry will request from you certain documents and until all of the requirements set by Registry are met password would not be changed.

### **I cannot log into my account. It writes your account is disabled?**

If you are regular user (not an administrator) please contact your account administrator. If you are an administrator please contact Registry for further information

### **I forgot my username?**

If you are regular user (not an administrator) please contact your account administrator for assistance.

If you are an administrator please contact Registry for further information.

### **If data entry errors are found in a client's Filing Notices, how can the client find which employee made the errors?**

My Registration option contain all information on specific registration including time of registration and username that performed registration together with username of the person that approved the registration.

Additionally system have ability to generate reports on user activity. Please contact Registry for more information.

### **How is the client account managed?**

Once the client account is established the client manages all of its internal workings online. There are two types of users: the Client Administrator (Master account) and then regular users. The Client Administrator has full rights to undertake all actions to manage the account, including setting up other regular users, assigning rights to user, activating or de-activating user, changing password and PIN of the user, editing user information etc. The Client Administrator is usually a trusted senior person within an organisation. Regular users might be loan officers empowered to make filings. You are not required to have regular users, however, as the Client Administrator may make filings as well.

Due to security concerns the **Registry DOES NOT** recommend using client administrator account for day to day operation (searches, registrations etc).

### **How do I deposit funds into my account?**

All users must pre-register as clients of the registry before they are able to register notices. You must then pre-fund your client account in order to register notices. This can be done in one of two ways.

First, you may fund the account online using a credit card. You can select any amount you wish to fund the account and the registry will then debit that amount for each payable transaction you complete in the registry.

Second, you may make payments directly to the SIMPR Account. You must present the Registry with proof of having made the deposit. Upon confirmation of the deposit the Registry will credit your SIMPR account with your payment amount and you will then be ready to transact business.

## **Registration**

### **Is there a limit on the number of debtors and secured parties that can be included on a notice of security interest?**

There is a maximum of 5 debtors allowed per registration. In case you have security agreements with more than 5 debtors you can create second – linked - registration listing remaining debtors and movable asset associated with them.

### **If I am registering a notice and my collateral description is very long, and if I have it in an existing document, must I key the description into the collateral description field in the web form?**

There are 2 types of movable collateral. Specific and general.

Specific collateral is an collateral with serial number assigned/issued by manufacturer (for example VIN number for a car, IMEI number for cell phone, Serial number of power generator etc)

General collateral is a collateral that does not have serial number. (for example, crops, sheep, inventory etc.)

General collateral option can also be used to cover large number of individual collaterals with or without serial number. For example – any and all movable asset of debtor.

If general collateral is selected and collateral description is long creditor is encouraged to create list of collateral (with or without serials) and PDF it. After that and at the beginning of registration process creditor can select option to upload additional information to further reinforce its claim on movable asset.

Uploaded PDF document can contain text and images. It is up to creditor to decide on content of the PDF file.

### **If I find an error in a notice I have registered, can I ask the Registry to correct it for me?**

No. The Registry is not authorized and/or responsible of change of an existing records. You must register a change notice to make the correction (amendment of existing registration). Any element of registration can be changed (Amended) except Unique ID

number of Creditor, Unique ID number of Debtor, Serial number of movable asset and General description of movable asset.

Depending on the error that was made you may need to simply start over and file a new notice. If you encounter this situation you may need to seek legal advice on how best to proceed.

**If the collateral is for instance inventory, must the secured party register a new notice or an amended notice whenever the merchant receives new inventory?**

No. Collateral descriptions may be stated in general terms. For example, a collateral description may be stated generally to include collateral acquired after the security agreement is concluded, or after the notice is registered

**What is the attachment size limit?**

The maximum size of an attachment is 5 MB.

**What services will the Office of Deeds and Mortgages provide?**

The Security Interests in Personal Property Registry is an online register. The Office of Deeds and Mortgages provides technical support to users who are unable to transact online, have difficulty while transacting online or who may require general information about the register.

**Does the system automatically share personal information with other government departments.**

No.

**Can users generate reports based on financial history of grantors?**

No.

**Can the system time out during an action?**

If a user remains inactive for ten (10) minutes the system will automatically log the user out. The system will not time out a user whilst performing an action using the system.

## Searching

**Is there any difference in what is reported on a certified search report and an uncertified search report? In other words, why would I ever want to pay for a certified search report if the information is identical with a free uncertified report?**

The information is exactly the same for certified and uncertified searches. For nearly all purposes, including documenting a loan file, a printout of an uncertified search is sufficient proof of the state of record when the search was done. You may need a certified

search report if you need to prove your priority position in court. Otherwise, you do not need to incur the expense of a certified report.

**What are the parameters that may be used for searching on the site?**

You may search using the unique ID number or Debtor, using unique serial number of movable asset and the registration number of the registration notice and registration number of search notice.

## **SIMPR Act**

**If I had a charge already registered with the Office of Deeds and Mortgages or pursuant to the Bills of Sale Act, do I still need to use the Security Interest in Movable Property Registry?**

Yes. This is a requirement under the Act. If you choose not to register your interest in a security, your rights to recover may be affected if the debtor defaults. This becomes even more important where more than one (1) Creditor has interest in the security.

**If I upload a notice to the registry can I still file the documents at Office of Deeds and Mortgages?**

No. With the passage of the SIMP Act there is no longer a requirement to file security interests in movable property with the Office of Deeds and Mortgages.

**If I Register a notice with the SIMP Registry can I still file the documents at The Office of Deeds and Mortgages?**

No. With the passage of the SIMP Act the requirement to file an interest in movable securities at the Office of Deeds and Mortgages is no longer required.