NORTHWEST TERRITORIES PERSONAL PROPERTY REGISTRY

Information Guide

What is the Personal Property Registry?

The Personal Property Registry (PPR) is a centralized computer registry that serves the Northwest Territories. The PPR allows both individuals and institutions to record their financial interest in personal property (motor vehicles, boats, appliances, etc.). For example, if you arrange a car loan from a financial institution, then the car is usually the security for your loan and the institution becomes the secured party. Until you have repaid the loan, the institution has an interest in the car. The institution registers its security interest in the PPR. This registration establishes the institution's priority against other parties who have a secured interest in the car and against a purchaser of the car. This information is available and accessible by any individual or company who may wish to purchase the car or grant another loan using the car as collateral.

What benefits does the new PPR service offer?

- Convenience – PPR offers remote access from your office or home as an alternative to personal visits to government locations.
- Timesaving – The PPR is efficient because it saves you from time-consuming travel to the registry office and accommodates same-day registrations and searches.
- Availability – Users have access to the PPR beyond normal business hours, subject to system maintenance and backup processes.
- Protection – The PPR provides open access to information while offering improved protection of security interests to secured parties, making the legislation more effective.
- Accuracy – Direct input of information by the client ensures accuracy and timeliness, resulting in risk reduction and service responsiveness.
- Standardization – The system brings the Northwest Territories regime for the registration of interests in personal property in line with other Canadian provinces and territories.
- Access to other registries – The ACOL/PPR service provides the capability to access other PPR databases, allowing multi-provincial/territorial registrations, searches and other supported functions.

What basis does the PPR have in law?

The Legislative Assembly enacted the *Personal Property Security Act* (PPSA) in 1994. The PPSA is effective when proclaimed and when the electronic PPR system is operational. The PPSA is supported by the electronic registry. A number of existing Acts were amended and the following Acts repealed:

- Assignment of Book Debts Act
- Bills of Sale Act
- Conditional Sales Act
- Corporation Securities Registration Act
- Document Registry Act

What is the status of security documents filed under the old legislation?

A document filed or registered under the old legislation (NWT) continued to retain its priority for three years after the new legislation became effective. The end of that three-year period was May 6, 2004. To retain its priority beyond that date, the document had to be renewed in the electronic PPR as described in the legislation and regulation. The paper documents that were renewed or "brought forward" are retained in the Yellowknife Registry office where they will remain until they are discharged or expired. Copies of documents are available by requesting them.

How does the PPR work?	The PPR is a notice-based system in which no paper documents are filed. This is in contrast to the old system in which actual documents were placed in the registry office. Secured parties or their agents are responsible for entering accurate and timely information in the PPR upon registration. Registry office staff is not permitted to register information on behalf of the client, but they are available to offer assistance when necessary. Upon registration, a verification statement is provided to the registrant confirming the details of the security interest. Changes to the registration information produce a notice of change report that is distributed electronically or by mail to all secured parties as identified in the registration. The legislation stipulates that secured parties are required, for a fee; to make a copy of the security agreement available to those entitled to receive or inspect them.
What are some of the Personal Property Registry functions?	The PPR provides the following functions: enter, amend, renew, re-register, and discharge registrations; globally change registrations for a secured party; search the PPR database by individual debtor name, enterprise debtor name, serial numbered collateral identification, or registration number; and perform a variety of administrative functions to help manage your account. For large-volume users, under special arrangements, the capability exists to submit a batch file consisting of multiple registrations, changes, and searches.
What types of registrations are available?	The registration types that are available include:

- PPSA Financing Statement
- *Children's Law Act* or *Family Law Act* Financing Statement
- *Factors Act* or *Sale of Goods Act* Interest of an Owner
- Garage Keepers Claim of Lien
- Federal Writ of Execution
- *Maintenance Orders Enforcement Act* Order (only registered by the Administrator under the *Maintenance Orders Enforcement Act*)
- Discharge of a Prior Law Registration
- Territorial Writ of Execution

Is the PPR "user friendly"?	The PPR, available through ACOL*, is designed for simplicity. The browser-based graphical user interface uses online forms available through the Internet. Context-sensitive help is available to save time in learning and using the system.
Is the information secure?	User IDs and passwords identify who has entered registrations or changes to registrations. The PPR automatically requires changes to passwords on a regular basis. Information registered in the PPR is backed up and stored at alternative locations.
What do I need to connect to the PPR?	You can access the PPR from your home or business using your personal computer. This requires a supported Internet browser (Microsoft Internet Explorer or Netscape Navigator) and a portable document format (PDF) viewer such as Adobe Reader. Connection to the PPR is through your local Internet service provider.
What is ACOL?	ACOL is an online information service that was established to provide electronic access to government information in Atlantic Canada. It utilizes the latest electronic commerce technology adhering to stringent standards for security and confidentiality. It offers a convenient, single-point of access to public information from your remote personal computer or the workstations located in participating government departments. Unlike many other services, ACOL has the ability to submit information for registration purposes in addition to the simple retrieval of data.
	For more information about ACOL, including equipment requirements, obtaining an ACOL account, payment arrangements, and ACOL service availability, please refer to the ACOL Information Guide.

Can I access the PPR in other jurisdictions?	The ACOL service provides access to the PPR in New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland and Labrador, Nunavut and Northwest Territories. This capability offers clients with appropriate access privileges the ability to carry out business functions such as registrations, searches and changes in several jurisdictions. This multi-jurisdictional capability provides a uniform approach resulting in higher levels of service and better business practices.
How do I register for PPR access?	For remote access to the PPR service, you require an ACOL account with PPR access privileges. To acquire an account, complete all required documents provided in the ACOL Information Kit. These can be obtained online at www.acol.ca or the Client Support Centre (CSC). Return the completed ACOL Client Application and Financial Agreement with initial fees to Unisys for processing.
	Once your application has been received, Unisys creates an ACOL client account and user IDs with PPR access privileges for those individuals you have identified on your client application. Each client will receive the ACOL Welcome Package that includes a welcome letter with your user IDs and initial, temporary passwords to access the system.
	While connecting to the PPR is a simple as pointing your browser to the designated URL, telephone support is available from the CSC to help diagnose technical problems. Online help is available from within the PPR web site.
	Existing ACOL clients must request their Addendum to Client Application from the CSC. Once completed and returned, the PPR Administrative User must create the client information for the Northwest Territories. This enables the other users with appropriate subscription options the capability to enter and/or search registrations in this territory.
Questions?	For more information refer to the ACOL Information Guide, contact the Client Support Centre at 1-888-624-2265, or check out the ACOL web site at http://www.acol.ca.

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