
AUTOMATED DATA TRANSFER SYSTEM (ADT)

USER GUIDE

E-Filing for Insurance Companies

VERSION 3.9

BANK of CANADA

OFFICE of the SUPERINTENDENT of FINANCIAL INSTITUTIONS

IMPORTANT NOTICE

**Please call the Bank of Canada ADT Helpline (613)-782-8318 for assistance with any problems you might encounter with the use of the ADT system. If the matter is urgent or data related users may also call
613-990-1889**

ADT User Guide

Table of Contents

WHAT IS ADT?	4
CONNECTING TO ADT	5
LOGGING IN FOR THE FIRST TIME	5
REGULAR LOGIN (AFTER INITIAL LOGIN)	7
TRANSMITTING RETURN INFORMATION TO OSFI VIA ADT	8
DOWNLOADING FILES FROM OSFI VIA ADT	10
REPORTING REVISIONS	13
FILE NAMING	13
FILE CONTENT	13
TYPICAL ERRORS GENERATED BY ADT	14
INSURANCE FILE NAMING CONVENTIONS	17
STRUCTURED FINANCIAL RETURNS FILE NAME	17
UNSTRUCTURED FINANCIAL RETURNS FILE NAME	19
STRUCTURED CORPORATE RETURNS FILE NAME	21
UNSTRUCTURED CORPORATE RETURNS FILE NAME.....	23
REPORTING REVISIONS	24
FILE FORMAT.....	24
CONFIRMATION OF RECEIPT	24

What is ADT?

The Automated Data Transfer System, (ADT), is a web portal to facilitate electronic returns information exchange between the Federally Regulated Financial Institutions (FRFI) and the Office of the Superintendent of Financial Institutions (OSFI). ADT will replace diskette filing of returns information and provide a low cost, immediate returns filing option. Files transmitted and received through ADT are securely exchanged over the Internet using 128 bit encryption. The ADT System documentation provides a detailed file-naming convention that files submitted to OSFI must comply with.

The ADT System requires that each participating FRFI have the following:	
Technical Requirements	A computer with access to the Internet.
	An Internet Browser supporting 128 bit SSL encryption, such as Microsoft Internet Explorer version 5.0 or Mozilla Firefox. If your version does not support 128 bit encryption, please download and install a more recent version which does or install a patch for 128 bit encryption.
	An ADT LoginID and password has already been set up for each participating FRFI. The Bank of Canada ADT Help Line can also supply this information to each participant if help is needed.

Connecting to ADT

The ADT system allows FRFIs to exchange returns information with the OSFI securely over the Internet. To accomplish this, users must navigate their Web Browser to the ADT Web portal hosted at the Bank of Canada. Users are then required to login to the ADT Web Portal using a unique **LoginID** and **password**. This establishes a secure session using SSL (Secure Sockets Layer) 128 bit encryption to ensure data confidentiality and integrity. The ADT web server is secured by a public digital certificate to provide site identity.

Your default **LoginID** will be as follows:

Insurance Institutions	ins#### (where #### represents your 4 character OSFI assigned unique institution code (1 character followed by 3 digits))
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Logging in for the first time

The initial **password** has already been assigned to you by the Bank of Canada and is identical to the **LoginID**. You will be required to change the **password** when you log onto the ADT Web Portal for the first time. The ADT Web Portal Login is case sensitive and will only accept a lowercase **password** and **LoginID**. If you have problems with your initial **password** contact the ADT Help Line at (613)-782-8318

1. Open your web browser (e.g. Internet Explorer, Mozilla Firefox).
2. Type the following Web URL into your browser Address field:

<https://adtwww.bank-banque-canada.ca>

Note: You may want to save this as a bookmark for easy reference.

ADT User Guide

3. On the main ADT screen, click on **"To login for the first time or to create a new password"**. (For all future login, follow the instructions below under Regular Login.)



4. On the next screen, login using your default **LoginId/Password** and then proceed to change your password.
5. The new **Password** can be any length, but for security reasons, please use a **Password** which is at least 6 characters in length with a combination of lower case characters, numbers and/or symbols.
6. Click the **Login** button.

ADT User Guide

Regular Login (after initial Login)

1. Open your web browser (e.g. Internet Explorer, Mozilla Firefox)
2. Type the following Web URL into your browser Address field:

<https://adtwww.bank-banque-canada.ca>

Note: You may want to save this as a bookmark for easy reference.

3. Enter your **LoginID** and **password**.
4. Click the **Login** button.

Transmitting Return Information to OSFI via ADT

1. Login into the ADT Web portal as described above.
2. The Upload/Download screen will be displayed. Please enter the name of the file containing the return data to be transmitted to the Bank of Canada/OSFI. This can be done by clicking on Browse and selecting a file or by entering the path and filename in the space provided under the section called **"Uploads"**

ADT File transfer/Transfert de fichier du SATD - Microsoft Internet Explorer

Address: https://adtttest.bank-banque-canada.ca/adtt.cgi

ADT -tst- SATD
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Uploads Téléchargements en amont

File to upload Fichier téléchargé en amont:

to upload the file pour télécharger en amont le fichier

Downloads Téléchargements en aval

English

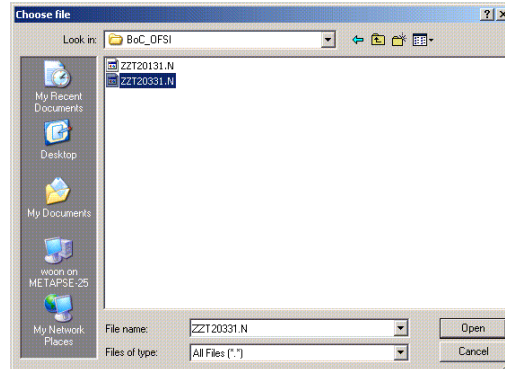
[Go Back to Download top level/Retournez au début du téléchargement en aval](#)

Recent file transfer history for Historique des récents transferts de fichiers pour: **msa200**

Download/en aval : English/ADT_Instructions_For_Insurance.doc	06/01/2009 (08:37:51)	0.02 KB
Upload /en amont: 2007 A200 test.xls	06/01/2009 (08:26:11)	0.11 KB
Upload /en amont: 2007 A200 another test.doc	06/01/2009 (08:25:29)	0.04 KB
Upload /en amont: ca20007A0011.osfi	06/01/2009 (08:23:53)	0.04 KB
Password/mot de passe: -	06/01/2009 (08:19:50)	

ADT User Guide

You can use the **Browse** window to find the path and file of the return data. Select the file you intend to upload and press **Open**.



3. When the file to be uploaded has been selected click on the **Press** button to upload the file. A confirmation will be received after each upload and the details of the upload will be added to the Recent Upload/Download History log at the bottom of the screen.

Note: The upload process could take some time depending on your internet connection speed.

4. You can only upload one file at a time, Repeat steps 4 through 6 for each file to be transmitted to OSFI.

Downloading files from OSFI via ADT

OSFI may provide information that will help with returns loading and validation. This information can be downloaded from the same ADT website where the returns are uploaded.

1. Login into the ADT Web portal as described above.
2. The **Upload/Download** screen will be displayed. Click on the required directory below the section called **Downloads**.

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OSFI
BSIF

Uploads Téléchargements en amont

Downloads Téléchargements en aval

- [English](#)
- [Français](#)

File to upload Fichier téléchargé en amont:
 Browse...
Press/Appuyer to upload the file pour télécharger en amont le fichier

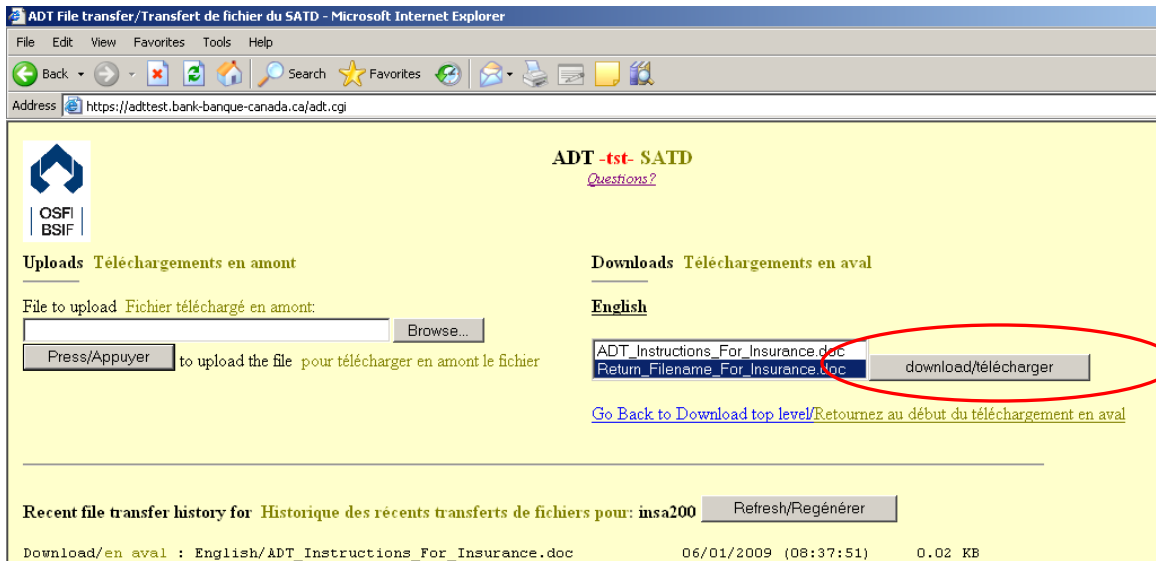
Recent file transfer history for Historique des récents transferts de fichiers pour: pen55002 Refresh/Regénérer

Upload /en amont: 55002492008.xml	06/01/2009 (08:23:25)	0.04 K
Download/en aval : English/ADT_Instructions_For_Pension.doc	06/01/2009 (08:21:50)	0.00 K
Password/mot de passe: -	06/01/2009 (08:21:20)	

3. Select **English** or **French**

ADT User Guide

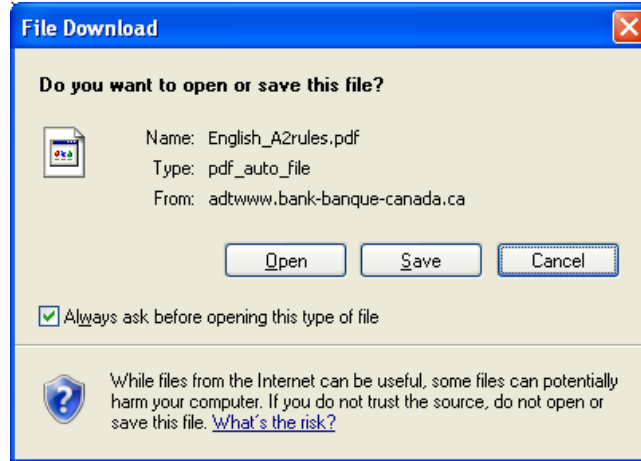
- A list of filenames will appear. Select the one you wish to download (in the example below the filename is ADT_Instructions_For_Insurance.pdf) and click the button labeled **download**.



- The "**File Download**" window will appear giving you the option to Open the file or to Save it to your computer. The "**File Download**" window you see may be slightly different than the one below depending on your version of the browser.

ADT User Guide

- Determine the location where you want to save the downloaded file. Use "**Save As**" to change either the path or filename. Click "**Save**" to initiate the download.



Note: Your version of the browser may generate a filename with a double extension (such as aggdata.pc.pc). To ensure that the download file will not be lost please check carefully the default name your browser generates and if necessary, override it by entering your own filename.

- If you selected "**Save**" you will receive a confirmation when the file has been downloaded successfully. If either "**Save**" or "**Open**" is chosen an entry showing details of the download will also be displayed in the Recent Upload/Download History log in ADT once you press the Refresh button.
- Repeat steps 4 and 5 for each file you wish to download from the ADT Web Portal

Reporting Revisions

When revising structured financial returns, it is necessary to resubmit the complete return, revised items as well as unrevised data points previously submitted. Revisions should be submitted through ADT.

File Naming

The names of files being submitted to ADT must have the correct format. Files that fail to meet the correct format will be rejected by the system. This format is defined in the Appendices of this document

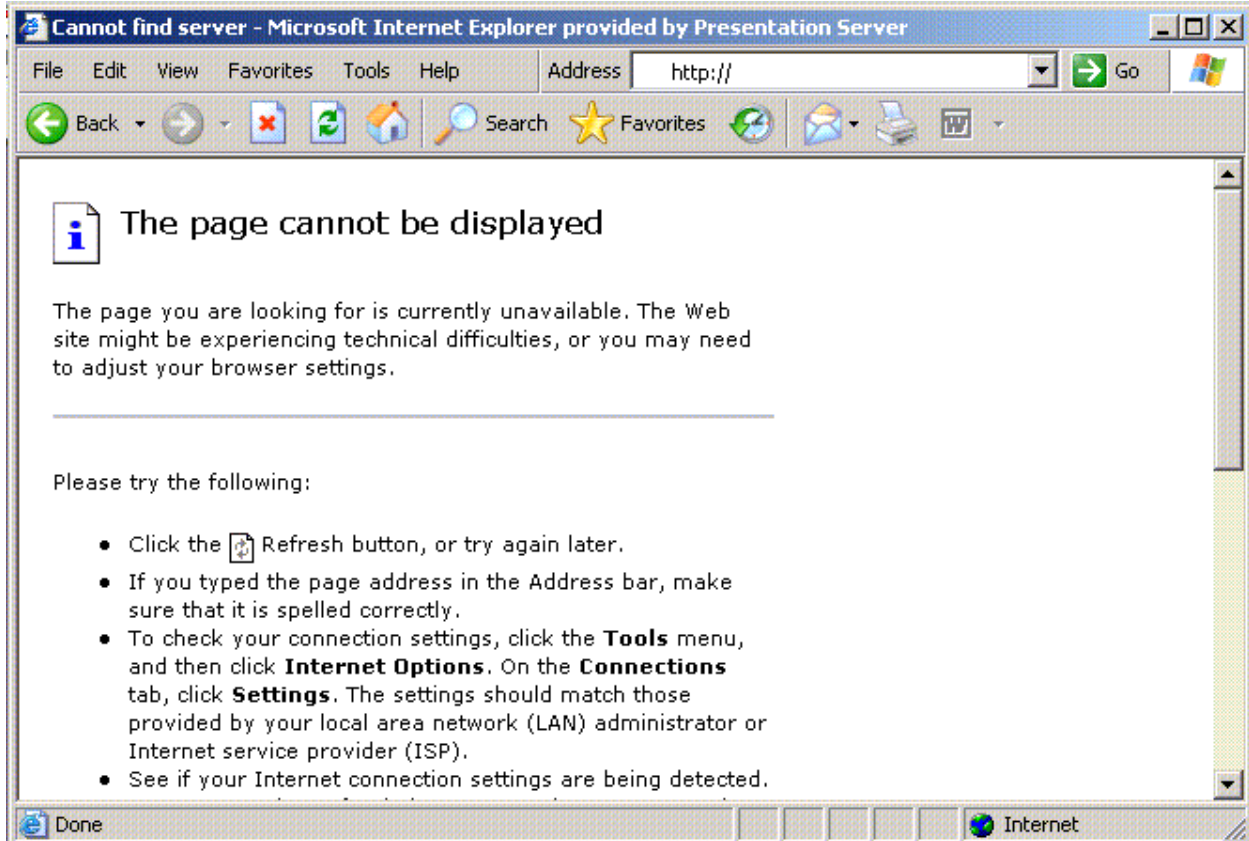
The format of the file name will depend on the file type being submitted, the period for which it is being submitted and your OSFI assigned unique institution code. Please review the appropriate File Naming Conventions for details and examples

Note: The software packages used by Insurance Institutions and Private Pension Plans to produce some regulatory returns will automatically define the names of files on your behalf. These packages have been designed to comply with OSFI File Naming conventions.

File Content

Structured Financial Returns produced by software vendor packages are designed to comply with OSFI defined returns structures. Modifications to these returns resulting in not compliance will not be rejected by the ADT Web Portal. However, as these files are received and validated by OSFI, non-compliance will result in these returns being **rejected**.

Typical Errors Generated by ADT



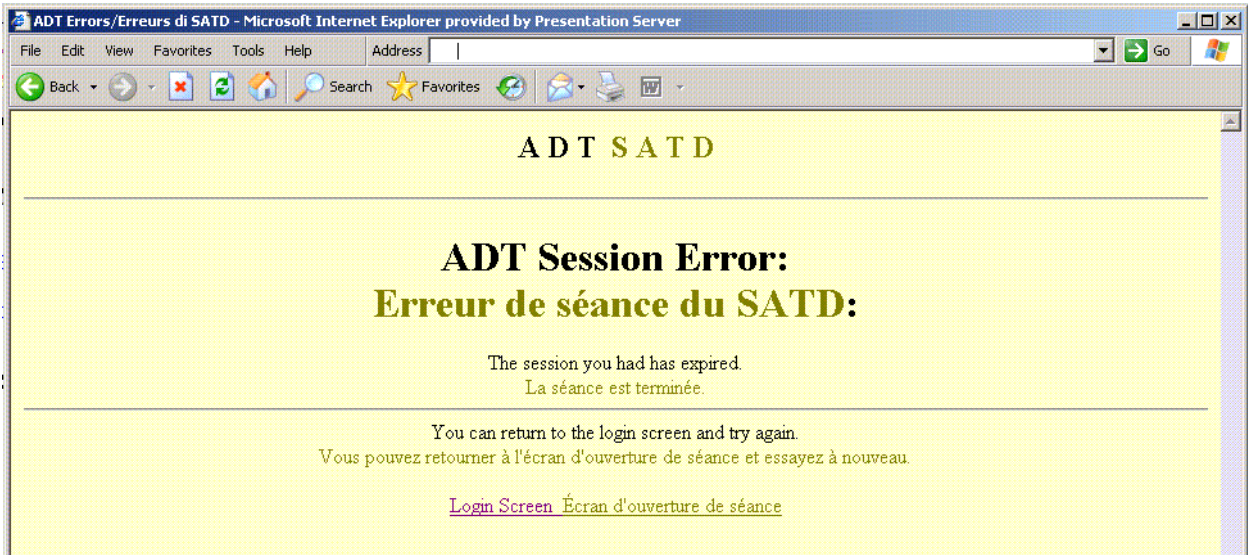
This error indicates that the URL was entered incorrectly. Re-enter the URL. Check to ensure that https has been entered. If this message persists, please call the ADT helpline.

ADT User Guide



This error indicates you entered an incorrect password. Please click on **Login Screen** and re-enter your **LoginID** and **password**. If you are unable to enter the correct password, please call 613-782-8318 at the Bank of Canada and your password will be reset.

ADT User Guide



This error indicates your session on the web server has timed out. This typically happens after 30 minutes of inactivity. Please click on **Login Screen** and re-enter your **userid/password**.

If you receive the message "**Page cannot be displayed**" please try one of the following to resolve the problem:

1. Deleting all the temporary files from the cache
2. Erasing and re-typing the URL
3. Rebooting your computer
4. Signing on from another computer

Insurance File Naming Conventions

In preparation for electronic returns submissions to OSFI, through the ADT Web Portal, Federally Regulated Insurance Institutions must prepare returns submission according to a standard naming convention. This naming convention is defined below for all returns types currently submitted to OSFI. Returns that are prepared through use of software packages produced by third party vendors have been configured to comply with these file naming conventions. Manually prepared returns must apply the appropriate file naming convention or returns will be rejected upon submission.

Structured Financial Returns File Name

The following return types are subject to the File Naming convention for Structured Financial Returns:

Return Type	Return Name	Return Code	Return Extension	Industry
Structured Financial Returns	P&C1 Annual	0001	.OSFI, .txt and .xls/.xlsx	Canadian P&C
	P&C1 Quarterly	0003	.OSFI	Canadian P&C
	P&C2 Annual	0002	.OSFI, .txt and .xls/.xlsx	Foreign P&C
	P&C2 Quarterly	0004	.OSFI	Foreign P&C
	Life 1 Annual	0010	.OSFI and .xls/.xlsx	Canadian Life
	Life 1 Quarterly	0010	.OSFI	Canadian Life
	Life 2 Annual	0020	.OSFI and .xls/.xlsx	Foreign Life
	Life 2 Quarterly	0020	.OSFI	Foreign Life
	OSFI 56 Annual	0056	.OSFI	Canadian Fraternal
	OSFI 77 Annual	0077	.OSFI	Foreign Fraternal
	OSFI 86 (TAAM) Annual	0086	.OSFI and .xls/.xlsx	Foreign Life/ Fraternal
	OSFI 86 (TAAM) Quarterly	0086	.OSFI	Foreign Life
	OSFI 87 (MCCSR) Annual	0087	.OSFI and .xls/.xlsx	Canadian Life / Fraternal
	OSFI 87 (MCCSR) Quarterly	0087	.OSFI	Canadian Life
	OSFI 588 Annual	0588	.OSFI and .xls/.xlsx	Canadian Life
OSFI 588 Quarterly	0588	.OSFI	Canadian Life	
Unpaid Claims & Loss Ratio Analysis Exhibit	0620	.OSFI, .txt and .xls/.xlsx	Canadian & Foreign P&C	

ADT User Guide

The file name for this type of return should be structured according to this table.

Character #	Information Type	Format	Possible Values
1	Primary Regulator	1 Character	C
2-5	Insurer Code	1 Character followed by 3 Digits	OSFI assigned unique institution code
6-7	Year	YY	
8	Return Period	1 Character or 1 Digit	Annual - A Q1 - 1 Q2 - 2 Q3 - 3
9-12	OSFI Return Code	4 Digits	0001,0002,0003,0004, 0010,0020,0056,0077, 0086,0087,0588, 0620
13	Revision	1 Character	If the file is a revision include the letter "R" otherwise there is no 13 th Character
	Extension		.OSFI, .txt, .xls/.xlsx*

* The .xls/.xlsx files only applies to the Annual Return filing.

The following examples are some possible file names based on this file naming convention

- e.g. *CF00109A0001.OSFI* e.g. *CF00109A0001.xls*
- e.g. *CF0010910003R.OSFI* e.g. *CF00109A0001.xlsx*

ADT User Guide

Unstructured Financial Returns File Name

The following return types are subject to the File Naming convention for Unstructured Financial Returns

Return Type	Return Name	OSFI Return Code	Return Extension	Industry
Unstructured Financial Returns	AAR Excel File (Life companies only)	600	.xls/.xlsx	Canadian & Foreign Life & Fraternal
	Appointed Actuary's Report	605	.doc/.docx or .pdf	All
	DCAT Report	610	.doc/.docx or .pdf	All
	External Review Report	615	.doc/.docx or .pdf	All
	Auditor's Report to the Superintendent	625	.doc/.docx or .pdf	All
	Auditor's Report on MCCSR	630	.doc/.docx or .pdf	Canadian Life and Fraternal
	Auditor's Report on TAAM	635	.doc/.docx or .pdf	Foreign Life and Fraternal
	Auditor's Report on MCT	650	.doc/.docx or .pdf	Canadian P&C
	Auditor's Report on BAAT	655	.doc/.docx or .pdf	Foreign P&C
	P&C Business Plan	640	.doc/.docx, .xls/.xlsx or .pdf	Canadian & Foreign P&C
	Worldwide Financial Statement	645	.doc/docx, .xls/.xlsx or .pdf	Foreign Life, Fraternal & P&C

ADT User Guide

The file names for this type of return should be structured according to this table.

Character #	Information Type	Format	Possible Values
1-4	Year	YYYY	Valid Year *
5	blank	1 Character	Space
6-9	Insurer Code	1 Character followed by 3 Digits	OSFI assigned unique institution code
10	blank	1 Character	Space
11-13	OSFI Return Code	3 Digits	600,605,610,615, 625, 630, 635, 640, 645, 650, 655
14	blank	1 Character	Space
15+	Descriptive Text	0 to 41 Characters	Alphanumeric (a-z, A-Z,0-9, ., -, _)
	Extension		.doc/.docx, .xls/.xlsx, .pdf

* For filing purposes for the DCAT only, the "year" should be the year in which it is presented to the board, not the year on which the report is based. e.g. The report based on 2008 data should be filed as the 2009 report.

The following examples are some possible file names based on this file naming convention

- e.g. *2010 F001 615 External Review Report.PDF*
- e.g. *2011 D001 600.xls*
- e.g. *2011 D001 600.xlsx*
- e.g. *2011 D001 625.doc*
- e.g. *2001 D001 625.docx*

Note: Special Characters such as &, ', # will be rejected by the system

ADT User Guide

Structured Corporate Returns File Name

The following return types are subject to the File Naming convention for Corporate Annual Returns.

Return Type	Return Name	OSFI Return Code	Return Extension	Industry
Structured Corporate Returns	OSFI 57 Annual or Amendment	057	.xls/.xlsx	Canadian Life, Fraternal and P&C
	OSFI 513 Annual or Amendment	513	.xls/.xlsx	Foreign Life, Fraternal and P&C
	Fiscal Year end Change	596	.xls/.xlsx	Canadian & Foreign Life, Fraternal and P&C

ADT User Guide

The file names for this type of return should be structured according to this table.

Character #	Information Type	Format	Possible Values
1-4	Year	YYYY	Valid Year*
5	blank	1 Character	Space
6-9	Insurer Code	1 Character followed by 3 Digits	OSFI assigned unique institution code
10	blank	1 Character	Space
11-13	OSFI Return Code	3 Digits	513, 057, 596
14	Amendment	1 Character	If the file is a Amendment include the letter "A" otherwise there is no 14 th Character **
15	Blank	1 Character	Space
16-23	Effective Date	YYYYMMDD	Effective date of change (insert earliest date if including more than one. **
	Extension		.xls/.xlsx

*** For the annual return, the valid year is always based on the previous fiscal year. For the "amendment" return, the valid year is always based on the current fiscal year.**

**** Not applicable to the OSFI 596 return**

The following examples are some possible file names based on this file naming convention:

- e.g. 2011 F001 057.xlsx
- e.g. 2011 D001 513.xls
- e.g. 2011 F001 596.xls
- e.g. 2012 F001 057A 20120114.xls
- e.g. 2012 D001 513A 20120221.xlsx

ADT User Guide

Unstructured Corporate Returns File Name

The following return types are subject to the File Naming convention for Unstructured Financial Returns

Return Type	Return Name	OSFI Return Code	Return Extension	Industry
Unstructured Corporate Returns	Copy of Power of Attorney	025	.pdf	Foreign Life, Fraternal and P&C
	Annual Financial Statement, Auditor's Report & Other Shareholders' material	597	.doc/.docx, .xls/.xlsx or .pdf	Canadian Life and P&C
	Report of the Conduct Review Committee	598	.doc/.docx or .pdf	Canadian Life, Fraternal and P&C
	By-Laws	599	.doc/.docx or .pdf	Canadian Life and P&C
	Notice of Annual or Special Meeting	565	.doc/.docx or .pdf	Canadian Life and P&C

The file names for this type of return should be structured according to this table.

Character #	Information Type	Format	Possible Values
1-4	Year	YYYY	Valid Year
5	blank	1 Character	Space
6-9	Insurer Code	1 Character followed by 3 Digits	OSFI assigned unique institution code
10	blank	1 Character	Space
11-13	OSFI Return Code	3 Digits	025, 597, 598, 599, 565
14	blank	1 Character	Space
15+	Descriptive Text	0 to 41 Characters	Alphanumeric (a-z, A-Z, 0-9, ., -, _)
	Extension		.doc/.docx, .xls/.xlsx, .pdf

The following examples are some possible file names based on this file naming convention:

- e.g. 2010 F001 025.pdf
- e.g. 2010 D001 565.docx
- e.g. 2010 D001 598 ConductReviewCttee.doc
- e.g. 2010 D001 597.xls
- e.g. 2010 D001 597.xlsx

ADT User Guide

Reporting Revisions

When revising corporate returns, it is necessary to resubmit the complete return, revised items as well as unrevised data points previously submitted. Revisions should be submitted through ADT.

File Format

Corporate Returns must be filed in the specified format as indicated on the tables under Structured and Unstructured Corporate Returns File Name. Modifications to the format or file naming convention will result in non-compliance and will be rejected by the ADT Web Portal.

Confirmation of Receipt

An email confirming receipt of corporate returns is not generated by the ADT Web Portal. Once your file has been successfully uploaded and appears under the "Recent file transfer history" list, **this is your official confirmation of receipt**. This screen can also be printed for your records.