



INSTRUCTIONS FOR ACOL* ACCOUNT SET-UP AND COMPLETION OF THE ACOL CLIENT APPLICATION AND ACOL FINANCIAL AGREEMENT

If you have any questions after reviewing the enclosed documents, please contact the Client Support Centre at **1-888-624-ACOL (2265)**.

Following are some guidelines on setting up an ACOL account and tips on completing the ACOL Client Application and Financial Agreement.

HOW TO ESTABLISH AN ACCOUNT

Opening an ACOL account is easy! Carefully review the Terms and Conditions and complete (in duplicate) and sign the **ACOL Client Application** and the **ACOL Financial Agreement**. Mail your completed Client Application and Financial Agreement, and the initial deposit to the following address:

Unisys Canada Inc.
P.O. Box 204
Halifax NS
B3J 2M4

Or, if you would like to activate your ACOL account more rapidly, you can fax the completed Client Application and Financial Agreement and include a credit card number, to the Business/Financial Office at **1-902-422-1675**.

Once the Business/Financial Office receives your completed Client Application and Financial Agreement and the initial deposit, we will create user IDs for the individuals you have identified and return to you the signed and accepted copy of your Client Application and Financial Agreement. Each user will then receive a letter confirming his/her user ID and initial password to access ACOL. All persons who receive a user ID are bound by the Terms and Conditions.

HOW TO COMPLETE THE CLIENT APPLICATION

Instructions for Page 1 of the Client Application

Print or type your name or company name, mailing address, phone number, e-mail address, and fax number where indicated.

The Business Activity Code is required for ACOL Client demographic information purposes only. Please use the Business Activity Code Listing to select the type of business, or service code that best fits the activity your organization provides.

ACOL needs to know and be able to contact certain individuals within your organization in the event there is a question concerning signed Agreements, Financial matters, or Technical issues. Please identify the individual ACOL should contact about the Business or Financial issues for your organization and your Client Account. Please identify the individual ACOL should contact about Technical matters concerning connectivity issues relating to your organization and your Client account.

The Client Verification Word is an additional security measure when calling ACOL in regards to your account information. The caller will be asked for the Verification Word by ACOL staff to identify that the caller has the

* ACOL and Atlantic Canada On-Line are registered official marks of the Provinces of New Brunswick, Newfoundland and Labrador, Nova Scotia and Prince Edward Island.

authority to make a request about your account. No restrictions are placed on this word except that it must be twenty characters or less.

Please select the Personal Property Registry Database(s) for which the application is being made.

Instructions for Page 2 of the Client Application

In order to establish access to Databases each user needs to have a user ID and password. We require a listing of those individuals from your organization whom you wish to have authorized access to ACOL and its product offerings through your Client account.

Information Required to Establish User IDs

In order to establish user IDs, ACOL needs to know the user's name and Access Privileges that you wish to assign to each person. Please select one Administration Access Privilege for each user and check all Database Capabilities you would like the user to be able to perform. **Each user will be granted Basic administration access as a default if nothing is selected.** The document titled *ACOL Access Privileges* contains descriptions of each Access Privilege if you would like further details on each capability.

Please select one user to be the PPR Administrative User. This user will have overall responsibility for the registrations completed by users of the Client Account. The PPR Administrative User has all of the access privileges granted with Search, Register, and Administer Secured Party Numbers; additionally, the PPR Administrative User will have access to Global Change and Updating PPR Client Information functions. **Only one authorized person per account may have this access privilege.**

User Password

When a user logs onto ACOL, a unique user ID identifies him/her as authorized to access ACOL. Each user ID also has a secret password linked to it, which prevents unauthorized individuals from logging in. When a user ID is issued, a unique initial password is assigned. The first time a user logs on, they will enter this initial password at the password prompt. The user is then immediately prompted to enter his or her own unique password.

Create a new password for your account using the rules and tips below:

- ◆ Create a password of between 8 and 32 characters.
- ◆ The password must include at least one numeric character, one upper case letter and one lower case letter
- ◆ Common dictionary words are not acceptable to the system.
- ◆ Avoid using names, nicknames, telephone numbers, birth dates or passwords of all the same character.
- ◆ Special characters will not be accepted by the system.

Client Signature

Please sign two copies of this Client Application. When accepted we will return the signed and accepted second copy to you for your files.

HOW TO COMPLETE THE FINANCIAL AGREEMENT

Instructions for Page 1 of the Financial Agreement

Initial Deposit Amount

The Initial Deposit (\$100.00 minimum) is required in order to establish an account with ACOL. Any larger sum, based on subsequent usage is acceptable. Please specify the amount you wish to submit as an Initial Deposit.

PPR Low Balance Alert

Low Balance Alert will be used by the system to help you maintain your ACOL account in positive balance. The system will alert you when your ACOL account balance falls to \$50.00 unless you specify a different amount. The alert message is a warning statement that will appear on the main PPRS page to advise you that the funds in your ACOL account are low and that you should take steps to deposit further funds in your account. **If you have selected the payment option of Electronic Funds Transfer the system will automatically make the deposit for you based on the criteria you have specified in the Electronic Funds Transfer payment plan option. All other payment options require you to initiate the action to make the deposit.**

Instructions for Page 2 of the Financial Agreement

Payment Preference and Options

ACOL has several methods of accepting payment, both initially and for subsequent payments. The table on page 2 asks you to indicate which method you prefer.

The Electronic Funds Transfer Option (Recommended)

Can be used for an initial payment as well as subsequent payments.

The Electronic Funds Transfer (EFT) option ensures that your account will always have funds in it and therefore will ensure that access to the ACOL Service will not be denied due to lack of funds in your account. During the day as you are processing transactions the system will automatically top up your account to the maximum amount specified by you or by the maximum transfer amount whichever is the lesser, if your account balance falls below zero. Additionally at night the system checks to see if your balance at the end of the day is below the Minimum Balance specified by you and if so will trigger an EFT to top up your account. Please note that the minimum amount that can be transferred by an EFT is \$25.00.

The Maximum Transfer Amount is the upper limit of funds that can be transferred from your bank account by an EFT at any one time.

The Top up Account Amount is the maximum \$\$ amount to which your ACOL Client account will be reset.

The Minimum Balance Amount will tell the Business/Financial Office at what level an automatic EFT will be triggered to restore your account balance to the maximum level during the nightly check.

Example:

Maximum transfer amount	\$ <u>500</u>	Top up Account to a maximum of \$ <u>600</u>
Minimum Balance amount	\$ <u>50</u>	

In this example, if the account balance drops below zero during the day, for example to -\$20 due to a transaction, an EFT will be triggered for a maximum of \$500 to top up the account. The most that can be in the account at any one

time is \$600. In this case the account balance would be \$480 (\$500 EFT less -\$20 balance). If, during the nightly check, the balance in the account was below \$50 due to further transaction processing, another EFT would be triggered to top up the account.

Financial Institution Information. Please provide the financial institution name and address, institution number, branch number and bank account number from which the funds are to be transferred. A voided cheque to insure accurate reporting should be enclosed.

The Signature of the authorizing officer for EFT is also required.

The Electronic Cheque Option (Recommended alternative to EFT)

The Electronic Cheque option may not be used for the initial payment.

The ACOL system provides an on-line cheque, which can be filled out just like a paper cheque. You can require up to two approvals before the electronic cheque is sent and the funds are deducted from the specified bank account and added to your ACOL account. The Low Balance Alert warning message will be displayed at log-in to notify you that your ACOL account balance is below the specified amount and you should take steps to deposit further funds in your account. Any unsigned Electronic Cheques remaining in the system at the close of business for the day will be deleted and will not be applied to your account. You will need to initiate another Electronic Cheque.

The Maximum Cheque Amount is the top limit for which you want an Electronic Cheque to be written.

Financial Institution Information. Financial Institution Information: Per EFT option above

Designated Cheque Signers. You also identify which individuals in your organization are permitted to sign Electronic Cheques. If more than two individuals have signing authority please append a list of additional names. Within the group of authorized signers any one or two electronic signatures are required to execute an Electronic Cheque unless otherwise specified by you. Please indicate on the agreement if you require one or two signer execution rights.

Changes to Financial Institution Information

Please notify us of any changes to your Financial Institution information. Allow three weeks for changes to be implemented. ACOL will charge for cheques and EFT transfers that are returned due to **NSF**. The current rate is \$20.00 per returned item.

Instructions for Page 3 of the Financial Agreement

Cheque or Money Order Option

This option can be used for the initial deposit and as a method for submitting subsequent payments.

A personal or corporate cheque or money order made payable to **Unisys Canada Inc.** must be included with the completed **Financial Agreement** and sent to **Unisys Canada Inc., P.O. Box 204, Halifax NS B3J 2M4**. This option cannot automatically make additional payments to your ACOL account—additional cheques will be required. The Low Balance Alert warning message will be displayed at log-in to notify you that your ACOL account balance is below the specified amount and you should take steps to deposit further funds in your account.

Credit Card Option

This option can be used for the initial deposit and as a method for submitting subsequent payments.

The amount indicated (minimum \$100.00) will be charged to the specified credit card number. This option cannot automatically make additional payments to your ACOL account. The Low Balance Alert warning message will be

displayed at log-in to notify you that your ACOL account balance is below the specified amount and you should take steps to deposit further funds in your account. Please contact the Client Support Centre to authorize additional charges to the credit card account.

Visa, MasterCard or American Express. Please specify whether this charge is to a VISA, MasterCard or American Express.

Credit Card Administration Fee(s). Please note that your account will be charged an administration fee of 2% for the use of a credit card for top up of ACOL client accounts.

Card Information. Please provide the name as it appears on the card, the card number, and the expiration date. The amount that will be debited to the card and credited to your ACOL account for the Initial Deposit is the amount that you have specified on the Financial Agreement.

The signature of the card holder is required.

Direct Deposit Option

If the Direct Deposit option has been selected for subsequent top up of your account, the Business/Financial Office will contact you regarding the process required to send deposits directly to the ACOL financial institution.

Please Note

Both the Client Application and the Financial Agreement must be signed and forwarded to Unisys in duplicate. An accepted copy will be returned with the necessary access information.

Thanks again for your interest in ACOL! We look forward to providing you with our ACOL service. *Remember*, if you have any questions, please call the Client Support Centre at **1-888-624-ACOL (2265)**.