Annual Pension Report (APR), v. 4.3
Quick Start Guide, v. 1.16

Contents

Overview of Changes to the E-Filing Systems, as of v 3.0

This document outlines recent changes within the APR E-Filing system. This includes a new login method using adedicated plan User Account, and a new feature to securely attach supporting documents to the data submission.

Overview of Managing / Using the User Account

The first noticeable change to the E-Filing systems as of v 3.0 is the Login method. Each plan must now use a User Account with a User Name and Password to access the E-Filing sites.

BCFSA has implemented User Accounts to increase security and protect the Pensions E-Filing systems from unauthorized access. One User Name and Password will be issued for each plan to help keep the plan information and documents secure. These credentials must only be shared with individuals authorized to enter or review filing data on behalf of the plan. The User Accounts have a built-in 6-month expiry period to help ensure security.

The **Account Holder** is the person in the plan's **Employer** or the **Day-to-day Administrator** role who receives account credentials from the Superintendent's office. They will receive an email confirming a User Account has been created for a specified plan which contains a User Name and a Temporary Password. If you received this email, please see the section titled "**Managing the User Account When You Are the Account Holder**". If you are not the Account Holder and you did not receive this email, please see the section "**Accessing the APR When You Are Not the Account Holder".**

Managing the User Account When You Are the Account Holder

Account Holders are responsible for managing the account and keeping the login credentials securely stored. This list represents the different features used by the Account Management system to give you the freedom to manage the account at any time and help keep Pension Plan information secure.

1. **Account Creation**
   a. Logging into the APR for the first time
   b. Define the account's Security Question and Answer
   c. Create the account's Password
2. **Forgot Password**
   a. Use the Forgot Password link
   b. Enter the User Name and Security Answer
   c. Logging into the account using the temporary password
3. **Account Expiry**
   a. Updating the account password after it has expired
4. **Account Management**
   a. Security Question and Answer updates
   b. Password updates

The following pages will show you how each process functions and what information you need.

1. Account Creation

This section will show you how to log into the APR for the first time with your new credentials. If you are the Account Holder, you have received an email with the User Name and the Temporary Password. You will use this information to log into the APR. Please note: if you are the Account Holder but you did not receive an email with the account credentials, please contact the Superintendent of Pensions at 604-660-3555 or pensions@bcfsa.ca.

If you are not the Account Holder, this section is not applicable. You must contact the Account Holder for the account credentials.

a. Logging into the APR for the first time

The User Account email provides you with the information you need to complete the account setup.

Navigate to the APR Login Page. Using the "**User Name**" and the "**Temp Password**" from the email, enter this information in the corresponding boxes on the Login page. You may type it in the boxes or you may copy and paste it. If you use the copy/paste method, be careful not to copy any characters before or after the text.

After successful login, you will see the **E-Filing System – Account Creation** page.

Define the account's Security Question and Answer

On the **E-Filing System – Account Creation** page, you need to complete the account setup by defining the Security Question and Answer and creating your own Password. If you are not ready to complete these steps, click the "**Return to Home Page**" button. Please note you must complete the account setup before using v.3.0 (or higher) of the E-Filing applications.

In the Security Question row, pick a question where you will remember the answer and you are the only person who knows the answer. This information is used if you forget the account password or the password expires.

The answer to the security question is required to be a one-word response with a minimum of 3 characters and a maximum of 30 characters (no spaces). The Security Answer is not case sensitive; if your answer is "**smith**" and you typed "**SMITH**" when this information was required, the system would accept this response as correct.

If the Security Answer meets the number of required characters, a green check mark will be shown after your entry.

b. Create the account's Password

Now you must complete the section **Create my Password**. This is done by typing in the temporary password provided by email in the **Current Password** box. If the Current Password is entered correctly, a green check mark will be shown after your entry.

Create my Password
You must create a New Password which meets complexity requirements listed below.
Current Password: ℹ️ JzFN7BD%   ☑ Show password   ✅ Correct

Using "Show Password" can help you to see why the password entered is not correct. Please note that the password is case sensitive.

Specify the **New Password** and repeat it in the **Confirm Password** box.

New Password: ℹ️ Passw0rd123!   ☑ Show password   ✅ Correct
Confirm Password: ℹ️ Passw0rd123!   ☑ Show password   ✅ Correct

The password must meet the requirements as shown in the blue section titled "**Password Requirements**" (below the **Complete Account Creation** button).

> **PASSWORD REQUIREMENTS:**
> When creating a new password, these are the password requirements:
> Your password **must not contain** any spaces
> Your password **must contain:**
>   8-12 characters
>   one upper case letter
>   one lower case letter
>   one digit and
>   one special character ! @ # $ % ^ * -

After typing in a password which meets these requirements in the New Password box, you may copy and paste this password into the Confirm Password box.

Please note you cannot reuse previous passwords. If you specify "**JzFN7BD%**" as the "**New Password**" and it is also the Temporary Password, you will see the following message.

| Current Password: | JzFN7BD% | ☑ Show password | ✅ Correct |
| New Password: | JzFN7BD% | ☑ Show password | ❌ Previously used passwords not permitted. |

The **Confirm Password** box checks whether you have typed in the same password as the "New Password". If these passwords are not the same, you will see the following response.

| New Password: | Passw0rd123! | ☑ Show password | ✅ Correct |
| Confirm Password: | Password123! | ☑ Show password | ❌ New Password and Confirm Password do not match. |

After all the information has been entered correctly into the required boxes, click the **Complete Account Creation** button.

The system will confirm that the account was successfully created. As the Account Holder, you will receive an email confirming it was changed. However, for security reasons, this email will not contain the actual password.

Now you may click the **Continue to E-Filing Forms** button to view the APR data entry forms or to log out.

2. Forgot Password

If you are the Account Holder and you forget or misplace the password, you may use the **Forgot Password** link on the APR Login page to create a new temporary password. Then you will need to define your own password the next time you log into the APR. The only information you need to provide is the plan **User Name** and the **answer to the Security Question**.

If you are not the Account Holder and you forget the password, you must contact the Account Holder for the account credentials.

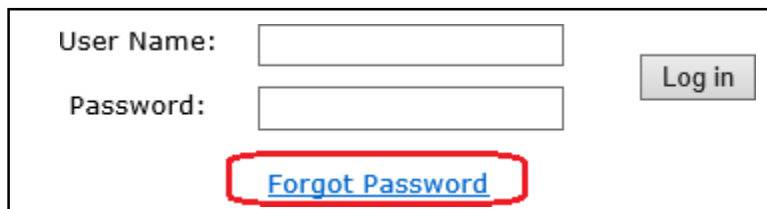### a. Use the Forgot Password link

On the APR login page, click the **Forgot Password** link directly below the Password input box.
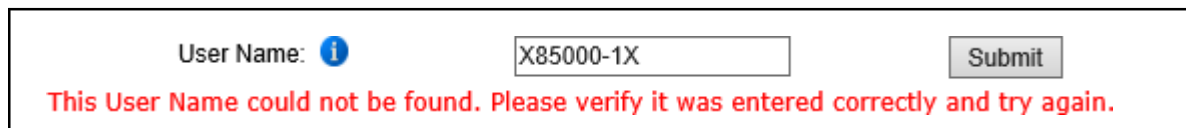
The **Forgot Password** link will redirect you to the **Role Verification** page which will confirm whether you are the Account Holder. As the Account Holder, choose the **Yes** option and then click the **Continue** button.

b. Enter the User Name and Security Answer

On the **Forgot Your Password** page, you need to provide the account's **User Name**. If you enter this information incorrectly, you will not be able to proceed.

After you enter the User Name correctly, the E-Filing system will retrieve the Security Question associated with the account. You will be directed to the **Confirm Your Identity** page.

Enter the answer to the **Security Question**. If you forget or mistype the answer, then the E-Filing system will not be able to create the temporary password and you will see the following message.

This security answer provided does not match the stored security answer. Please try again.

After you enter the Security Answer correctly, click the **Submit** button.

You will be redirected to the page titled **Password Reset Was Successful**. The E-Filing system will create a temporary password for the account. As the Account Holder, you will receive an email containing the **User Name** and **Temporary Password**.

Click the **Return to Home Page** button to return to the APR Home Page and login with these credentials.

c.   Logging into the account using the temporary password

On the APR home page, you must enter the User Name and Temporary Password from the email in the home page User Name and Password boxes.

Upon successful login you will be redirected to an account management page where you will need to change the temporary password to a user-defined password. You need to provide responses for all the input boxes. You may use the **Show password** option to make changing the password easier.

Note the system does not let you specify a password you previously used.

If the data entered does not meet the system requirements and you click **Change Password**, you will see an error message in the row causing the issue and a summary of the error messages below the Password Requirements section.

After entering correct information into all boxes, click **Change Password** to update the password to the new value you specified.

You will be redirected to a page which confirms your password was changed successfully. As the Account Holder, you will receive an email confirming it was changed. However, for security reasons, this email will not contain the actual password.

You may click **Continue to the E-Filing Forms** to view the APR data entry forms. You will be directed to the page titled **Section 1. Plan Identification**. Here you may enter/update data for the APR or you may click the **Log Out** button.

3. Account Expiry

After creating an account by specifying the Security Question and Answer and defining the password, the account credentials will be valid for 6 months. If anyone logs into the account after 6 months, they will be redirected to the Account Management pages where the account credentials will need to be updated. The only information you need to provide is the plan User Name and the answer to the Security Question.

If you are not the Account Holder and you forgot the password, you must ask the Account Holder for the new account credentials.

a. Updating the account password after it has expired

Log into the APR using the current credentials. You will be immediately redirected to the Account Expiration page where you will need to change the current password to a new password.

You need to provide responses for all the input boxes. You may use the **Show password** option to make changing the password easier.

Note: the system will not let you proceed with a password previously used.

If the data entered does not meet the system requirements and you click **Change Password**, you will see an error message in each row causing the issue and a summary of the error message(s) below the Password Requirements section.

After entering information into all boxes, click **Change Password** to update the password. The system will confirm your password was changed successfully. As the Account Holder, you will receive an email confirming it was changed. However, for security reasons, this email will not contain the actual password.

You may click **Continue to E-Filing System forms** to complete the data entry and submit the APR. You will be directed to the page titled **Section 1. Plan Identification**. Here you may enter/update data for the APR or you may click the **Log Out** button.

4. Account Management

If you are the Account Holder and you want to change the Security Question and Answer, or you want to change the Password, you may make these changes at any time.

If you are not the Account Holder, you do not have ability to change the account credentials and this section is not applicable.

To proceed, log into the APR using the current credentials. Then click the **My Account** icon.
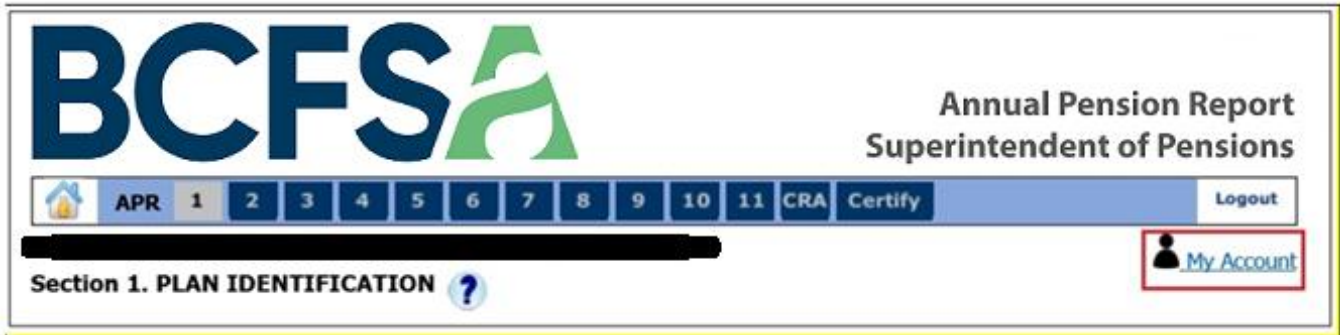
Before you see the Account Management page, you will be redirected to the **Role Verification** page which will confirm whether you are the Account Holder. As the Account Holder, choose the **Yes** option from the drop-down list. Then click the **Continue** button.

a. Security Question and Answer updates

On the **Account Management** page, you need to choose an option from the list, either **Change the Security Question and Answer** or **Change the Password**. If you chose **Change the Security Question and Answer** you will see the following page:

On this page you must specify values for **New Question** and **New Answer**.

First specify your current Security Answer in the **Security Answer** box. Then pick an option in the **New Question** drop-down list. Then type an answer to this question in the **New Answer** box which is between 3 to 30 characters with no spaces.

Then clicking **Change Security Question and Answer** will update those values and display the page confirming the Security Question and Answer was changed successfully. As the Account Holder, you will receive an email confirming it was changed. However, for security reasons, this email will not contain the actual Security Question and Answer.

You may click **Continue to E-Filing System forms** to view the data entry forms. You will be directed to the page titled **Section 1. Plan Identification**. If you only wanted to reset the Security Question and Answer, once you are viewing this page, you may click the **Log Out** button.

b. Password updates

On the Account Management page, if you chose **Change the Password** you will see the following page:

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Pensions E-Filing System - Account Management

This page is used to change your Security Question and Answer or change your Password.

Choose the action from the following list:

Change the Password

Change my Password

You must enter the following values to change the Password.

Security Question: ℹ What was the model of your first car ?

Security Answer: ℹ [   ]

Current Password: ℹ [   ]   ☐ Show password

New Password: ℹ [   ]   ☐ Show password

Confirm Password: ℹ [   ]   ☐ Show password

[Change Password]

> **PASSWORD REQUIREMENTS:**
> When creating a new password, these are the password requirements:
> Your password **must not contain** any spaces
> Your password **must contain:**
> ℹ   8-12 characters
>   one upper case letter
>   one lower case letter
>   one digit and
>   one special character ! @ # $ % ^ * -

[Continue to the E-Filing System forms]

To complete this process, you must first enter the **Security Answer**. Then you need to specify the **Current Password** and enter a **New Password**.

If you make a mistake when entering any of these values, when you click Change Password, the page will display all validation errors. If you enter all text correctly, you will see the "**Correct**" text besides each line.

Click the **Change Password** button. After clicking this button, you will be redirected to the page confirming the Password was changed successfully.

You may click **Continue to the E-Filing System forms** to view the APR data entry forms. You will be directed to the page titled **Section 1. Plan Identification**. Here you may enter/update data for the APR or you may click the **Log Out** button.

Accessing the APR When You Are Not the Account Holder

BCFSA gives the account management duties to the Account Holder for each plan. It is their responsibility to create a unique password for the plan's account to share login credentials only with those authorized to enter or review required filing data on their behalf.

If you require access to the APR System and do not have a valid user name and password, you must contact the Account Holder to request them.

Account management tools are visible to all users within the APR System, but they are only intended to be used by Account Holders. If you access the My Account page, you will be prompted to verify your role.

Submitting the APR Filing

As of APR v3.0, the E-Filing System has been updated so that you are able to add PDF copies of Audited Financial Statements (**AFS**) and/or an updated Statement of Investment Policies and Procedures (**SIPP**) on the **Certify** page. Although these are not required to submit your filing, they are expected when indications are shown on the Section 6 Assets Page. The files must be in a **PDF** format. This new feature will enable us to process the submission faster and it will help keep the plan documents secure.
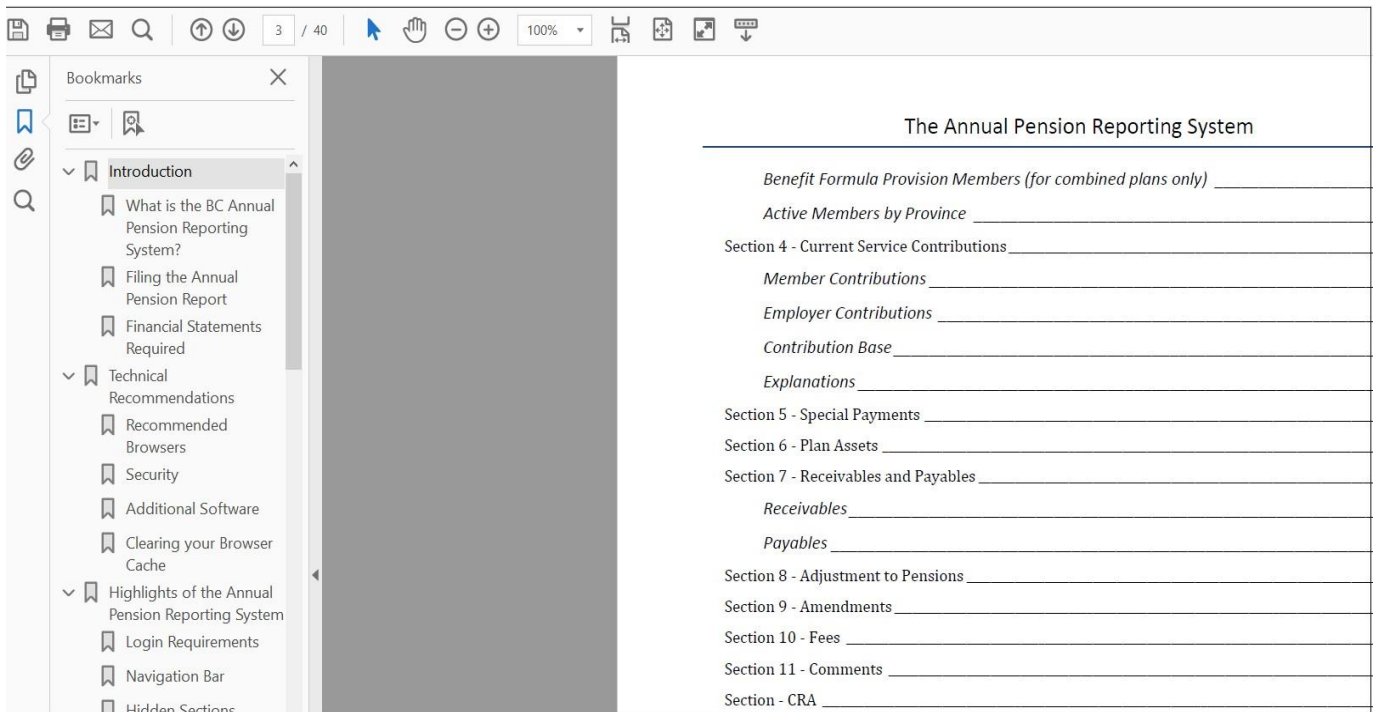
1. Log into the APR
2. Complete APR data entry
3. On the **Certify** page, use the **Browse** button to attach either the AFS or the SIPP
4. Using the **Upload** button, upload the file to the APR
5. Click the **Submit** button
6. Save the E-Filing report PDF

1. Complete APR data entry

After successfully logging into the APR with the User Name and Password, you will need to complete the data entry for the report period in the same way as before. Click the **Check** button on each page to view errors or warnings.

If you need help with any of the pages, please see the **APR User Guide** (click this link on the Home/Login page) or you may click the ❓ icon within any page of the APR to open this file. Then choose the corresponding section heading in the Bookmarks as shown below. All sections are listed in the Bookmarks.

2. On the Certify page, Browse and Upload Supporting Documents

The **Certify** page provides a feature to attach the AFS or the SIPP (or both). This image shows the **Document Uploads** section added to the top of this page (as viewed in Internet Explorer).

Click the "**Browse**" button for the applicable document. This action will open the **Choose File to Upload** window. Find the **PDF** representing the applicable document for this plan's submission.

After you have selected this file, click the **Open** button in the lower right corner of File Explorer. You will see that the **Document Uploads** section has been updated to show the file you selected.

If the file is correct, click the **Upload** button *before* browsing for the next file. The Upload button will run a process to verify the file has no viruses and it will confirm the file is an authentic PDF. If the file passes these tests, the **Document Uploads** section will be updated to show the file was uploaded successfully.

If the file has a virus, you will see a message stating it could not be uploaded.

If you chose a file which was renamed as a PDF file, but it is not a true PDF, you will see an "**Invalid File**" message.

If you select files but forget to upload them and the files are required, you will receive a system prompt to upload the file before you exit the page. If you exit the page without uploading the files, then the files will not be included in your submission.
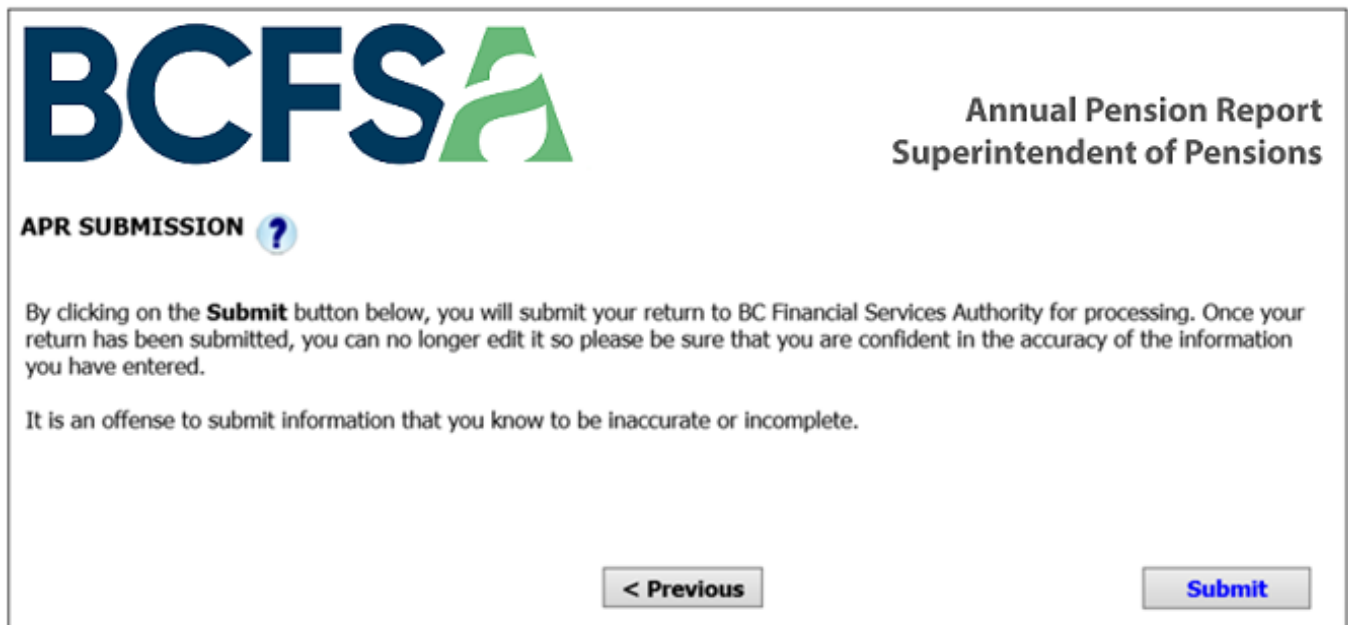
Once you have completed the data entry on this page and you upload the appropriate PDF(s), click the **Check** button to verify the data will pass the system validation tests. If all fields pass the data validation tests, the APR will display the message stating, "**There are no Errors and no Warnings on this page**".

Now you may click the **Validate** button at the bottom of the page. If either the AFS or SIPP is expected by the System as an attachment, and have not been uploaded, a pop up will display asking the user to confirm they want to leave the page without uploading the expected file.

If there are no issues on any other page, you will be redirected to the **APR Submission** page. This page is used to show you the data has passed all validation tests and it gives you one more chance to review the data before submitting it.

3. Click the Submit button

When all errors are cleared and warnings have been acknowledged, you will be prompted to click **Submit**. After clicking **Submit**, you will see the system processing your submission.

When the transaction is complete, the APR will redirect to a different page where a confirmation message will be displayed on the screen, along with a **Download** button to produce a summary of the report (please see the next section).

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YOUR RETURN WAS SUBMITTED

Click the '**Download**' button to save a local copy of your APR in Adobe Acrobat (PDF) format. Be sure to keep this file for your records as well as print the remittance stub to enclose with your payment.

Download
☐ Active
Contacts only?

Key APR Details

The APR for plan #▮▮▮▮▮▮▮ has a Report Period Ending date of **December 31, 2018**.
This APR was submitted on **October 21, 2019**, and this APR was due on **June 29, 2019**.
This APR was submitted 114 days past the Due Date.

Fees

The APR filing is **not considered complete** until the required **fees are received**.

If paying by cheque, please make it payable to **BC Financial Services Authority** in the amount specified. A copy of the remittance advice must be included with the payment. Note: The remittance advice is included in the final Report summary which is available for viewing and printing after the APR has been submitted.

You may also pay fees by Electronic Funds Transfer (EFT) or by Wire Transfer. Please contact Pensions for instructions for either of these payment methods.

Late filing fees may be applied by the CRA if the Schedule 1 information is filed late, or is not filed at all, under subsection 162(7) of the *Income Tax Act*. The filing deadline is 180 days after the financial year end.

Financial Statements

If Audited Financial Statements (AFS) are required to be filed and you did not upload these statements using the APR, please send the **finalized** AFS as an email attachment to the FICOM address below.

Please note that **Custodial Financial Statements** are **not required**.

Thank you for using the **Annual Pension Reporting** System. We welcome your comments at Pensions@ficombc.ca.

If you wish to begin / continue entering data for an APR from a different plan, click Annual Pension Reporting System - Home Page link to return to the home page.

4. Save the E-Filing Summary PDF Report

On the **Post Submit** confirmation page, save a copy of your submission by clicking on the **Download** button. The browser should show a pop-up window asking if you want to Open or Save the file.

Click the **Save** button to keep a record of the data entered for this plan. It is a PDF file which you may open using Adobe Acrobat Reader.

This file will show the file name(s) for the document(s) you uploaded to the APR filing on the Certify page.

Returning to the APR E-filing system window, you may click the "**Log Out**" button to exit the application or you may click the **Annual Pension Reporting System – Home Page** link if you will be filing an APR for another plan.