SEPTEMBER 2024

# User Instructions:

## CUDIC PAID Deposit Data

## Submission Portal

**cudic** Credit Union Deposit Insurance Corporation of BC

**paid**

# Table of Contents

# Introduction

The Credit Union Deposit Insurance of British Columbia ("CUDIC") will launch an upgraded deposit data submission portal (the PAID portal) on September 24th, 2024. The portal is a comprehensive online platform where a credit union ("CU") can submit the required deposit data extracts and receive automatic feedback.

# Access

The PAID portal (https://cudicportal.bcfsa.ca/) access is provided to eligible CUs and their employees through a registered email. CUs can contact CUDIC for user registration, modification, and deactivation.

## Sign in

Sign in with your email address

Email Address

Password

Forgot your password?

Sign in

.

A temporary password will be provided by BCFSA via email for initial log-in. Users will be required to change it to a permanent password.

After logging in, users will see four sections: Credit Union Information, Upload, Activity Log, and Errors.

Users are required to verify their credit union's information in the Credit Union Information section and communicate to CUDIC if the listed information is not accurate.



# Upload

CUs are required to upload six file extracts in accordance with the Deposit Data Instructions as specified within the CUDIC Deposit Data Requirements Regulatory Statement.

In the upload section, click the Browse button and select file (s) (up to six) to upload.



Selected files will be presented in the display window.



Click the Upload button to upload selected files.
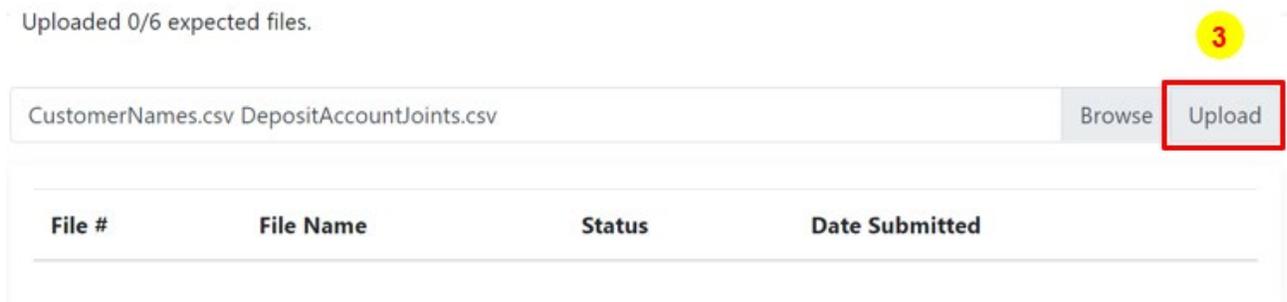


All six file extracts must be named according to the published instructions, otherwise an error message will be displayed as follows:

The following files failed validation and were not uploaded:
DepositAccounts.xlsx
Files must follow the naming format described in the Regulatory Statement.

It can take up to five minutes to upload all the files, depending on the size of your submissions. Successfully uploaded files will be presented in both the Upload and Activity Log sections.

Uploaded 3/6 expected files.

| Please select a file | Browse | Upload |

3 of 3 files uploaded successfully.

| File # | File Name | Status | Date Submitted |
|--------|-----------|--------|----------------|
| 1 | DepositAccounts.csv | Uploaded | 2024-09-03 2:45:59 PM |
| 2 | DepositAccountJoints.csv | Uploaded | 2024-09-03 2:45:29 PM |
| 3 | CustomerNames.csv | Uploaded | 2024-09-03 2:45:22 PM |

## Activity Log

| File Name | Status | Date Submitted |
|-----------|--------|----------------|
| DepositAccounts.csv | Upload successful. | 2024-09-03 2:45:59 PM |
| DepositAccountJoints.csv | Upload successful. | 2024-09-03 2:45:29 PM |
| CustomerNames.csv | Upload successful. | 2024-09-03 2:45:22 PM |

Once all six extracts are uploaded, the system will begin the data validation process and display the following message:

6 of 6 files uploaded successfully.
All required files have been received. File validation processing will begin. If you need to resubmit files, please ensure all six file extracts are resubmitted. Please monitor your email for updates regarding your submissions.

| File # | File Name | Status | Date Submitted |
|--------|-----------|--------|----------------|
| 1 | Holds.csv | Uploaded | 2024-09-04 2:20:10 PM |
| 2 | GeneralLedger.csv | Uploaded | 2024-09-04 2:20:10 PM |
| 3 | DepositCustomers.csv | Uploaded | 2024-09-04 2:20:10 PM |
| 4 | DepositAccounts.csv | Uploaded | 2024-09-04 2:20:09 PM |
| 5 | DepositAccountJoints.csv | Uploaded | 2024-09-04 2:20:07 PM |
| 6 | CustomerNames.csv | Uploaded | 2024-09-04 2:20:05 PM |

CUs need to ensure that all six file extracts are submitted by 10 p.m. PST on the same day. Incomplete or partial file submissions will not be processed and will be removed from the Upload

CREDIT UNION DEPOSIT INSURANCE CORPORATION OF BC    7

section by 11:59 p.m. PST as of the upload day. The CU will have to submit all six file extracts once the partially accepted files are erased from the system.

# Feedback and Communication

Once successfully uploaded, the data package must go through the pre-check and data validation process before it can be accepted and marked as complete. The evaluation can take up to one hour. After the evaluation, an email will be sent to CUs and error reports will be shown in the Errors section.

**PRE-CHECK**

If the deposit data extracts fail the pre-check, an email will be sent to the CU registered users to inform them of the pre-check error(s). The pre-check error report(s) will be included in the portal. (Example below). CUs are required to adjust the extracts based on the error report(s) and resubmit.

Dear ABC Credit Union

This email is to inform you that the preliminary submission of the six file extracts did not meet the Reporting Instructions as outlined in the Deposit Data Requirements. At this time, none of the submitted file extracts are stored in our system.

Please visit the CUDIC File Upload Portal to download the pre-check error report.

To ensure compliance, please address the discrepancies in the pre-check error report and resubmit the six file extracts within two business days.

If you have any questions, please reach out to us at depositinsurance@bcfsa.ca.

We appreciate your prompt attention to this matter.

Warm regards,

CUDIC Operations

| # | File Name | Date Created | Downloadable Link |
|---|-----------|--------------|-------------------|
| **1** | ABC CU   Pre-check_Errors_CustomerNames.csv | 2024-09-03 4:03:16 PM | Download |

## DATA VALIDATION

If the deposit data extracts fail data validation, an email will be sent to inform the CU and the data validation error report(s) will be displayed in the portal. (Example below). A summary report for the data validation errors will be provided, while there is not summary report for pre-check errors. CUs are required to adjust the extracts based on the error report(s) and resubmit.

Dear ABC Credit Union

This email is to inform you that the data validation of the six file extracts did not meet the Reporting Instructions as outlined in the Deposit Data Requirements.

Please go to the CUDIC File Upload Portal to download the validation error report.

Please address the discrepancies identified in the validation error report and resubmit the file extracts within two business days.

If you have any questions, please reach out to us at depositinsurance@bcfsa.ca.

We appreciate your prompt attention to this matter.

Warm regards,

CUDIC Operations

| # | File Name | | Date Created | Downloadable Link |
|---|---|---|---|---|
| 1 | ABC CU | AccountJoints.csv | 2024-09-03 5:05:41 PM | Download |
| 2 | ABC CU | Accounts.csv | 2024-09-03 5:05:41 PM | Download |
| 3 | ABC CU | CrossTables.csv | 2024-09-03 5:05:41 PM | Download |
| 4 | ABC CU | Summary_Data_Validation_Error_Report.csv | 2024-09-03 5:05:41 PM | Download |

## SUCCESSFUL SUBMISSION

An email will be sent to inform the CU once the submission is error free and be accepted by the system successfully, example below.

Dear ABC Credit Union

This email is to inform you that the six file extracts you uploaded to the CUDIC File Upload Portal have been successfully submitted.

If you have any questions, please reach out to depositinsurance@bcfsa.ca.

Warm regards,

CUDIC Operations

# Summary

Please follow the instructions to complete the submission and contact CUDIC through depositinsurance@bcfsa.ca for additional information or support.