

# Deposit account: Frequently asked questions

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## Deposit account top-up

### 1. What is a deposit account top-up?

It is an electronic transfer of funds used to replenish your land titles office (LTO) deposit account. When the balance in your LTO deposit account reaches you're designated minimum balance, funds will be pulled from your bank account and transferred to your LTO deposit. These funds transfers will run three times per business day.

### 2. What is a minimum balance?

This is the minimum amount you want to keep in your LTO account at all times. When the funds in your account dip below this level it triggers our system to top-up your account.

### 3. What is a maximum balance?

This is the maximum amount you wish to keep in your LTO deposit account.

### 4. How does the minimum and maximum balance work?

When your deposit account balance hits your designated minimum, we will top-up your LTO account to the maximum balance amount you selected.

For example: Assume you have selected a minimum balance of \$100 and a maximum balance of \$500. When your account balance reaches \$100 or lower, our will automatically request enough funds from your bank account to bring your balance back to \$500.

### 5. Can I use a trust account for the top-up service?

TPR does not monitor this, and will withdraw funds from the account you provide us with on your Client Application Form. If you are a lawyer or law firm, please refer to your law society rules.

## 6. How will it appear on my LTO account statement?

Your statement description will show “EFT Topup Deposit” and the amount that was pulled.

### Statement of Account: 2363

For July 07, 2017 To July 07, 2017

Derrick's Test Firm  
125 Test Avenue  
Winnipeg Manitoba R1R 1R1



#### ACCOUNT SUMMARY

Date	Receipt #	Client File #	Transaction	Location	Debit	Credit	Balance
Firm	Details	Reg/Serv/Cheq#	FMV	QTY	Amount	Tax	Total
			Closing Balance Previous Period			Credit	\$17,076.60
2017/07/07	4591	Top up deposit	SALE	Winnipeg	400.00		17,476.60
29651	EFT Topup Deposit					400.00	(400.00)
Totals This Period					0.00	400.00	
Closing Balance This Period						Credit	17,476.60

Transactions by Location for Statement Period:			
Office	Debits	Credits	Net
Winnipeg	0.00	400.00	400.00
Totals	0.00	400.00	400.00

## 7. How do I make changes to my top-up settings?

Use the Client Application Form to make changes to your top-up or minimum limit, maximum limit or banking information.



## Electronic funds transfer (EFT)

### 8. What is an electronic funds transfer (EFT)?

EFT is a payment option for eRegistration where funds can be taken directly from a bank account of your choosing.

### 9. How can I pay for a file submitted through eRegistration?

Files submitted through eRegistration can be paid with an LTO deposit account or EFT.

### 10. Can I submit a file for registration if there aren't enough funds in the account?

You won't be able to use your LTO deposit account to pay for a file through eRegistration unless there are enough funds available. You can still pay using EFT if you have this option activated.

### 11. How can I change my banking information for EFT?

Use the Client Application form to change any of your banking details.

**12. How often is the LTO deposit account balance updated in eRegistration?**

During TPR's regular registration hours the balance is updated as every time a file is registered. At the close of registration hours at 3:00 PM (Central Standard Time), the balance will remain the same until the next time registration hours resume regardless of how many files are submitted outside of registration hours. This is because no fees are charged until the documents are registered.

**13. Who chooses the EFT name I see on the pay screen in eRegistration?**

Your firm administrator will define a name every EFT account your firm applies for.

**14. What services can EFT be used for?**

EFT is only available in eRegistration.

## **Firms, accounts and users**

**15. Do we have to create a firm and open a land titles office (LTO) deposit account?**

All clients who regularly conduct business with TPR are required to create a firm and use an LTO deposit account.

**16. If we have multiple offices or divisions do we have to have one LTO deposit account for all or can we have multiple LTO deposit accounts?**

You have a few options for managing your multiple offices or divisions:

- a. Set up one firm with one LTO deposit account that everyone uses.
- b. Set up one firm with multiple LTO deposit accounts and give different users access to different accounts.
- c. Set up one firm and one LTO deposit account per office or division.

**17. What does my account administrator have access to?**

The deposit account administrator has special permissions to view account statements and manage who has access to the LTO deposit account on behalf of your firm or organization.

**18. Who in our firm needs a user ID?**

The following people in your firm should have a user ID:

Anyone who:

- ✓ Searches TPR's online services
- ✓ Registers using TPR's online services
- ✓ Manitoba Land Surveyors
- ✓ Is the firm administrator
- ✓ Is the account administrator
- ✓ Is a supervising lawyer to land titles transactions

Basically anyone in your firm who is expected to use, oversee, or manage TPR online services and/or accounts needs a user ID.

**19. Who can use EFT, top-up and LTO deposit accounts?**

Firms can apply to use EFT, top-up and LTO deposit accounts.

**20. How do I change our firm or deposit account administrator?**

A current firm or deposit account administrator can email [tprclient@tprmb.ca](mailto:tprclient@tprmb.ca) to request the change.

**21. Can we set up a super user that has access to all of our accounts and everything in each user's profile or workspace?**

No, there's no option to set up a super user in any of our applications. Deposit account and firm administrators have special permissions that allow them to monitor the firm user lists and/or account(s). The information in a user's profile or workspace is only available to that user.

**22. How do I add/remove user access to TPR's applications or change our user profiles and security questions?**

Use the [Client Application Form](#) to update users or their profiles.

**23. How do I add/remove users from our LTO deposit account?**

Your LTO deposit account administrator can add and remove users via our Documents Online web service.

**24. Is the security question used for our entire firm or per individual user?**

Security questions and answers should be unique for each individual user ID. You may be asked to answer your security question if you contact TPR for user assistance.

**25. Can I have one user ID for all of TPR's online services? Can I use the same user ID to work under multiple firms?**

You can use the same user ID for all of TPR's online services (eRegistration, Titles Online, Documents Online, Survey Plans Online, Plan Deposit Submission and the Personal Property Registry) under one firm ID. If you work under multiple firm IDs you will need a separate user ID for each firm.

**26. Are we required to keep a float in our LTO deposit account?**

No, but if you don't have funds in the LTO deposit account you'll have to submit funds with the service request or registration. If you don't keep a float you may also need to add funds to your account before you can complete transactions using TPR's online services.

**27. Do you have a recommended amount to keep as a float in our LTO deposit account?**

We can't recommend a specific amount to keep as a float. It's up to each individual firm to determine what amount would be sufficient.

**28. How can I add funds to my LTO deposit account?**

You can use cash, cheque, debit or our top-up service to add funds to your account.

**29. What happens if a cheque, EFT payment or top-up payment is returned as non-sufficient funds (NSF)?**

A TPR staff member will notify you if this happens and the funds will then be reversed from your account. If the funds were used for another transaction this will cause an overdraft balance. The NSF funds along with any additional charges will have to be submitted to our office. You will also receive an eReceipt itemizing the NSF details.

**30. If I submit a series in paper with a payment for registration and not enough funds are provided will my series still get registered?**

We will still register your series as long as there is enough money in your LTO deposit account to cover the shortfall. If there are not enough funds in the account to cover the shortfall, the series won't be registered and will be returned to you.

**31. When will a cheque provided with a paper registration or service request be deposited to the LTO deposit account?**

A cheque is deposited into the account prior to any fees being withdrawn.

**32. How quickly are general purpose cheques applied to the account?**

General purpose cheques (for example to replenish an account) are deposited as soon as possible, usually on the same day.

**33. How quickly are transaction receipts available?**

An eReceipt for each transaction processed through your LTO deposit account will be automatically emailed to your deposit account administrators at the end of each business day.

**34. Can I view our LTO deposit account statement at any time?**

Deposit account administrators have the option to receive weekly or monthly statements when they set up their firm's LTO deposit account. These statements are emailed. Your deposits account administrators can also view the online statement at any time.

**35. Can we export a daily record of our account's transaction history for cost recovery?**

Yes, deposit account administrators can download the account statements at any time by logging in to Documents Online. The statements are available in HTML or TSV (text or Excel) format.

### **36. What information is on my account statement?**

Your standard account statement (online view and email) will contain the following information:

- Account number
- Date of transaction
- Firm number
- Receipt number
- Details of transaction
- Client file number
- Registration, service or cheque number
- Transaction type
- Fair market value
- Land titles office in which the transaction was processed
- Debit and credit amount
- Account balance

For a different statement view, including a list of **purchases made by each user ID**, you can download your statement online in TSV (text or Excel) format.

## **Refunds**

### **37. If I provide more funds than I need for a service or registration what happens to the extra money?**

All funds are first deposited into your LTO deposit account and are then withdrawn to pay for services or registrations. Any money not used will remain in your LTO deposit account.

### **38. How can I request money be refunded from our LTO deposit account?**

A request/transmission document can be registered to request a refund from your LTO deposit account. Please note that unless the account is being closed, refund requests must have a minimum of \$100.

### **39. Who can sign a request/transmission for a refund and do I need to register the original copy?**

The request for refund can be signed by a lawyer or a deposit account administrator. The original copy with an original signature must be submitted for registration accompanied by an RDA.

### **40. How long does it take for TPR to process my request for a refund?**

Refunds are processed within 1 to 2 business days and will take a further 5 to 10 business days to be returned to you.

#### **41. Why does TPR have these refund policies?**

There are several reasons why we adhere to stringent refund requirements:

- d. Rejections are relatively rare and, in the majority of those cases, the registration is resubmitted to TPR within a short period of time.
- e. There is a very high volume of very small overpayments and refunds, which are expensive and time consuming to process.
- f. The mandatory use of LTO deposit accounts is supported by the Law Society of Manitoba, to facilitate auditing. If you require more information regarding the Law Society of Manitoba auditing requirements, that information is available [on their website](#).

### **Client file report**

#### **42. What is a client file report?**

A client file report is a summary of all transactions processed through your LTO deposit account with the same file number prior to a series being accepted or rejected.

#### **43. How can I ensure that a search or registration shows up on the same client file report?**

There are three things you need to do:

- g. Use your LTO deposit account: Only searches using your LTO deposit account will show on the client file report
- h. Use the same file number: Business done using the same file number will appear on the same client file report
- i. Make all submissions prior to series acceptance or rejection

#### **44. If a series has a variance (overage or shortage) and I deposit money after the series is accepted, rejected or discharged, is another client file report generated?**

A client file report is only generated when a series is accepted or rejected. It will not be generated by a deposit by itself.

#### **45. Where does the client file report get sent?**

Client file reports are emailed to your firm's LTO deposit account administrators.

#### **46. Are client file reports available online?**

No, client file reports are not available online.

### **Registration Details Application (RDA)**

#### **47. Will we be charged a rejection fee if the RDA is not completed correctly?**

No. If the RDA is not completed correctly it will be returned prior to registration, including all document and payments that are attached, and no rejection fee will be charged.