

User Access Management

User Guide



Canada



The Homeowner Business Transformation

Introducing new technologies and **enhanced access to data**, as well as **optimizing the processes** behind our homeowner mortgage loan insurance business.

WHAT



The Homeowner Business Transformation (HBT) is a **multi-year program** that will modernize CMHC's homeowner mortgage loan insurance business while building a **strong foundation** for the future.

HOW



WHY

The goal of HBT is to **better support housing market stability** and introduce **solutions** that meet the pressing needs of Canadians - all in support of CMHC's 2030 Aspiration.

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Chapter 1: Insurance Servicing Tools

Introducing the Insurance Servicing Tools



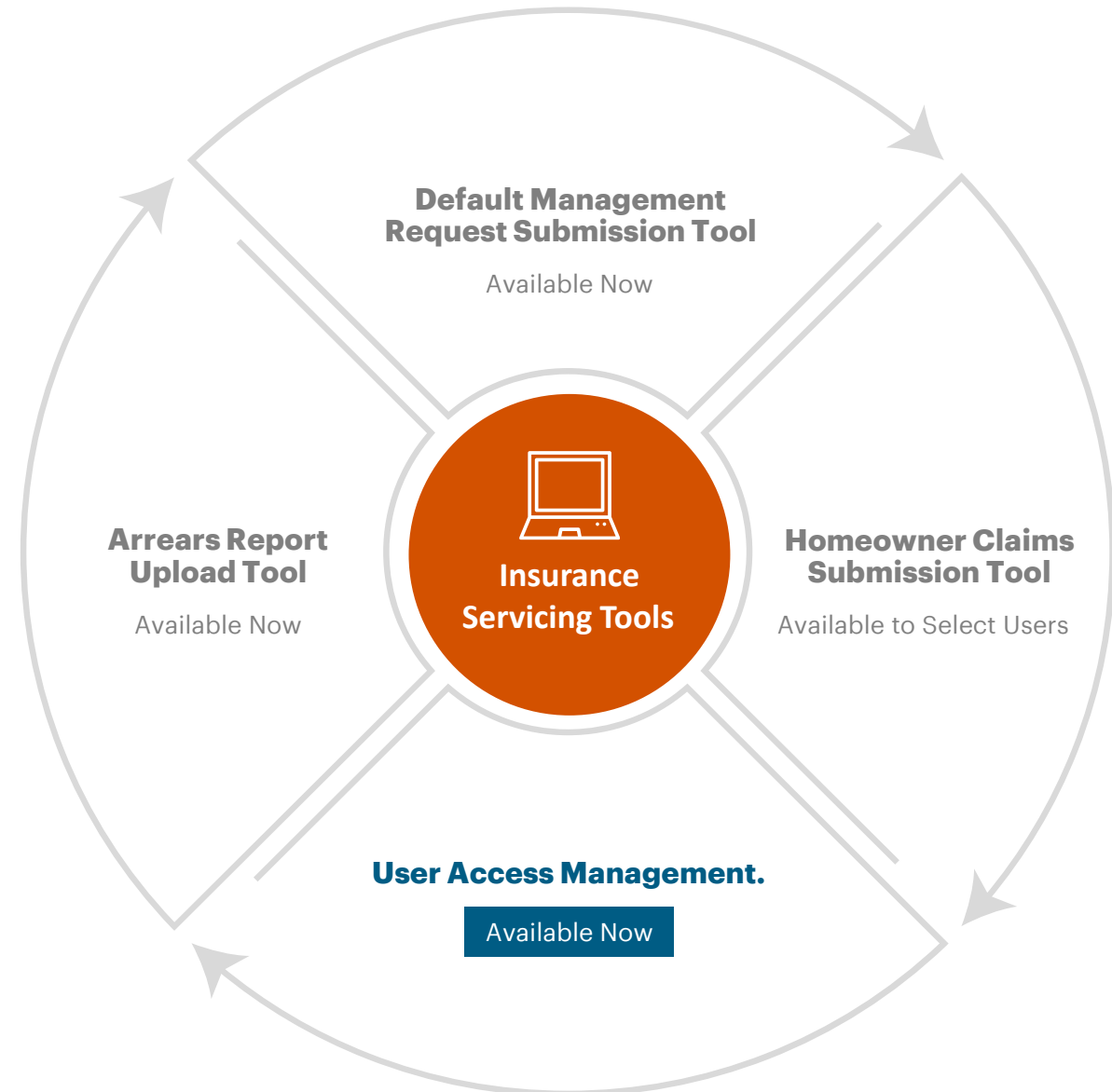
Introducing the Insurance Servicing Tools

Updated technology and enhanced capabilities including web-based submission tools and streamlined processing will be introduced within the new **Insurance Servicing Tools**.

The Insurance Servicing Tools are available through an online, self-service platform for mortgage insurance servicing.



Administrator(s) will not replace the user management functions required for other CMHC products such as emiliCLAIMS or any CMHC systems; credentials for this platform do not replace credentials for existing CMHC systems.





Chapter 2: Administrators

Role of the Administrator and Key Responsibilities

Role of the Administrator and Key Responsibilities

An Administrator is an individual responsible for creating and managing approved lender and service provider users and permissions. Key responsibilities of an Administrator include:



Creating approved lender and service provider users and **monitoring** their activity



Ensuring only required and verified users have access to the Insurance Servicing Tools by **managing** their permissions



Maintaining an up-to-date listing of default management, arrears reporting and claims users at your organization



Depending on the way in which your lending institution is organized, you may have separate administrators for the default management request submission tool, arrears report upload tool and homeowner claims submission or it may be managed centrally by one team. In some instances, the Administrator may also be a user.

There must be a minimum of two administrators at each organization.





Chapter 3: Accessing the Insurance Servicing Tools

Accessing the Insurance Servicing Tools

How to Accept Your Invitation

To access the Insurance Servicing Tools you will need to complete the one-time process of accepting your personalized invitation. Follow these steps to learn how to accept your invitation.



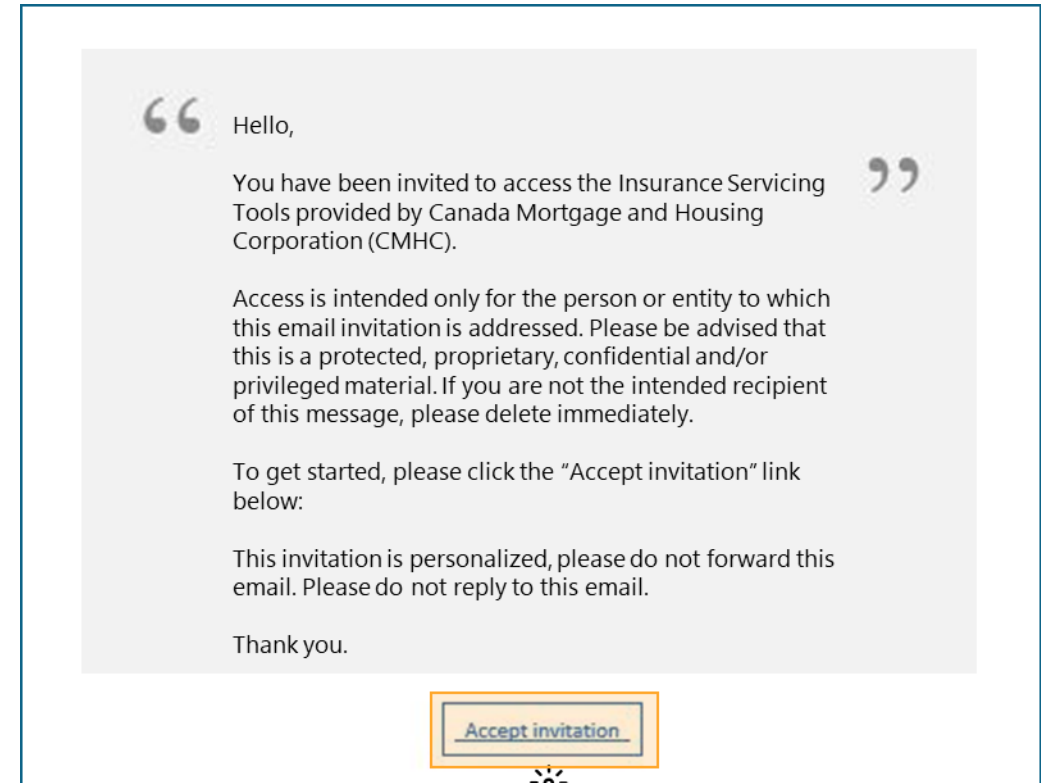
01. Open Your Invitation E-mail

You will receive an e-mail from the Insurance Servicing Tools via no-reply@cmhc.ca. As this is a customized invitation, please do not forward it.

Select **Accept invitation**.

If you have previously accepted your invitation e-mail for a different insurance servicing tool such as the default management request submission tool, you will not receive this invitation e-mail again. You will automatically be granted access to any additional tool(s) at go-live.

If this is your first time accessing the Insurance Servicing Tools and you did not receive an invitation e-mail, contact the Help Desk. Please, refer to the contact information on [page 50](#).



If you do not find the invitation e-mail in your inbox, check the spam or junk folder.



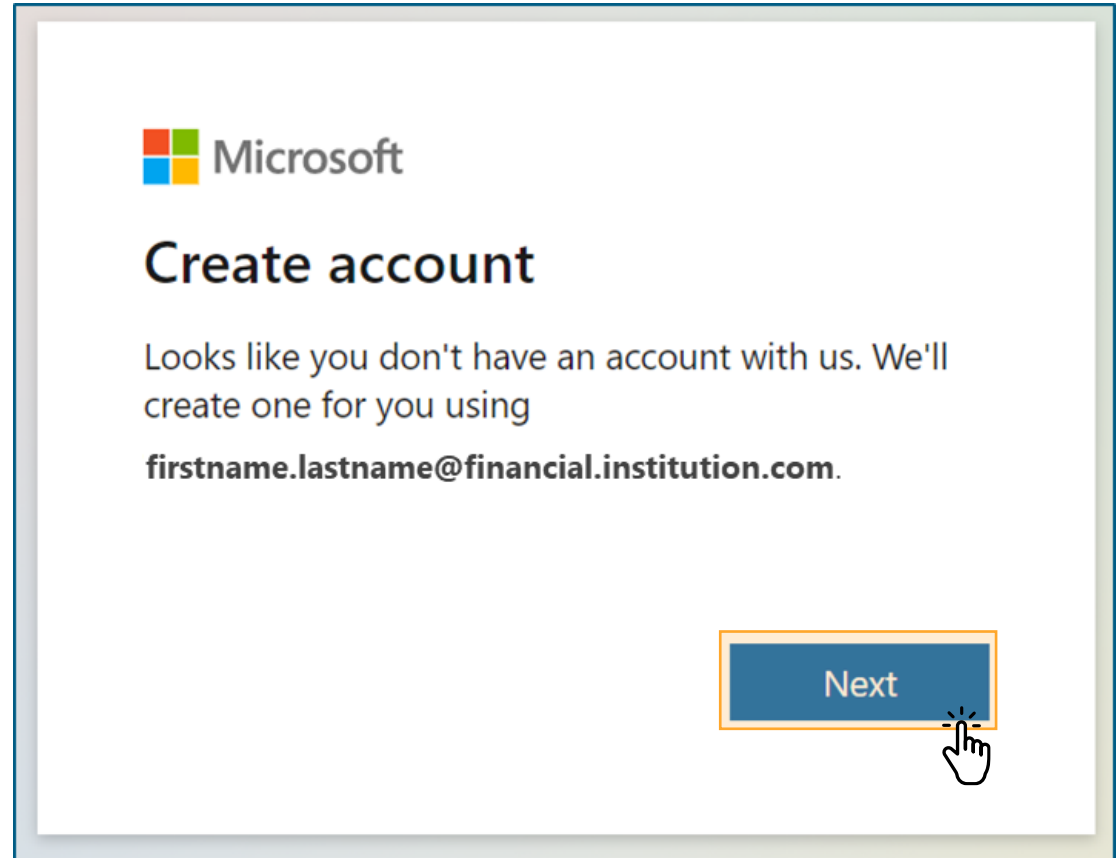
How to Accept your Invitation

02.

Confirm Creation of New Account

You may be prompted to create a new account if you do not have a Microsoft account with your organization or have not previously created one for a different Insurance Servicing Tool. If you already have an account, you do not need to create a new one. Simply enter the password associated with the recognized account.

Select **Next** to start creating your new account (if required).



You can use your existing Microsoft credentials to log in to the Insurance Servicing Tools. Please refer to the **How to Log in to the Insurance Servicing Tools** section in [page 14](#).

How to Accept Your Invitation

03.

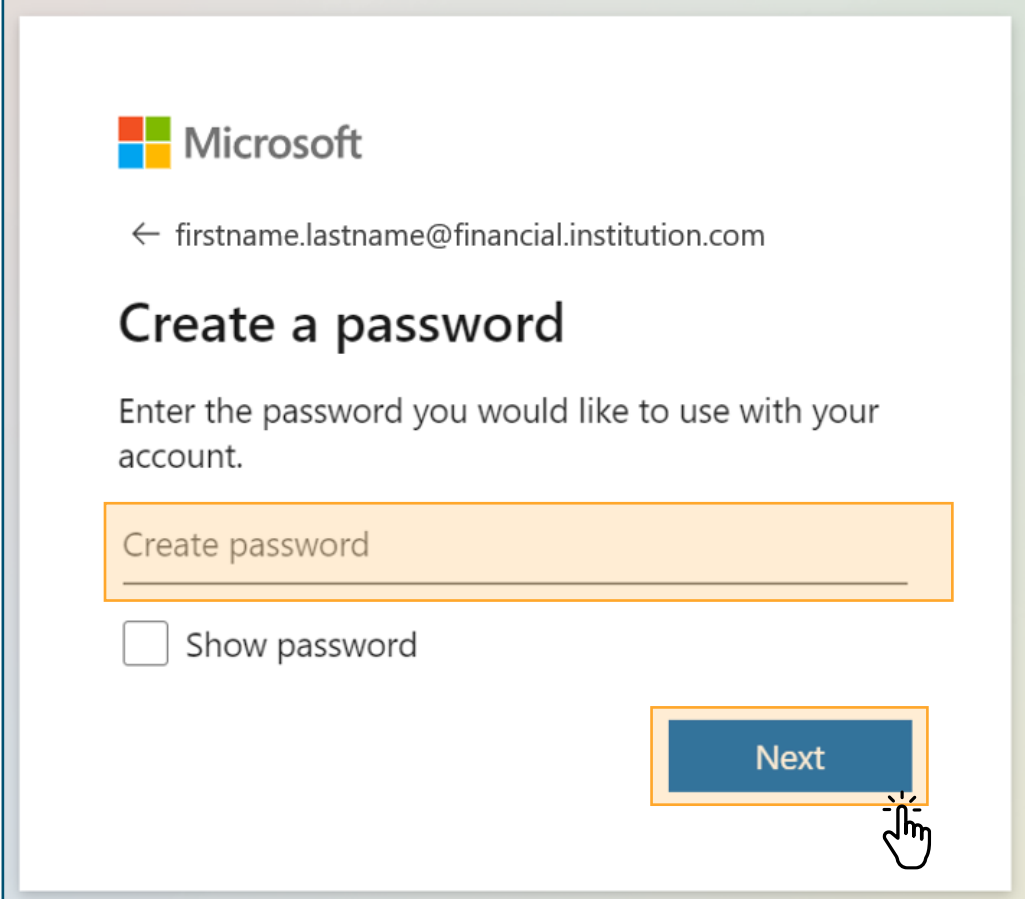
Create Your Password

When creating your new password, ensure that it is complex and not the same as the associated e-mail. It must also contain at least:

- 1 upper case letter
- 1 lower case letter
- 1 number

Additional information may be requested by the CMHC tenant during this process.

Enter your password and select **Next**.



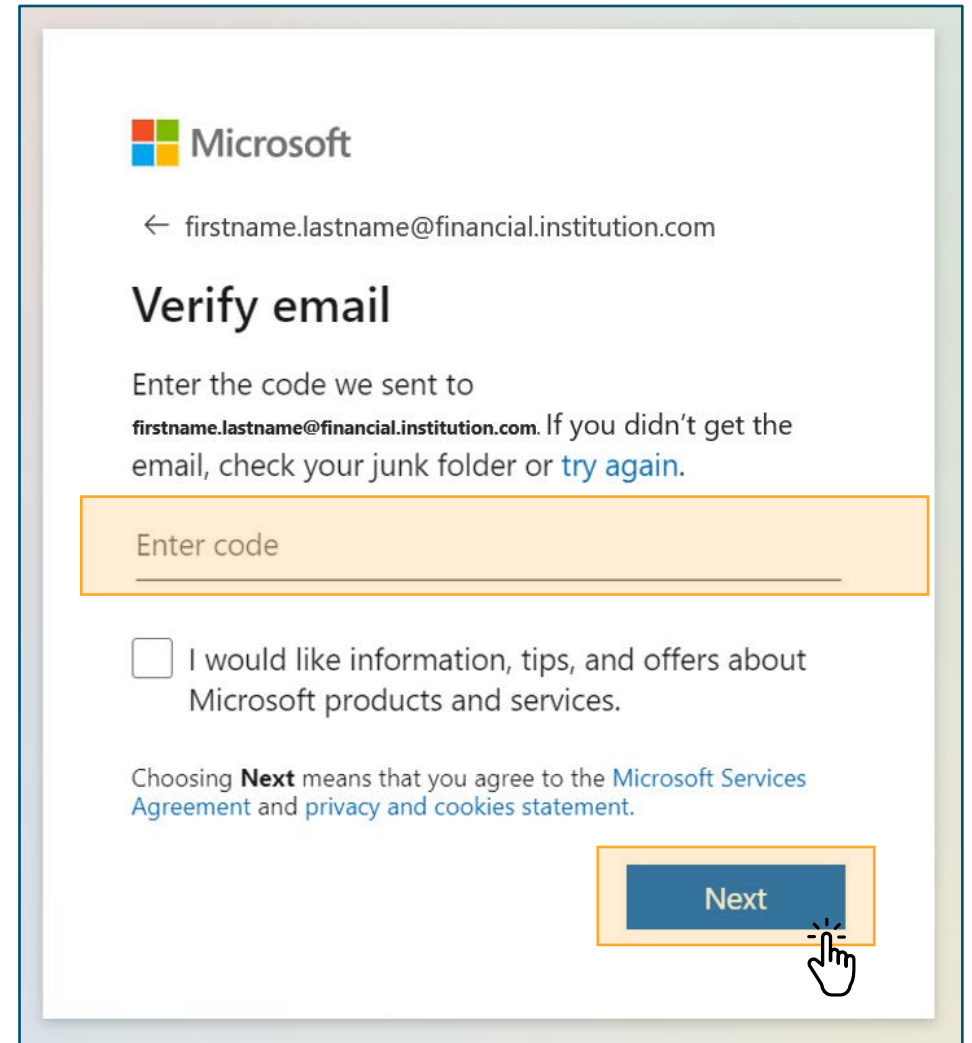
The screenshot shows a Microsoft account creation interface. At the top is the Microsoft logo. Below it is a back arrow and the email address 'firstname.lastname@financial.institution.com'. The main heading is 'Create a password'. Below this is the instruction 'Enter the password you would like to use with your account.' There is a large orange-outlined text input field with the placeholder text 'Create password'. Below the input field is a checkbox labeled 'Show password'. At the bottom right is a blue button with the text 'Next'. A hand cursor icon is pointing at the 'Next' button.

How to Accept Your Invitation

04. Verify E-mail

Enter the code that has been sent to your e-mail to complete verification.

Then, select **Next**.



The screenshot shows a Microsoft email verification interface. At the top is the Microsoft logo. Below it is a back arrow and the email address 'firstname.lastname@financial.institution.com'. The main heading is 'Verify email'. The instructions state: 'Enter the code we sent to firstname.lastname@financial.institution.com. If you didn't get the email, check your junk folder or [try again](#).' There is a text input field with the placeholder 'Enter code'. Below the input field is a checkbox with the text 'I would like information, tips, and offers about Microsoft products and services.' At the bottom, a note says: 'Choosing **Next** means that you agree to the [Microsoft Services Agreement](#) and [privacy and cookies statement](#).' A blue 'Next' button is located at the bottom right, with a hand cursor icon pointing at it.

Microsoft

← firstname.lastname@financial.institution.com

Verify email

Enter the code we sent to
firstname.lastname@financial.institution.com. If you didn't get the
email, check your junk folder or [try again](#).

Enter code

☐ I would like information, tips, and offers about
Microsoft products and services.

Choosing **Next** means that you agree to the [Microsoft Services Agreement](#) and [privacy and cookies statement](#).


Next

How to Accept Your Invitation

05. Complete Extra Security Steps

You may need to complete extra security steps such as solving a puzzle to confirm you are not a robot or confirming your security information.


After you complete these steps, proceed with the creation of your account.

 Microsoft

← `firstname.lastname@financial.institution.com`

Create account

Before proceeding, we need to make sure a real person is creating this account.




New

Audio

Enter the characters you see

Next





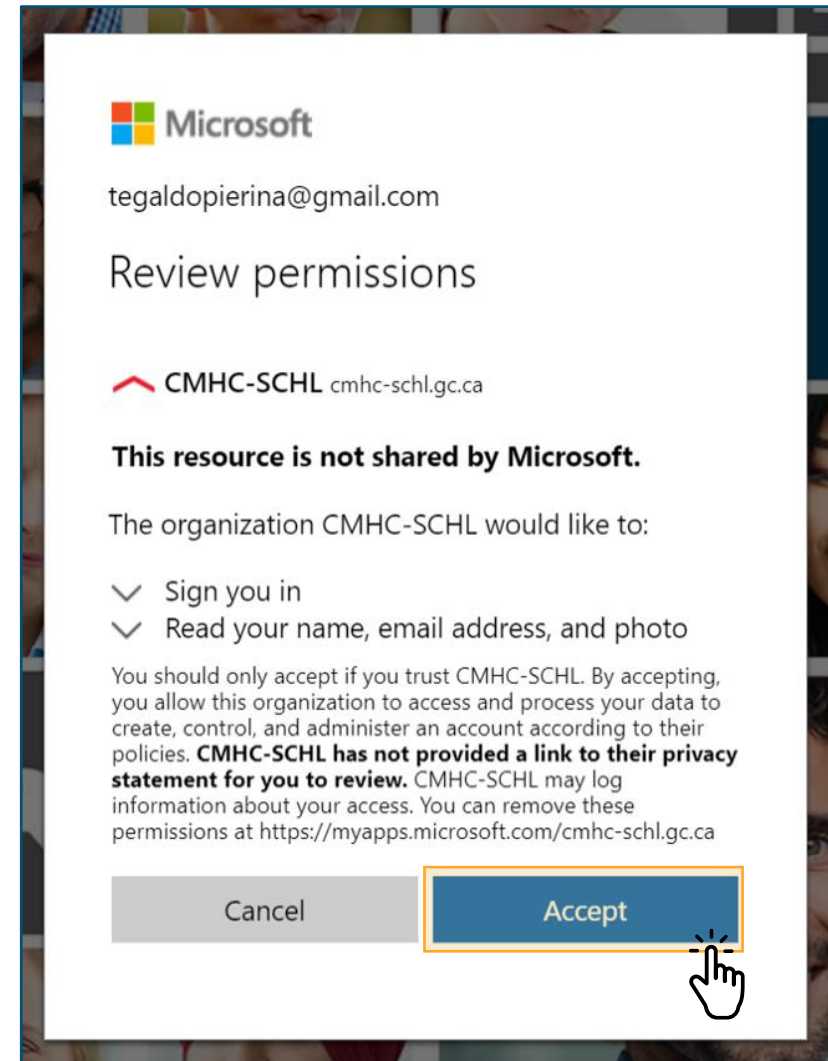
How to Accept Your Invitation

06.

Accept Review Permissions

Read the **Review permissions**.

Then, select **Accept**.



How to Accept Your Invitation

07.

Navigate to the Insurance Servicing Tools

You have completed the process of accepting your e-mail invitation.

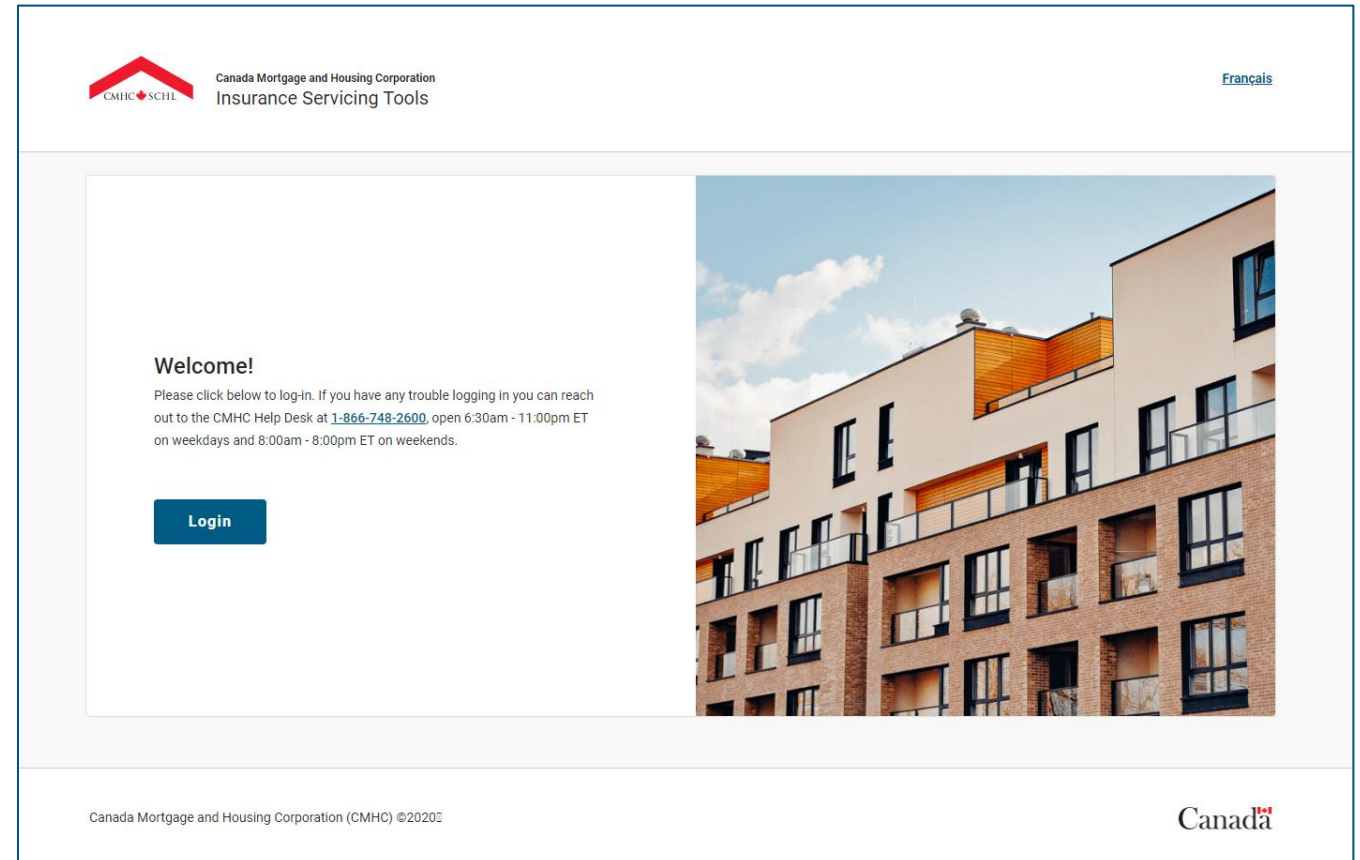
After the completion of these steps, you may be redirected to the CMHC Corporate website.

However, do not attempt to log in here.

Please navigate to the Insurance Servicing Tools using the URL in the language of your choice: English or French.



You may need to wait up to 24 hours after creating your account for the system to update before you are able to log in to the Insurance Servicing Tools.



How to Log In to the Insurance Servicing Tools

Follow these instructions to learn how to log in to the Insurance Servicing Tools.



01.

Navigate to the Login Page

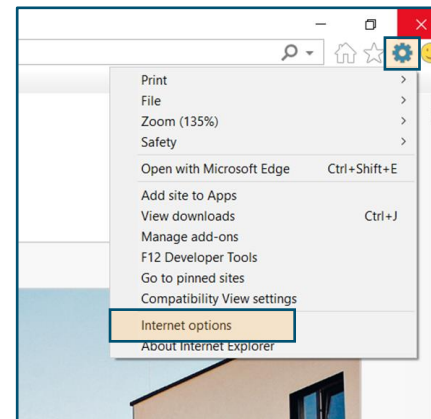
Navigate to the Insurance Servicing Tools login page using the [English](#) or [French](#) URL, depending on your language preferences.

The Insurance Servicing Tools is optimized and tested on the latest versions of Microsoft Edge and Google Chrome.

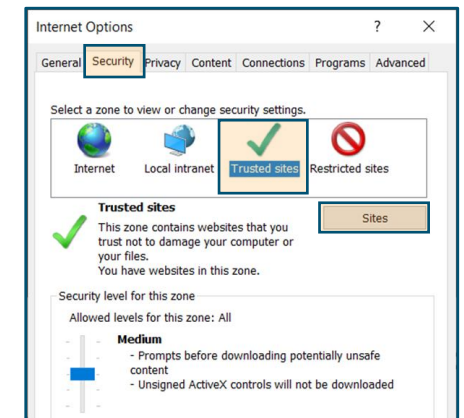
If you experience issues accessing the URL, your internal IT team will need to allow list the URL in your organization's VPN/firewall setup. Please contact your internal IT team for assistance.

If the site URL is blocked or identified as potentially dangerous, follow these steps to configure the site as a trusted site:

- 1 Select the **Tools** icon and choose **Internet options** from the drop-down menu.



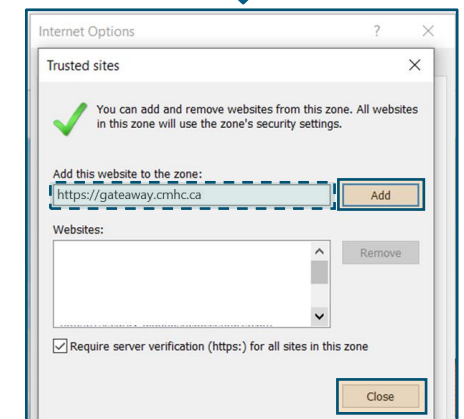
- 2 Navigate to the **Security** tab and select **Trusted sites**. Then, select **Sites**.



- 3 The Insurance Servicing Tools URL will be added automatically to the **Add this website to the zone:** field. Select **Add**. Finally, select **Close**.



If you do not have the ability to add a Trusted site, please contact the security or technical support team at your organization.



How to Log In to the Insurance Servicing Tools

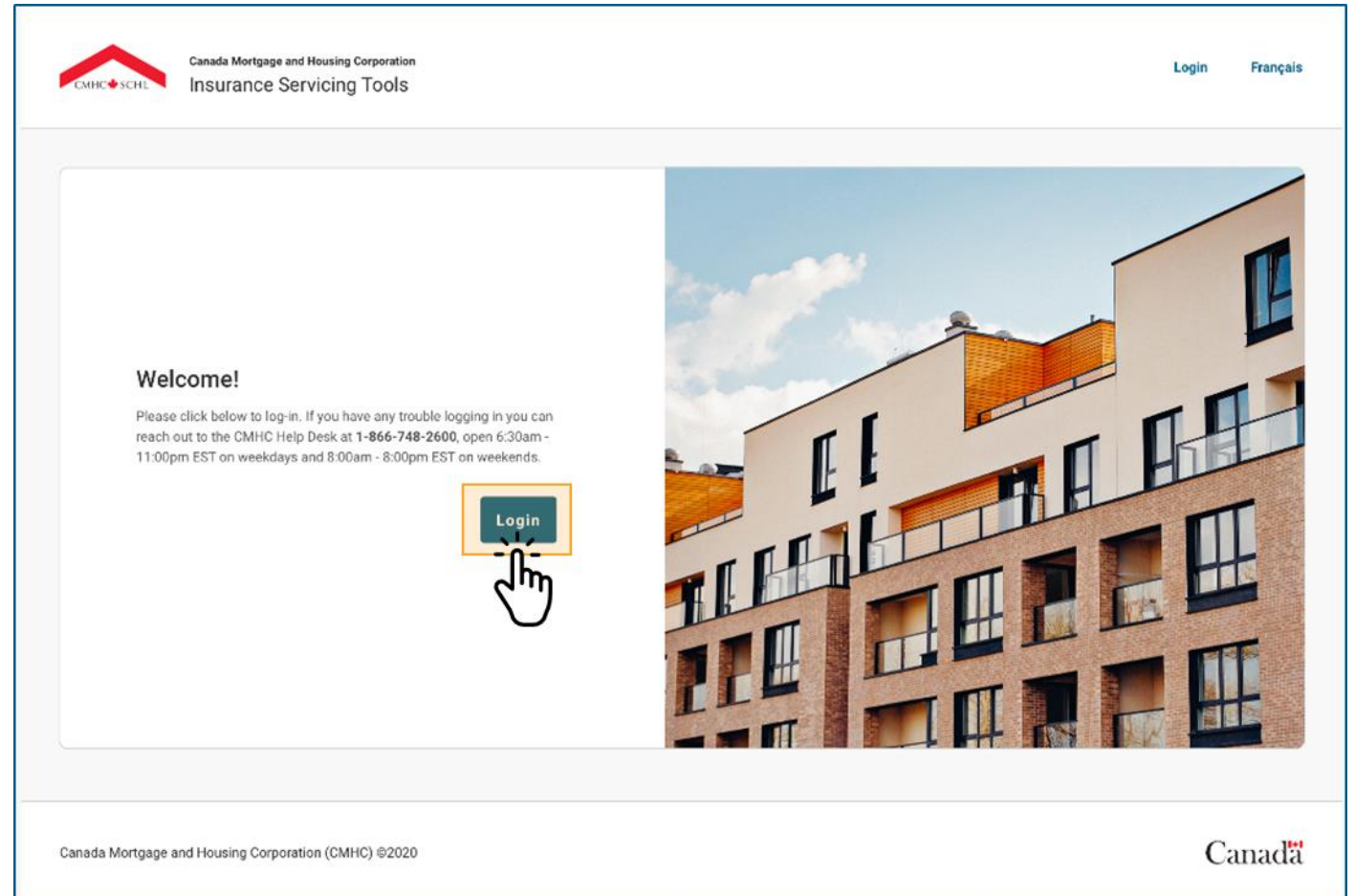
02.

Access the Login Page

Select **Login**.



After selecting **Login**, you may be redirected to your organization login page. Confirm your credentials to continue with the login process.



How to Log In to the Insurance Servicing Tools

03.

Enter Your E-mail and Password

First, enter your e-mail and select **Next**.

Then, enter the password that you have previously created and select **Sign in**.

The diagram illustrates the login process in two steps, connected by a right-pointing arrow. Both screens feature the CMHC SCHL logo at the top.

Step 1: Sign in

- Input field: someone@example.com
- Link: Can't access your account?
- Link: Sign-in options
- Buttons: Back (grey), Next (blue, highlighted with a hand cursor)

Step 2: Enter password

- Text: ← firstname.lastname@financial.institution.com
- Input field: Password
- Button: Sign in (blue, highlighted with a hand cursor)



If you have forgotten your password, please contact the Help Desk for assistance. Please refer to the **Support** section on [page 51](#).

04. Enter Additional Security Verification Information



First, enter the code sent to your mobile phone, landline, office phone or Microsoft Authenticator app.

Then, select **Verify**.

You will be prompted to enter additional security verification information every time you log in.



If this is the first time you log in to the Insurance Servicing Tools, you will be directed to the **Additional security verification** page to select your preferred channel to receive the code.




firstname.lastname@financial.institution.com

Enter code

☐ We texted your phone +XX XXXXXXXX33.
Please enter the code to sign in.

Having trouble? [Sign in another way](#)

Verify



Need help? Contact Help Desk at (613/866) 748-2600. Site operated by Microsoft for the exclusive use of CMHC employees. / Besoin d'aide? Communiquez avec le Bureau d'assistance au 613/866-748-2600. Site exploité par Microsoft et réservé à la SCHL.



How to Log in to the Insurance Servicing Tools

05. Accept Access Terms of Use

First, read the Insurance Servicing Tools terms of use carefully and select the check box next to **I have read, understood and accept the above Insurance Servicing Tools Terms of Use.**

Then, select **Accept**.

You only need to perform this step once every 24 hours.



If you select **Decline**, you will be logged out and redirected to the login page.

Canada Mortgage and Housing Corporation
Insurance Servicing Tools

[Log Out](#) [Français](#) [Notifications](#) [Menu](#)

Insurance Servicing Tools - Access Terms of Use

By accessing and using CMHC's Insurance Servicing Tools, the Approved Lender and its Correspondent (as a third party acting on the Approved Lender's behalf) acknowledge and agree with the following terms of use:

CMHC account numbers and identifiers and any other information obtained, accessed or derived from CMHC or through a product or service offered by CMHC, shall be treated as confidential and proprietary information of CMHC (the "CMHC Information"). All other information provided by the Approved Lender to the Correspondent or CMHC and all information provided by the Correspondent to CMHC, as well as all information accessed or derived from the Approved Lender shall be treated as confidential and proprietary information of the Approved Lender (the "Approved Lender Information").

The Correspondent, its officers, employees and agents must provide its services with competence and diligence and submit the information. The Correspondent is responsible for providing to CMHC in a timely and accurate manner, as well as use CMHC Information solely for the ongoing relationship with the Approved Lender and CMHC and not for its own purposes or the benefit of anyone or any other entity other than the Approved Lender and CMHC. Storing or utilizing, providing access to or manipulating the CMHC Information in any other way is strictly prohibited.

The Approved Lender is responsible for the actions of the Correspondent and for the Approved Lender's and the Correspondent's adherence with CMHC's Insurance terms and conditions, as well as those terms and conditions set out herein. The Approved Lender must undertake an appropriate due diligence process and satisfy itself of each Correspondent's ability to ensure security, and restrict access and use of CMHC Information and Approved Lender Information issues related to CMHC Information.

Except where required by law, CMHC Information cannot, at all times, in whole or in part, directly or indirectly and in any medium, be disclosed, given access to, transferred or distributed to or via any third party without submitting prior notification to and receiving written authorization from CMHC.

CMHC may, at its discretion, upon written notice to the Approved Lender and the Correspondent, cease to provide the Correspondent with access to the Insurance Servicing Tools and no longer accept the Correspondents acting for or on behalf of the Approved Lender in relation to CMHC Insurance matters should the Correspondent fail to comply with CMHC Insurance terms and conditions or those set out herein. CMHC will have no responsibility or liability of any kind to the Approved Lender or the Correspondent in the event of such terminations.

Please Note: The Social Insurance Number (SIN) is not required for Claims purposes. We would therefore ask that the SIN information is excluded or masked prior to submitting the requested documents to CMHC.

Nothing herein shall be construed in a manner that would contravene the Access to Information Act (Canada) or privacy laws, including the Privacy Act (Canada).

☐ I have read, understood and accept the above Insurance Servicing Tools Access Terms of Use.

Accept **Decline**

Canada Mortgage and Housing Corporation (CMHC) ©2020

Canada

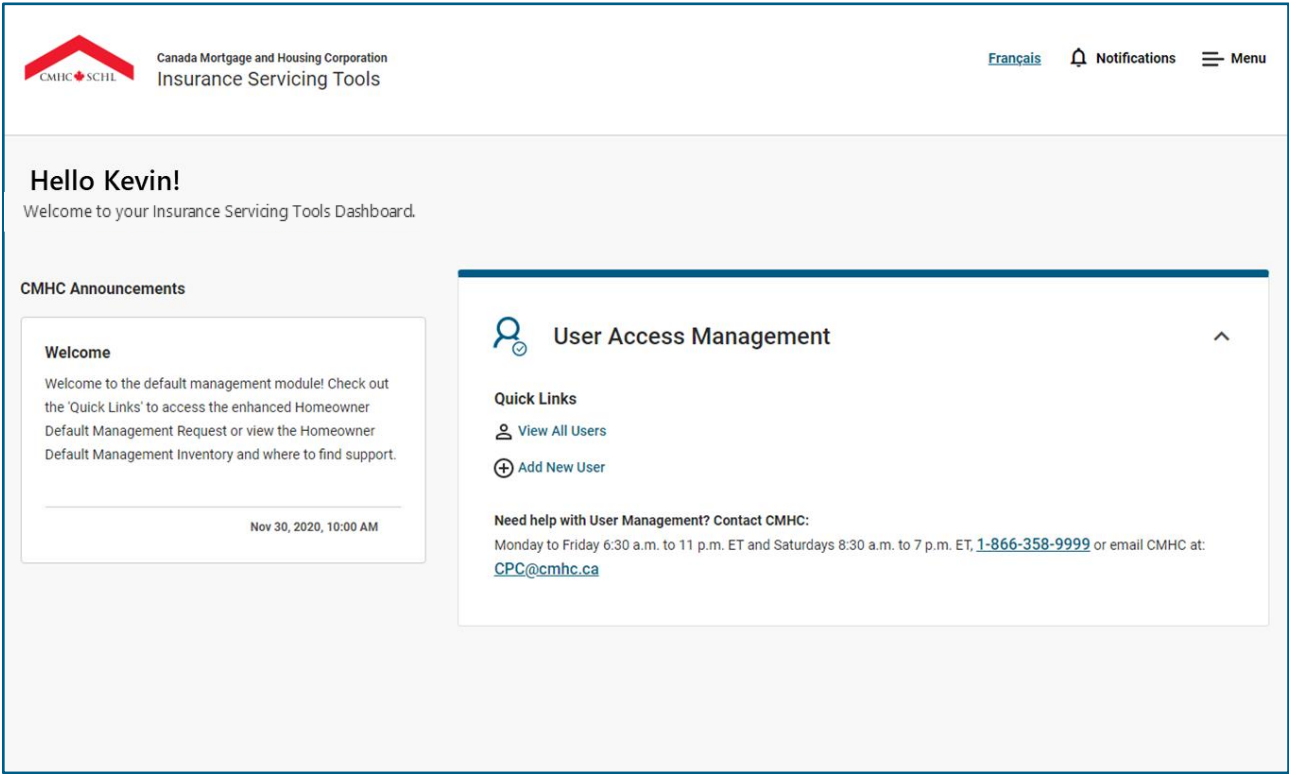


How to Log In to the Insurance Servicing Tools

06. Navigate the Insurance Servicing Tools

You are now logged in to the Insurance Servicing Tools and will be redirected to your Dashboard.

You can start navigating the Insurance Servicing Tools.



The Insurance Servicing Tools will timeout after 40 minutes of being idle and you will be redirected to the login page (your work will not be saved). A warning note will be displayed 5 minutes before the system disconnects.





Chapter 4: Navigating the Insurance Servicing Tools

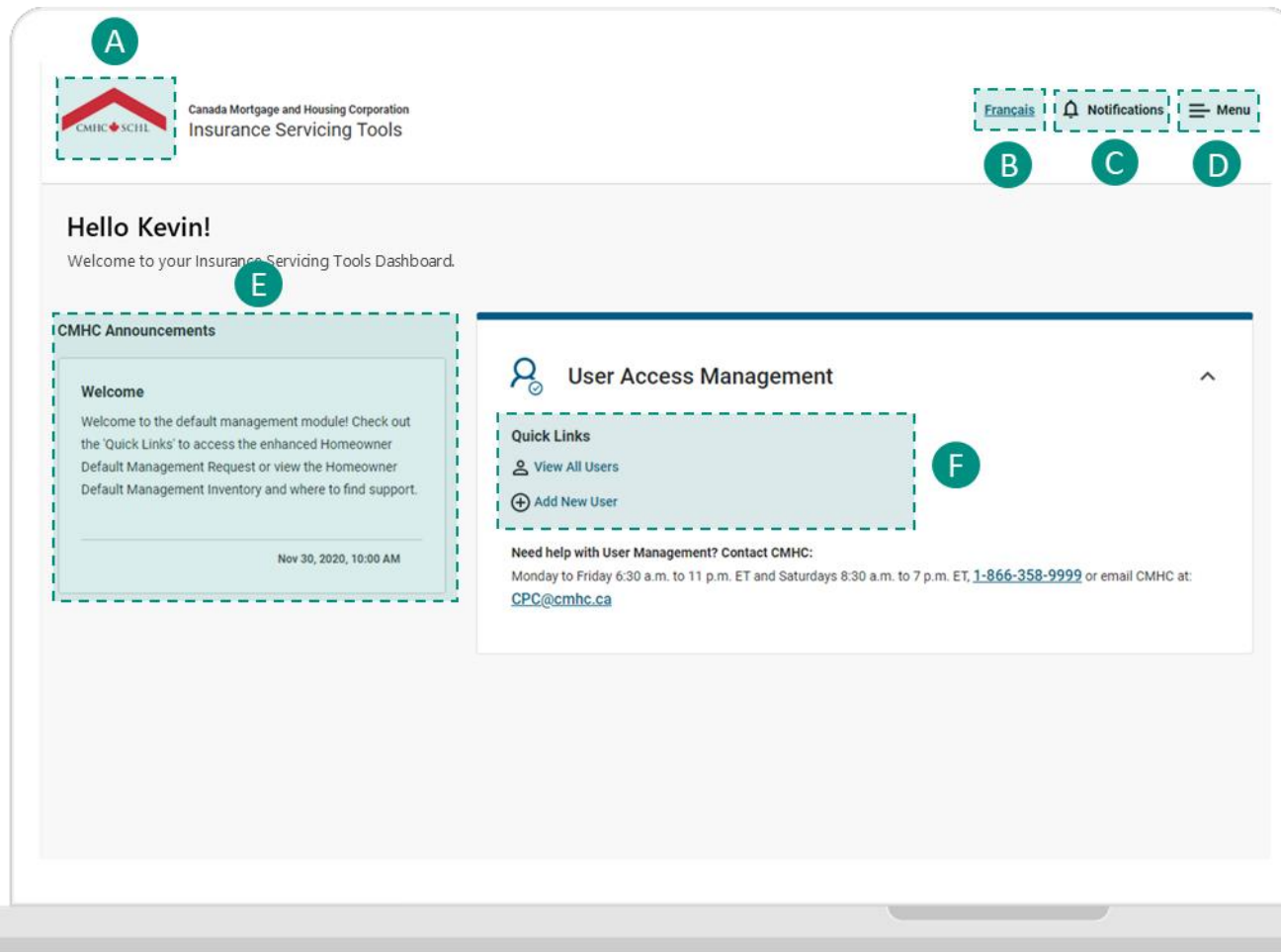
Navigating the Insurance Servicing Tools

The Dashboard and Key Features

The Dashboard is the homepage of the Insurance Servicing Tools. Let's review the key features.



Screens in the Insurance Servicing Tools are optimized for desktop and Surface Pro usage. You may notice minor formatting differences when using approved devices with smaller screens such as the Surface Pro.



- A CMHC Logo**
Select the CMHC logo to navigate back to this Dashboard.
- B Language Toggle**
Select **Français** or **English** to change the language of the page based on your preference.
On pages with input fields, changing the language causes all the entered content to be cleared.
- C Notifications**
Select the Notifications icon to find Important updates to your submissions.
- D Menu**
The User Access Management functionality, Help & Support pages and Log Out functionality can be found here.
- E Announcements**
Find important updates and news from CMHC.
- F Quick Links**
Find links to User Access Management where you can add and view users. The User Access Management capabilities on the Dashboard are only available to Administrators.

Navigating the Dashboard: Notifications

Notifications

The notification feature is not a part of the User Access Management functionality.

However, all updates pertaining to your users can be seen on the **User Access Management page**.

The screenshot displays the CMHC Insurance Servicing Tools dashboard. At the top, the CMHC logo and 'Canada Mortgage and Housing Corporation Insurance Servicing Tools' are visible. A language toggle for 'Français' and a 'Notifications' bell icon are in the top right. The main content area greets 'Hello Kevin!' and says 'Welcome to your Insurance Servicing Module Dashboard.' Below this, a 'CMHC Announcements' section contains a 'Welcome' message: 'Welcome to the default management module! Check out the 'Quick Links' to access the enhanced Homeowner Default Management Request or view the Homeowner Default Management Inventory and where to find support.' This message is dated 'Nov 30, 2020, 10:00 AM'. To the right, a 'User Access Management' panel features a 'Quick Links' section with 'View All Users' and 'Add New User' buttons. At the bottom of this panel, it provides contact information for CMHC: 'Need help with User Management? Contact CMHC: Monday to Friday 6:30 a.m. to 11 p.m. ET and Saturdays 8:30 a.m. to 7 p.m. ET, 1-866-358-9999 or email CMHC at: CPC@cmhc.ca'.

Navigating the Dashboard: Menu

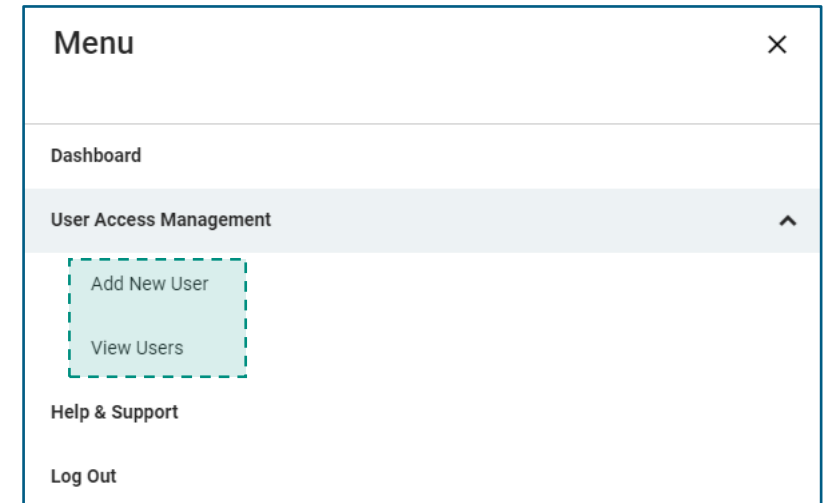
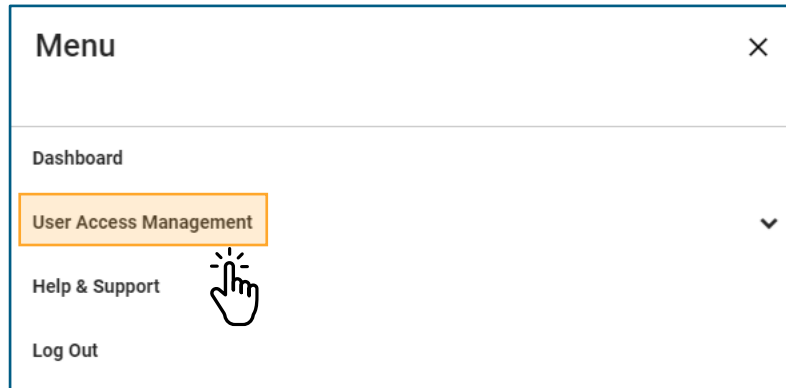
The Menu features various Menu items depending on which Insurance Servicing Tools you have access to. All users will have the **Dashboard**, **Help & Support** and **Log Out** Menu items.

Menu

Select a Menu item to be brought to that page. Some Menu items expand when you select them, providing additional page options.

If a Menu item expands when selected, you may only navigate to the sub-level items.

The User Access Management capabilities in the Menu are only available to Administrators.



If you select **Log Out** from the Menu panel you will be logged out and redirected to the login page.

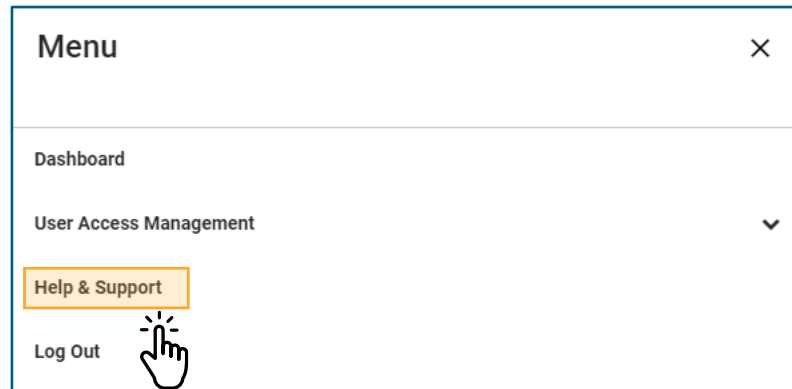
Navigating the Dashboard: Help & Support

If you have questions or would like to learn more about the processes and tools available in the Insurance Servicing Tools, the **Help & Support** pages are a great place to start.

Help & Support

Here you can find:

- downloadable copies of relevant training materials and documents
- explanations on general functionality and features of the Insurance Servicing Tools
- step-by-step instructions for processes applicable to the user access management functionality



You can access the **Help & Support** pages through the **Menu** in the top right-hand corner of the screen.



Chapter 5: User Access Management

Introducing User Access Management



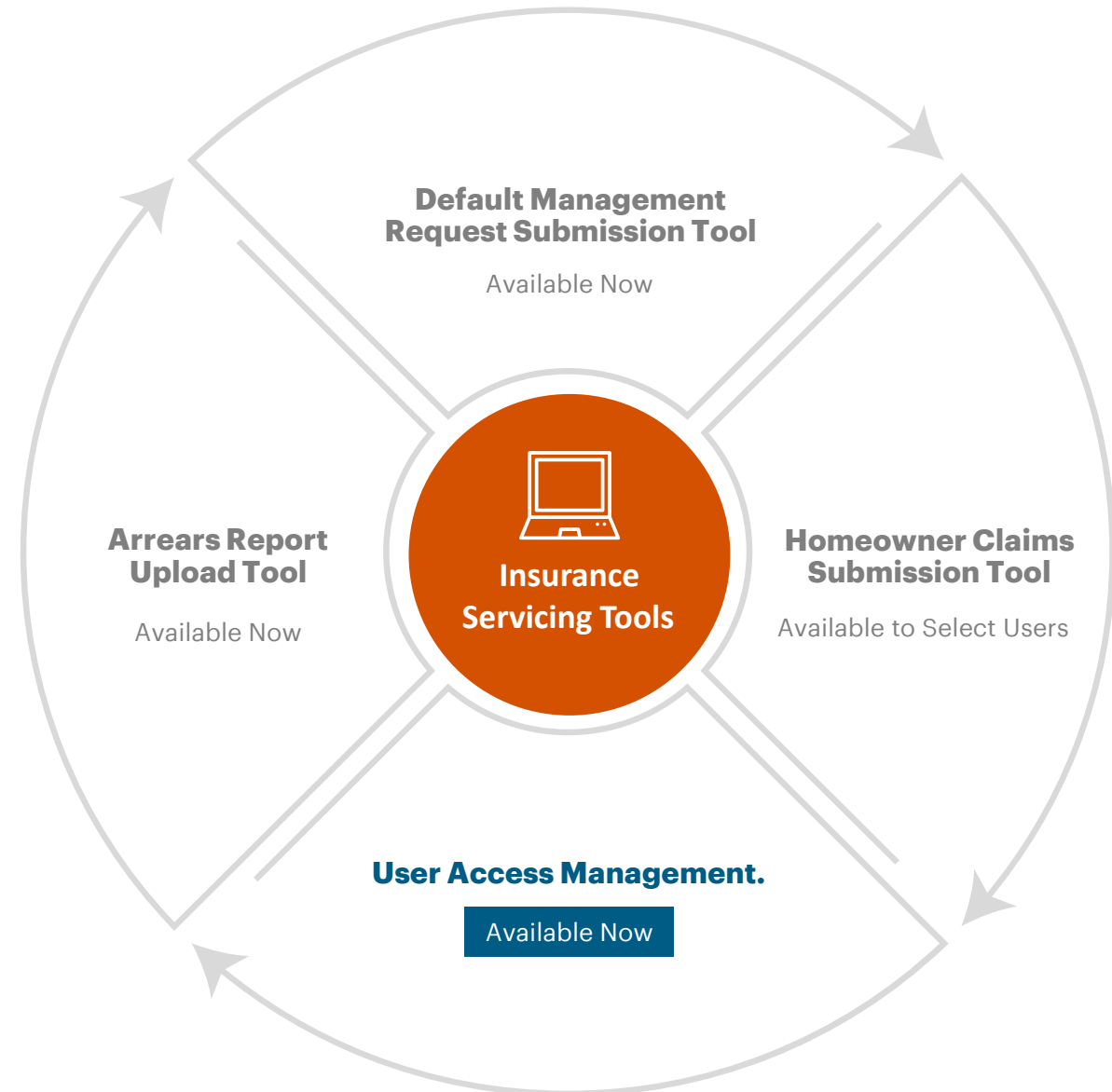
Introducing User Access Management

This release of the Insurance Servicing Tools introduces the **user access management** functionality. User access management will offer you the ability to autonomously grant and revoke access for users in your organization and extract summary reports of active users.

This new tool will complement the previously released default management request submission tool to offer you and your users a centralized one-stop-shop for your insurance servicing needs.



This role does not replace the user management functions required for other CMHC products such as emiliCLAIMS or any other CMHC systems.





Chapter 5: User Access Management

Managing User Access

How to Navigate to the User Access Management Page

Follow these instructions to learn how to navigate to the User Access Management page.

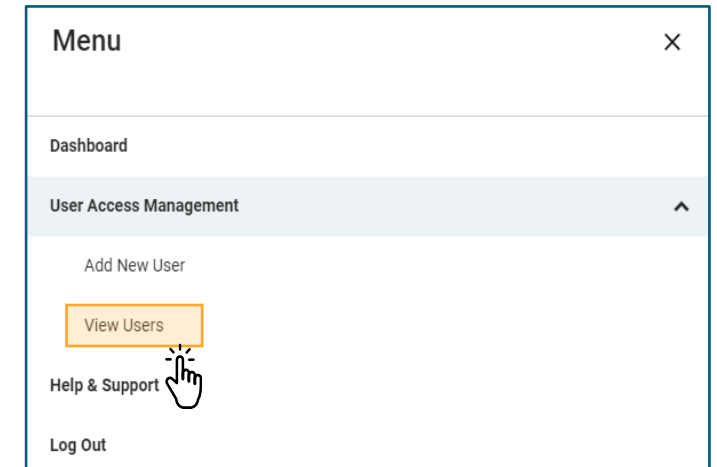
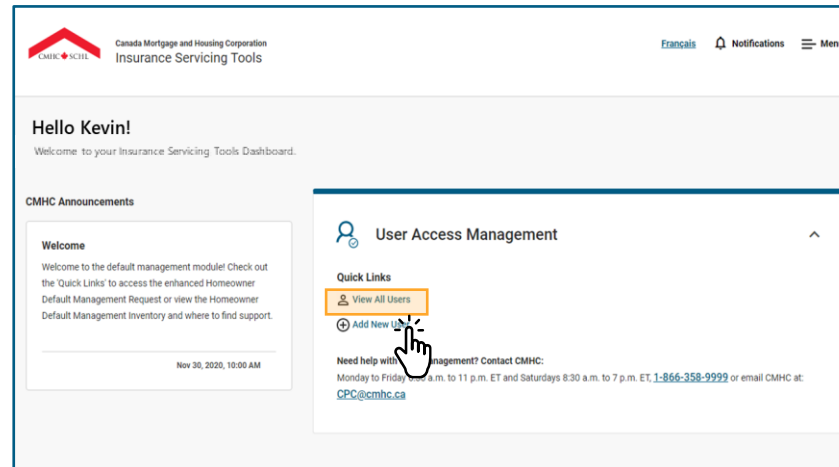


01.

Navigate to the User Access Management Page

On the **User Access Management Quick Links** section of the Dashboard, select **View Users**.

You can also open the **Menu** in the upper right-hand corner of the screen and select **User Access Management**. Then, select **View Users**.



On the following pages we will explore the **User Access Management** page and its key features.



How to Navigate to the User Access Management Page

The User Access Management page displays the list of approved lender and service provider users and Administrators for your financial institution that have access to the Insurance Servicing Tools.

Key call outs:

- Only Administrators have access to this page.
- Administrators can add, modify, and delete users.
- Administrators can download a summary report of their users.
- You can only review approved lender and service provider users and Administrators applicable to your financial institution.

The screenshot shows the 'User Access Management' page within the 'Insurance Servicing Tools' interface. The page header includes the CMHC SCHL logo, the text 'Canada Mortgage and Housing Corporation Insurance Servicing Tools', and links for 'Français', 'Notifications', and 'Menu'. The breadcrumb trail indicates the current location: 'User Access Management'. The main content area features a title 'User Access Management' and two buttons: 'Add New User' and 'Download Report'. Below this is a descriptive text: 'Please select an individual user to manage any change to user's profile or access. A summary report of all users is available to download.' A table lists three users with columns for User, Status, Primary FI Code & Transit # on New Applications, Telephone #, Extension, Type Of User, Last Log In, Arrears, Defaults, and Claims. The table shows Kevin Brown (Active, Lender Administrator), Monica Smith (Pending, Service Provider), and Katie Martin (Active, Approved Lender). At the bottom, there is a pagination control showing '1 - 7 of 7 items' and a 'Show: 10' dropdown.

User	Status	Primary FI Code & Transit # on New Applications	Telephone #	Extension	Type Of User	Last Log In	Arrears	Defaults	Claims
Kevin Brown kevin.brown@bankabc.com	Active	123-12345	1234567891	--	Lender Administrator	2021-11-16	✓	✓	✓
Monica Smith monica.smith@sp.com	Pending	123-67891	1112131415		Service Provider	2021-11-02			✓
Katie Martin katie.martin@bankabc.com	Active	777-67891	8765398711		Approved Lender	2021-11-09	✓		✓

How to Navigate to the User Access Management Page

The User Access Management page displays the list of approved lender and service provider users and Administrators for your financial institution that have access to the Insurance Servicing Tools.

Keep reading to learn more about the **User Access Management** page.



The screenshot shows the 'User Access Management' page of the Canada Mortgage and Housing Corporation Insurance Servicing Tools. The page has a header with the CMHC logo, language options (Français), notifications, and a menu. The main content area is titled 'User Access Management' and includes a brief instruction: 'Please select an individual user to manage any change to user's profile or access. A summary report of all users is available to download.' Below this, there are two buttons: 'Add New User' (labeled A) and 'Download Report' (labeled B). A table (labeled C) lists users with columns for User, Status, Primary FI Code & Transit # on New Applications, Telephone #, Extension, Type Of User, Last Log In, Arrears, Defaults, and Claims. The table contains three rows of user data. At the bottom, there is a pagination control showing '1 - 7 of 7 items' and a 'Show' dropdown set to '10'.

User	Status	Primary FI Code & Transit # on New Applications	Telephone #	Extension	Type Of User	Last Log In	Arrears	Defaults	Claims
Kevin Brown kevin.brown@bankabc.com	Active	123-12345	1234567891	-	Lender Administrator	2021-11-16	✓	✓	✓
Monica Smith monica.smith@sp.com	Pending	123-67891	1112131415		Service Provider	2021-11-02			✓
Katie Martin katie.martin@bankabc.com	Active	777-67891	8765398711		Approved Lender	2021-11-09	✓	✓	✓

A Add New User

Select the Add New User button to add a new user.

B Download Report

Select the Download Report button to begin downloading an XLS report of your financial institution's users. This report includes the same information present in the table minus the Status column.

C Table Headers

Select one of the table headers to sort the table by that column. By default, the table will be sorted by last updated or created users.

- **User**
- **Status**
- **Default FI Code & Transit # on New Applications**
- **Type Of User**

How to Navigate to the User Access Management Page

The User Access Management page displays the list of approved lender and service provider users and Administrators for your financial institution that have access to the Insurance Servicing Tools.

User Access Management

Please select an individual user to manage any change to user's profile or access. A summary report of all users is available to download.

Buttons: Add New User, Download Report

User	Status	Primary FI Code & Transit # on New Applications	Telephone #	Extension	Type Of User	Last Log In	Arrears	Defaults	Claims
Kevin Brown kevin.brown@bankabc.com	Active	123-12345	1234567891	-	Lender Administrator	2021-11-16	✓	✓	✓
Monica Smith monica.smith@sp.com	Pending	123-67891	1112131415		Service Provider	2021-11-02			✓
Katie Martin katie.martin@bankabc.com	Active	777-67891	8765398711		Approved Lender	2021-11-09	✓		✓

1 - 7 of 7 items Show: 10 < 1 >

D Status

- **Active:** User has an operating account.
- **Pending:** Onboarding e-mail invitation has been sent but not accepted.
- **Inactive:** User has been deleted or the account has been deactivated.

E Last Log In

The Last Log In header refers to the date the e-mail address associated with the account last logged in.

F Arrears Reporting, Default Management, Homeowner Claims

A checkmark is applied to the specific Insurance Servicing Tools the user has access to.

G User

Select a user/row to be brought to their Account information page.

H Show Field

In the Show field, you can adjust the number of claims listed on one page.

I Pagination Bar

Use the pagination bar at the bottom to navigate to different pages on the User Access Management page.

How to Add a New User

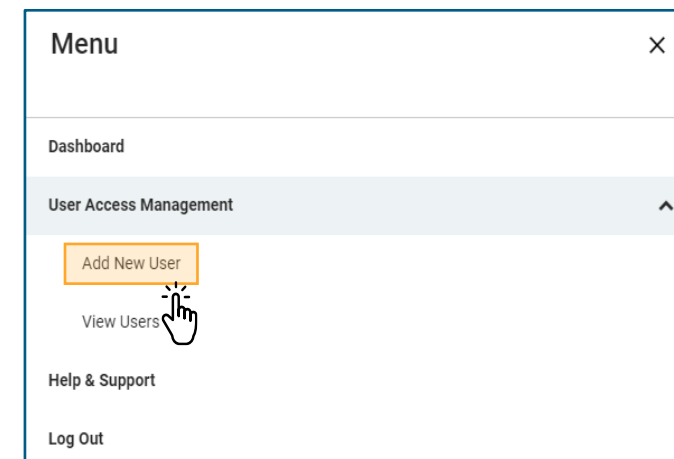
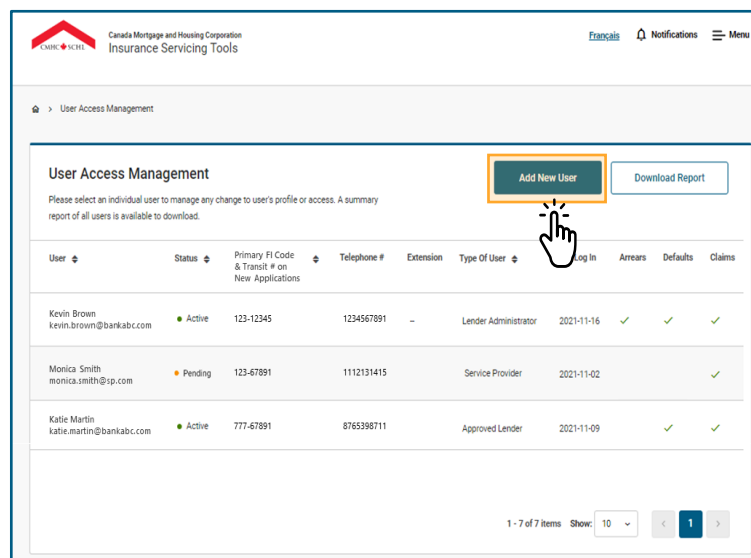
Administrators have the ability to create and manage their approved lender and service provider users. Follow these instructions to learn how to add a new user.



01. Add a New User

On the User Access Management page, select **Add New User**.

You can also open the **Menu** in the upper right-hand corner of the screen and select **User Access Management**. Then, select **Add New Users**. Or On the **User Access Management Quick Links** section of the Dashboard, select **Add New User**.



On the following pages we will explore some useful tips to complete each section required to add a new user.



Administrators do not have the ability to create additional Administrators or modify their accounts. If you wish to do so, please send an e-mail to insurancetoolsaccess@cmhc.ca with the required information covered on [page 47](#).



How to Add a New User

User Details

This section includes the basic profile and lender information stored for the account.

- Select the applicable individual **Allowed Transit Numbers** from the drop-down list or Select All. The **Allowed Transit Numbers** refers to the 5-digit number that identifies a specific branch in your financial institution. The Transit Number must map to the **Financial Institution Code**. This field is used to identify which Transit Number(s) the user may submit on behalf of.

Add New User

User Details

The following is the basic profile and lender information stored for the account

Email

kevin.brown@bankabc.com

Financial Institution Code

123 x 456 x x v

Allowed Transit Numbers

12345 x 67891 x x v

Primary Financial Institution Code on New Application

123 v

Primary Transit Number on New Application

12345 v

- Select the **Primary Financial Institution Code on New Application** and **Primary Transit Number on New Application** from the drop-down lists. In the event the user has access to multiple Financial Institution Codes and Transit Numbers, this one will be mapped as the primary.

- Select the appropriate **Financial Institution Code** from the drop-down list. Administrators have the ability to assign Financial Institution Code(s) that are associated with their account. The **Financial Institution Code** is a unique 3-digit number that identifies each financial institution in Canada, also referred to as Institution Number.



How to Add a New User

Contact Information

The information in this section is used for identity verification and communication with CMHC.

Phone Number should be 10 digits with no spaces or dashes. For example, 1111111111.

Contact Info

The following information is used for identity verification and communication with CMHC

First Name

Kevin

Last Name

Brown

Phone Number

1234567891

Extension (Optional)

Fax Number (Optional)

Preferred Language

English



How to Add a New User

Permissions

In this section you will assign the appropriate permissions and access for the user.

In the **User Type** field, select the appropriate permission for the user:

- **Approved Lender:** Users within your financial institution
- **Service Provider:** Users that are service providers such as law firms or users from other financial institutions that are carrying out work on behalf of your financial institution

Permissions

Please assign the appropriate permissions and access for the user

User Type

☒ Approved Lender ☐ Service Provider

Products / Applications Access

☐ Arrears Report Upload Tool
☐ Default Management Request Submission Tool
☒ Homeowner Claims Submission Tool

☒ Unrestricted
☐ Initiated By User Only

Create Account

Cancel

In the **Products / Applications Access** field, you can choose the appropriate access for the user. Note that you can only provide access to Products / Applications that you are an Administrator for which is based on the specific FI Code attached to your account. By selecting:

- **Arrears Report Upload Tool** - you allow the user to access the arrears report upload tool to submit homeowner and multi-unit monthly arrears reporting
- **Default Management Request Submission Tool** - you allow the user to access the default management request submission tool to submit homeowner default management requests
- **Homeowner Claims Submission Tool** - you allow the user to access to the homeowner claims submission tool to submit homeowner claims

The permissions for the **Homeowner Claims Submission Tool** can be:

- **Unrestricted:** This option will allow the user to review all claims created for your financial institution including claims created by service providers on behalf of your financial institution.
- **Initiated By User Only:** This option will allow the user to review only claims they have created.



02. Create Account

When you finish completing the form, select **Create Account**.

Permissions

Please assign the appropriate permissions and access for the user

User Type

☒ Approved Lender ☐ Service Provider

Products / Applications Access

☐ Arrears Report Upload Tool
☐ Default Management Request Submission Tool
☒ Homeowner Claims Submission Tool

☒ Unrestricted
☐ Initiated By User Only

Create Account

Cancel



You may experience some error messages after you select **Create Account**. On the following page we will learn how to handle these errors.



How to Add a New User

If an error has occurred on the Add User page, an error notice will be displayed next to the field in question.

Form Level Errors

If you try to submit with form level errors, the page will reload with the errors indicated beside each field.

You cannot create an account for the new user until all form level errors have been resolved.

Email

* Required

Allowed Transit Numbers

Please Select

* Required




If you are unable to resolve the errors, please contact insurancetoolsaccess@cmhc.ca.



03.


Review the Newly Added User


Upon successfully adding a new user, you will be redirected to the User Access Management page. The new user will be displayed in the top row of the table.



Canada Mortgage and Housing Corporation
Insurance Servicing Tools

[Français](#)

 Notifications

 Menu

> User Access Management

User Access Management

Please select an individual user to manage any change to user's profile or access. A summary report of all users is available to download.

Add New User

Download Report

User	Status	Primary FI Code & Transit # on New Applications	Telephone #	Extension	Type Of User	Last Log In	Arrears	Defaults	Claims
Kevin Brown kevin.brown@bankabc.com	Active	123-12345	1234567891	-	Lender Administrator	2021-11-16	✓	✓	✓
Monica Smith monica.smith@sp.com	Pending	123-67891	1112131415		Service Provider	2021-11-02			✓
Katie Martin katie.martin@bankabc.com	Active	777-67891	8765398711		Approved Lender	2021-11-09	✓		✓

1 - 7 of 7 items

Show: 10

< 1 >

How to Review and Modify User Account Information

Administrators have the ability to manage and update the account information for their approved lender and service provider users. Follow these instructions to learn how to review and modify user account information.



01.

Select a User

From the **User Access Management** page, select a user/row in the table to be brought to their Account Information page.



Administrators have read only access to other Administrator's account information. If you need to update an Administrator's information or delete the account, please send an e-mail to insurancetoolsaccess@cmhc.ca.

The screenshot shows the 'User Access Management' page. At the top, there's a header with the CMHC logo, 'Canada Mortgage and Housing Corporation Insurance Servicing Tools', and links for 'Français', 'Notifications', and 'Menu'. Below the header, a breadcrumb trail shows 'User Access Management'. The main content area has a title 'User Access Management' and two buttons: 'Add New User' and 'Download Report'. A descriptive text states: 'Please select an individual user to manage any change to user's profile or access. A summary report of all users is available to download.' Below this is a table with columns: User, Status, Primary FI Code & Transit # on New Applications, Telephone #, Extension, Type Of User, Last Log In, Arrears, Defaults, and Claims. The table contains three rows: Kevin Brown (Active, Lender Administrator), Monica Smith (Pending, Service Provider), and Katie Martin (Active, Approved Lender). A hand cursor icon points to the Monica Smith row. At the bottom right, there's a pagination control showing '1 - 7 of 7 items', 'Show: 10', and page numbers '< 1 >'.

User	Status	Primary FI Code & Transit # on New Applications	Telephone #	Extension	Type Of User	Last Log In	Arrears	Defaults	Claims
Kevin Brown kevin.brown@bankabc.com	Active	123-12345	1234567891	-	Lender Administrator	2021-11-16	✓	✓	✓
Monica Smith monica.smith@sp.com	Pending	123-67891	1112131415		Service Provider	2021-11-02			✓
Katie Martin katie.martin@bankabc.com	Active	777-67891	8765398711		Approved Lender	2021-11-09	✓		✓



How to Review and Modify User Account Information

02.

Select and Edit Fields

Add New User

User Details

The following is the basic profile and lender information stored for the account

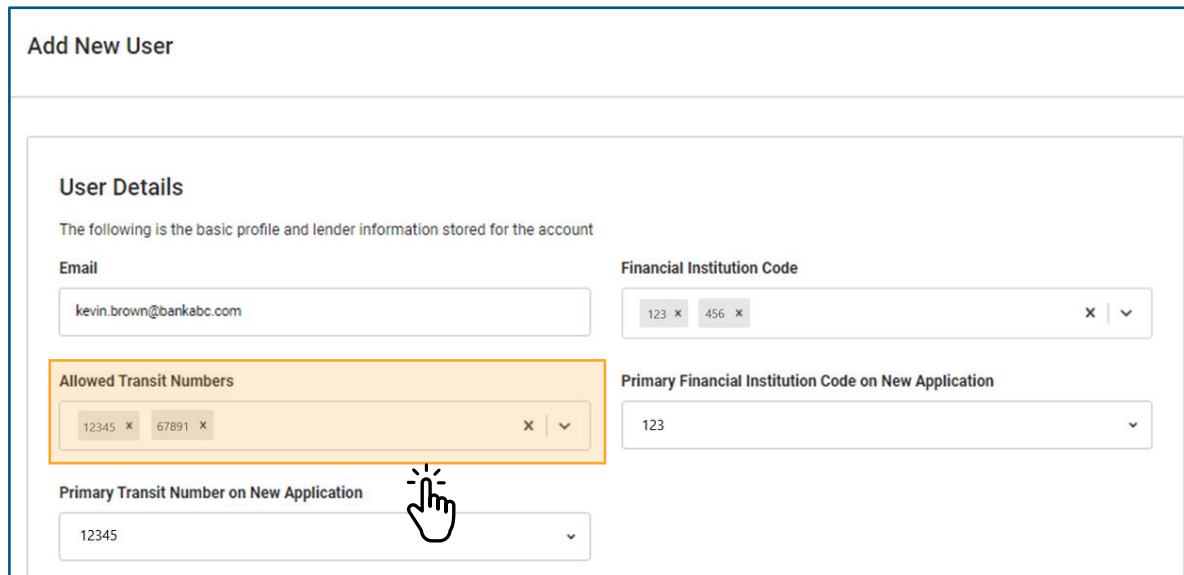
Email
kevin.brown@bankabc.com

Financial Institution Code
123 x 456 x

Allowed Transit Numbers
12345 x 67891 x

Primary Financial Institution Code on New Application
123

Primary Transit Number on New Application
12345



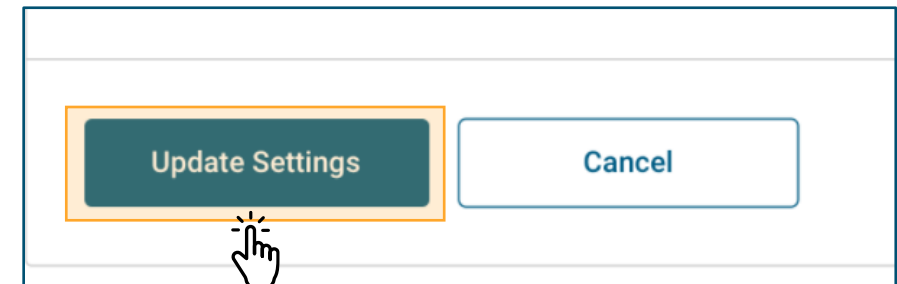
Select and edit the fields that require updates such as **Last Name**, **Allowed Transit Numbers**, **Financial Institution Code** or **Products/Application Access**.

03.

Select Update Settings

Update Settings

Cancel



Select **Update Settings** when you are finished.



All fields are editable except **Email**. The **Email** field is a unique identifier of your account and is not editable as this would trigger the creation of a new user account.

How to Review and Modify User Account Information

On this page, you also have the ability to delete approved lender and service provider user accounts.

04. Delete Account

Permissions

Please assign the appropriate permissions and access for the user

User Type

☒ Approved Lender ☐ Service Provider

Products / Applications Access

☐ Arrears Report Upload Tool

☐ Default Management Request Submission Tool

☒ Homeowner Claims Submission Tool

☒ Unrestricted

☐ Initiated By User Only

Update Settings

Cancel

Delete Account

Select **Delete Account**.

05. Confirm and Proceed

⚠ Delete Account

Are you sure you want to delete this account?

Proceed

Cancel

Confirm that the account should be deleted and select **Proceed**.




How to Review and Modify User Account Information

06. Review Your Updates


Upon successfully updating the user account settings or deleting the account, a toast notification will appear. Close the notification to be redirected to the User Access Management page.


Your updates will appear in the table immediately.




Canada Mortgage and Housing Corporation
Insurance Servicing Tools

[Français](#)

 Notifications

 Menu

 > User Access Management

User Access Management

Add New User

Download Report

Please select an individual user to manage any change to user's profile or access. A summary report of all users is available to download.

User	Status	Primary FI Code & Transit # on New Applications	Telephone #	Extension	Type Of User	Last Log In	Arrears	Defaults	Claims
Kevin Brown kevin.brown@bankabc.com	Active	123-12345	1234567891	--	Lender Administrator	2021-11-16	✓	✓	✓
Monica Smith monica.smith@sp.com	Pending	123-67891	1112131415		Service Provider	2021-11-02			✓
Katie Martin katie.martin@bankabc.com	Active	777-67891	8765398711		Approved Lender	2021-11-09		✓	✓

1 - 7 of 7 items

Show: 10

< 1 >





Chapter 5: User Access Management

Managing Administrators at Your Organization

Managing Administrators at Your Organization

The addition and deletion of Administrators is handled by CMHC. To add an additional Administrator or delete the access of another, complete the following steps:

1



Send an e-mail to insurancetoolsaccess@cmhc.ca with the required information



2



You will be verified as an Administrator, as only individuals in this role may add and or revoke access for other Administrators at your organization.



3



You will receive a response back from the mailbox if any additional information is required or if your request was successful.



Let's review the required information to make an update on the next page.

Managing Administrators at Your Organization

To add an additional Administrator or delete the access of another, send an e-mail to insurancetoolsaccess@cmhc.ca with the required information in the body of the e-mail or request the Insurance Servicing Tools user access spreadsheet and complete the required fields:



Remember to include the following required information:

- first name
- last name
- e-mail address
- business phone number
- extension (if applicable)
- fax number (if applicable)
- role (user/administrator/both)
- user type (approved lender or service provider)
- tool access (homeowner claims submission tool/arrears report upload tool/default management request submission tool)
- homeowner claims submission tool user access (if applicable) (unrestricted/initiate by user only)
- preferred language of communication (English/French)
- primary FI code
- primary transit number
- FI code(s)
- transit number(s)



Chapter 6: Support

Quick Links

Quick Links

Quick Links



Please access the following links to navigate to the Insurance Servicing Tools in the language of your choice:

[English login page](#)

[French login page](#)

Please access the following link to navigate to the Homeowner Business Transformation landing page to learn more about the Insurance Servicing Tools and access support materials:

[HBT landing page](#)





Chapter 6: Support

Contact Us

Contact Us



For any questions related to user access management please send an e-mail to insurancetoolsaccess@cmhc.ca.



For any question or issue regarding the login or access process, contact the **Help Desk** at 1-866-748-2600 from

- 6:30 a.m. to 11:00 p.m. ET, Monday to Friday.
- 8:00 a.m. to 8:00 p.m. ET, on weekends.

You can also contact the Help Desk via helpdesk@cmhc.ca.

