

## Companion Guide

### Digital spaces (product or service offered via the Internet)

Firm – Independent Partnership

This companion guide will help you complete the *Product or service offered via the Internet* form so that you can disclose the information prescribed by the Regulation respecting Alternative Distribution Methods.

The form may also be used to notify the AMF of any changes made to previously disclosed information or to remove a product or a digital space.

For more information, please call our Information Centre at 1-877-525-0337.

### General instructions

Complete the form directly in AMF E-Services.


To find out how to register your firm in E-Services, refer to the “Professionals / E-Services” section of the AMF website.

#### Important

Any firm or independent partnership that offers products or services on a digital space must disclose that information to the AMF **without delay**.

Firms and independent partnerships must also notify the AMF of any change to such information **within 30 days** of the change.

# Table of contents

- BEFORE COMPLETING THE FORM ..... 3**
  - WHAT IS A DIGITAL TRANSACTION SPACE? ..... 3
  - WHO NEEDS TO COMPLETE THE *PRODUCT OR SERVICE OFFERED VIA THE INTERNET* FORM? ..... 3
- ACCESSING THE E-SERVICES FORM  ..... 4**
- DISCLOSING A NEW DIGITAL SPACE ..... 5**
  - ADD A DIGITAL SPACE ..... 5
  - ADD AN INSURANCE PRODUCT OR A FINANCIAL SERVICE ..... 7
  - SUBMIT THE APPLICATION ..... 11
- MODIFYING OR DELETING PREVIOUSLY DISCLOSED INFORMATION ..... 12**
  - MODIFY OR DELETE A DIGITAL SPACE ..... 12
  - MODIFY OR DELETE AN INSURANCE PRODUCT OR FINANCIAL SERVICE ..... 13
  - SUBMIT THE APPLICATION ..... 15
- TRACKING THE STATUS OF YOUR APPLICATION ..... 16**
- APPENDIX – PRODUCT CLASSES AND TYPES ..... 17**

## Before completing the form

### What is a digital transaction space?

A digital transaction space enables firms and independent partnerships<sup>1</sup> to interact directly with clients and:

- **enter into** insurance contracts; **or**
- **prepare** financial plans; **or**
- **settle** claims; **or**
- **engage** in a mortgage brokerage transaction.

It can be in the form of a website or mobile app, for example.

A digital space is subject to the Regulation respecting Alternative Distribution Methods (the "Regulation") where entering into a contract or obtaining a service is possible without the intermediary of a certified representative.

**Note:** If your digital space consistently requires the intervention of a certified representative, it is not subject to the Regulation.

**Note:** Do not confuse a client referral website with a digital transaction space.

If your digital space offers information in more than one language, it is not necessary to disclose a separate digital space for each language used.

You do not need to disclose a digital space for each product. A digital space may offer several products or services.

If your digital space is available as both a website **and** a mobile app, disclose two digital spaces:

- One for the website; **and**
- One for the mobile app.

### Who needs to complete the Product or service offered via the Internet form?

Only firms whose digital spaces meet the above definition need to make a disclosure to the AMF. These are the firms to which the representatives who answer client questions are attached.

---

<sup>1</sup> Note that references to "firm" in this document include an independent partnership.

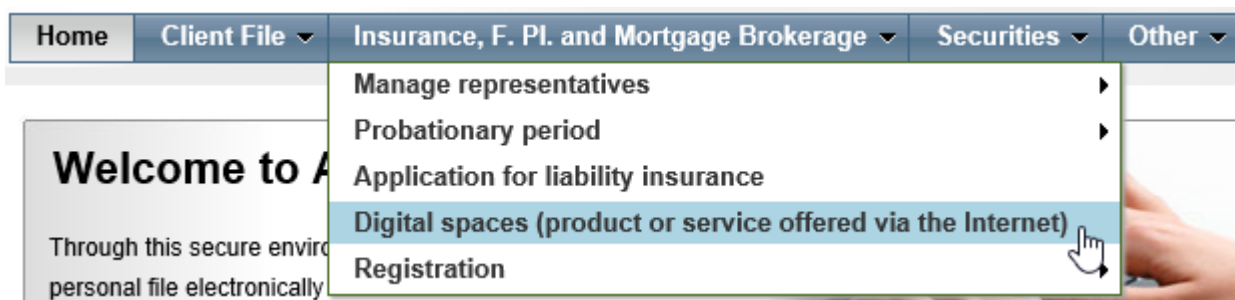
## Accessing the E-Services form



Use the *Product or service offered via the Internet* form to disclose your digital transaction spaces and the financial products or services offered on them. Any firm that offers products or services on a digital transaction space must disclose that information to the AMF **without delay**.

This form can also be used to update previously disclosed information. You can make all required additions, deletions or modifications in E-Services.

From the main menu in E-Services, select **Insurance, F. Pl. and Mortgage Brokerage**, then **Digital spaces (product or service offered via the Internet)**.



## Disclosing a new digital space

### Add a digital space

- 1) Click on + to display the input screen.

Name of digital space	Hyperlink or means to access the digital space	Name of provider of the generic digital space	Start date of the offering through the digital space	Status	+
No records to display.					
◁ ◀ ▶ ▷					Displaying items 0 - 0 of 0

- 2) Enter the requested information using the explanations below to guide you.

#### **Name of digital space**

Enter the name of the digital space if the name differs from the name of the firm. The name of the firm will appear in this field by default. Click on **X** to modify it.

#### **Hyperlink or means to access the digital space**

Enter the website address or the means to access the digital space (e.g., iOS or Android mobile app).

The address or mechanism must take the client to the start of the disclosures.

#### **Name of provider of the generic digital space**

A "provider" of a generic (or "white label") digital space is a company that develops a digital space that other firms can adapt to their needs. For example, the provider could be an insurer or banner providing a generic digital space to many firms. The firm must enter the name of this company, if applicable.

The firm for which the digital space has been adapted makes the disclosure to the AMF. The firm also ensures that the digital space complies with all requirements under the Regulation.

Consumers who visit this type of space do not know that it has been developed by a provider. Information specific to the firm appears on the generic digital space. For example, the complaint examination policy that consumers find on the site is the firm's policy, not the digital space provider's policy.

The aim is not to know which company hosts, maintains or provides technical support for the generic digital space.

#### **Start date of the offering through the digital space**

Enter the date on which the firm will start using the digital transaction space.

3) Click on **Save** to save the information that has been entered.

**Add a digital space**

\* Name of digital space   
*Please change the name of the digital space if it is different from the name of the firm.*

\* Hyperlink or means to access the digital space   
 Name of provider of the generic digital space   
*Required if you are using a generic digital space that was provided by another entity and that you were able to customize.*

\* Start date of the offering through the digital space   
 End date of the offering through the digital space

4) Check the information that is displayed.

✓ To **add** another digital space, click on **+** again.

Name of digital space	Hyperlink or means to access the digital space	Name of provider of the generic digital space	Start date of the offering through the digital space	Status	+
Digital space 1	www.hyperlink1.ca	Provider	6/17/2019	Added	<input type="button" value="X"/>

Displaying items 1 - 1 of 1

✓ To **modify** the information for a digital space that you have just added, click on the corresponding line.

Name of digital space	Hyperlink or means to access the digital space	Name of provider of the generic digital space	Start date of the offering through the digital space	Status	+
Digital space 1	www.hyperlink1.ca	Provider	6/17/2019	Added	<input type="button" value="X"/>
Digital space 2	www.hyperlink2.ca		6/17/2019	Added	<input type="button" value="X"/>

Displaying items 1 - 2 of 2

✓ To **delete** a digital space that you have just added, click on **X** on the corresponding line.

Name of digital space	Hyperlink or means to access the digital space	Name of provider of the generic digital space	Start date of the offering through the digital space	Status	+
Digital space 1	www.hyperlink1.ca	Provider	6/17/2019	Added	<input type="button" value="X"/>
Digital space 2	www.hyperlink2.ca		6/17/2019	Added	<input type="button" value="X"/>

Displaying items 1 - 2 of 2

5) Click on **Next** when all the digital spaces have been added and all the information shown is correct.

Name of digital space	Hyperlink or means to access the digital space	Name of provider of the generic digital space	Start date of the offering through the digital space	Status	+
Digital space 1	www.hyperlink1.ca	Provider	6/17/2019	Added	<input type="button" value="X"/>
Digital space 2	www.hyperlink2.ca		6/17/2019	Added	<input type="button" value="X"/>

Displaying items 1 - 2 of 2

- ✓ **Added** in the status column means that the information has been added but has not yet been submitted to the AMF.
- ✓ The digital spaces can be sorted by clicking on the column header you want to sort them by.
- ✓ A maximum of three digital spaces can be displayed per page. Click on the arrows at the bottom of the table to move back and forth between pages.



## Add an insurance product or a financial service

- 1) Click on + to display the input screen.

Name of digital space	Nature of financial product or service	Name of financial product or service	Insurance product class	Type of insurance product	Start date of the financial product or service offering	Status	+
No records to display.							

Displaying items 0 - 0 of 0

- 2) Enter the requested information using the explanations below to guide you. The information required depends on the nature of the financial product or service. The greyed-out fields do not need to be completed.

### What does “product” mean?

**Product** means a product marketed by a specific insurer based on the classes of insurance it is authorized to sell. It is important to distinguish between the “nature of the product,” the “class of insurance product” and the “type of product.”

For example, a firm may offer a Q.P.F. No. 1 automobile insurance product on behalf of several insurers. It must disclose one product per insurer.

#### **Name of digital space**

Associate the financial product or service you are disclosing with the correct digital space.

#### **Nature of financial product or service**

Select “Insurance,” “Claims adjustment,” “Financial planning” or “Mortgage brokerage.”

The list displayed depends on the right to practise held by the registrant.

If you are completing the paper form, you do not need to provide this information, because the form contains a separate section for insurance products (2.2.), another for claims

settlement (2.3.), another for the preparation of financial plans (2.4.) and another for mortgage brokerage transactions (2.5).

**Name of financial product or service**

Enter the name given to the insurance product, claims adjustment service, financial planning service or mortgage brokerage service, as applicable.

**Insurance product class**

E-Services only displays the classes relating to the sectors in which the firm is authorized to practise. For example, a firm authorized to practise in the insurance of persons sector cannot disclose a product in the damage insurance sector class.

The system only allows one class per product to be entered. If a product belongs to more than one class, indicate the class determined by the authorized insurer.

If you are disclosing a claims settlement service, select the class of insurance product that is associated with the service offered.

If you are completing the paper form, refer to the table in the appendix to the form in order to determine the class to be entered.

**Type of insurance product**

The types shown are intended to correlate the classes covered by the Regulation under the Act respecting insurance with the sectors under the *Act respecting the distribution of financial products and services*. They match the types indicated in the maintenance of registration form. The types shown depend on the class of product selected in the preceding field.

For example, the *Life insurance (insurance of persons)* product class is divided into 3 types of products:

- Death benefits (individual)
- Living benefits (individual)
- Annuities (individual)

If you are disclosing a claims settlement service, select the type of insurance product that is associated with the service offered.

The system only allows one type of insurance to be entered per product class.

If you are completing the paper form, refer to the table in the appendix to the form in order to determine the type of insurance product to be entered based on the class selected.

**Start date of the financial product or service offering**

Enter the date on which the firm will start to offer the financial product or service on this digital space. The date cannot be earlier than the start date of the offering through the digital space.



## Insurer

An insurer is a firm registered with the AMF under the *Insurers Act*. Select the insurer that designed the insurance product that will be offered or the insurance product associated with the claims settlement service, as applicable.

If an insurance product was designed by more than one insurer, select more than one insurer.

If you are completing the paper form, indicate the insurer's name and client number (10-digit number assigned by the AMF). To find an insurer's client number, refer to the AMF register on our website at [www.lautorite.qc.ca](http://www.lautorite.qc.ca) (in the "Professionals" section, click on "Search in registers").

### **In the case of an insurance of persons product, is there an investment component, including an individual variable insurance contract?**

An individual variable insurance contract means an individual contract of life insurance under which the liabilities vary in amount depending upon the market value of a segregated fund in which amounts are allocated by the contract holder.

3) Click on **Save** to save the information that has been entered.

**Add a financial product or service**

\* Name of digital space

\* Nature of financial product or service

\* Name of financial product or service

\* Insurance product class

\* Type of insurance product

\* Start date of the financial product or service offering

End date of the financial product or service offering

\* Insurer 1

Insurer 2

Insurer 3

Insurer 4

\* In the case of an insurance of persons product, is there an investment component, including an individual variable insurance contract?

4) Check the information that is displayed.

- ✓ To **add** another financial product or service, click on **+** again.

Name of digital space	Nature of financial product or service	Name of financial product or service	Insurance product class	Type of insurance product	Start date of the financial product or service offering	Status	+
Digital space 2 (www.hyperlink2.ca)	Insurance	Name of financial product	Automobile insurance	Personal-lines	6/21/2019	Added	X

Displaying items 1 - 1 of 1

- ✓ To **modify** the information related to a financial product or service that you have just added, click on the corresponding line.

Name of digital space	Nature of financial product or service	Name of financial product or service	Insurance product class	Type of insurance product	Start date of the financial product or service offering	Status	+
Digital space 2 (www.hyperlink2.ca)	Insurance	Name of financial product	Automobile insurance	Personal-lines	6/21/2019	Added	X

Displaying items 1 - 1 of 1

- ✓ To **delete** a financial product or service that you have just added, click on **X** on the corresponding line.

Name of digital space	Nature of financial product or service	Name of financial product or service	Insurance product class	Type of insurance product	Start date of the financial product or service offering	Status	+
Digital space 2 (www.hyperlink2.ca)	Insurance	Name of financial product	Automobile insurance	Personal-lines	6/21/2019	Added	X


Displaying items 1 - 1 of 1

5) Click on **Next** when all the financial products and services have been added for each digital space and all the information shown is correct.

Name of digital space ▲	Nature of financial product or service	Name of financial product or service	Insurance product class	Type of insurance product	Start date of the financial product or service offering	Status	+
Digital space 1 (www.hyperlink1.ca)	Financial planning				6/20/2019	Added	X
Digital space 2 (www.hyperlink2.ca)	Insurance	Name of financial product	Automobile insurance	Personal-lines	6/21/2019	Added	X
Digital space 2 (www.hyperlink2.ca)	Insurance	Name of financial product	Life insurance (Insurance of persons)	Death benefits (individual)	6/21/2019	Added	X

Displaying items 1 - 3 of 3

Reset Previous Next

- ✓ **Added** in the status column means that the information has been added but has not yet been submitted to the AMF.
- ✓ The financial products and services can be sorted by clicking on the column header that you want to sort them by.
- ✓ A maximum of three financial products and services can be displayed per page. Click on the arrows at the bottom of the table to move back and forth between pages. 

## Submit the application

When you have disclosed all your digital spaces and all the financial products and services offered on them, you may go to the next step and submit your application.

You must indicate the name, telephone number and e-mail address of the contact person for any questions concerning the application, declare that the information provided in the application is accurate by ticking the box provided for that purpose, and click on **Submit**. A submission confirmation page will be displayed.

**Contact** ?

Please enter the required contact information for questions concerning this application/request.

\* Name

\* First name

\* Business telephone  i

\* Business e-mail

---


**Declaration on information provided** ?

\*  I declare that the information provided herein is accurate.

---

**Warning** ?

Please check your application carefully. Once it is submitted, you will not be able to cancel or modify it.

Reset
<< Previous
Print your application
Submit 

### Important

You cannot submit another *Digital spaces (product or service offered via the Internet)* application until the current one has been processed by the AMF.

## Modifying or deleting previously disclosed information

### Modify or delete a digital space

To **modify** previously disclosed information related to a digital space, simply click on the corresponding line, modify the relevant information, enter the effective date of the change, and click on **Save**.

- ✓ The effective date of the change cannot be later than the current date.

**Modify a digital space**

\* Name of digital space   
*Please change the name of the digital space if it is different from the name of the firm.*

\* Hyperlink or means to access the digital space   
Name of provider of the generic digital space   
*Required if you are using a generic digital space that was provided by another entity and that you were able to customize.*

\* Start date of the offering through the digital space   
End date of the offering through the digital space

\* Effective date of change

To **delete** a digital space through which you are no longer offering financial products or services, simply click on the corresponding line, enter the end date of the offering through the digital space, and click on **Save**.

- ✓ The end date of the digital space cannot be earlier than the current date.

**Modify a digital space**

\* Name of digital space   
*Please change the name of the digital space if it is different from the name of the firm.*

\* Hyperlink or means to access the digital space   
Name of provider of the generic digital space   
*Required if you are using a generic digital space that was provided by another entity and that you were able to customize.*

\* Start date of the offering through the digital space   
End date of the offering through the digital space

- ✓ **Added** in the status column means that the information has been added but has not yet been submitted to the AMF.
- ✓ **Modified** in the status column means that the information has been modified but has not yet been submitted to the AMF.
- ✓ **Received** in the status column means that the information has been received by the AMF.
- ✓ The digital spaces can be sorted by clicking on the column header that you want to sort them by.

## Modify or delete an insurance product or financial service

To **modify** previously disclosed information related to a financial product or service, simply click on the corresponding line, modify the relevant information, enter the effective date of the change and click on **Save**.

**Modify a financial product or service**

\* Name of digital space

\* Nature of financial product or service

Name of financial product or service

\* Insurance product class

\* Type of insurance product

\* Start date of the financial product or service offering

End date of the financial product or service offering

\* Insurer 1

Insurer 2

Insurer 3

Insurer 4

\* In the case of an insurance of persons product, is there an investment component, including an individual variable insurance contract?

---

\* Effective date of change

To **delete** a financial product or service that is no longer being offered through a digital space, simply click on the corresponding line, enter the end date of the offering through the digital space, and click on **Save**.

- ✓ The end date of the financial product or service offering must not be earlier than the current date.
- ✓ The end date of the financial product or service offering must not be later than the end date of the digital space.

**Modify a financial product or service**

\* Name of digital space: Digital space 2 (www.hyperlink2.ca) [v]

\* Nature of financial product or service: Insurance [v]

Name of financial product or service: Name of financial product

\* Insurance product class: Automobile insurance [v]

\* Type of insurance product: Personal-lines [v]

\* Start date of the financial product or service offering: 6/21/2019

End date of the financial product or service offering: 06/28/2019

\* Insurer 1: [ ] [Select] [Clear]

Insurer 2: [ ] [Select] [Clear]

Insurer 3: [ ] [Select] [Clear]

Insurer 4: [ ] [Select] [Clear]

\* In the case of an insurance of persons product, is there an investment component, including an individual variable insurance contract?: N/A; not insurance of persons [v]

\* Effective date of change: [ ]

[Cancel] [Save]

- ✓ **Added** in the status column means that the information has been added but has not yet been submitted to the AMF.
- ✓ **Modified** in the status column means that the information has been modified but has not yet been submitted to the AMF.
- ✓ **Received** in the status column means that the information has been received by the AMF.
- ✓ The financial products and services can be sorted by clicking on the column header that you want to sort them by.

## Submit the application

When you have made all the modifications required, you can go on to the next step and submit the application.

You must indicate the name, telephone number and e-mail address of the contact person for any questions concerning the application, declare that the information provided in the application is accurate by ticking the box provided for that purpose, and click on **Submit**. A submission confirmation page will be displayed.

**Contact** ?

Please enter the required contact information for questions concerning this application/request.

\* Name

\* First name

\* Business telephone  ?

\* Business e-mail

**Declaration on information provided** ?

\*  I declare that the information provided herein is accurate.

**Warning** ?

Please check your application carefully. Once it is submitted, you will not be able to cancel or modify it.


### Important


You cannot submit another *Digital spaces (product or service offered via the Internet)* application until the current one has been processed by the AMF.

## Tracking the status of your application

After you submit your application, you can track its status and view the disclosed information by selecting **Follow up on applications/requests** under **Client File**.


### Follow up on applications/requests ?

 **Credit Card** – For security reasons, do not indicate credit card numbers in electronic documents you submit to the AMF. Instead, under Client File, use the Statement of account/Payment tab, or send your payment by mail.

 The "status" column indicates the current status of your application/request. For more details, consult on-line help.

**Sort applications** ?

AMF unit

Date	Application/request No.	Type of application/request	Status	Status update	Form submitted	Document added
5/27/2019	1930085486	Digital spaces (product or service offered via the Internet)	Processed	5/27/2019		

### Status of application

**Being analyzed:** Your application is being analyzed. The AMF will contact you if more information is required.

**Processed:** Your application has been analyzed and processed by the AMF.

### Important

You cannot submit another *Digital spaces (product or service offered via the Internet)* application until the current one has been processed by the AMF.



## Appendix – Product classes and types

Insurance product class	Type of insurance product
Life insurance (insurance of persons)	Death benefits (individual)
	Living benefits (individual)
	Annuities (individual)
Accident and sickness insurance (insurance of persons)	Death benefits (individual)
	Living benefits (individual)
Life insurance (group insurance of persons)	Group insurance
	Group annuities
Accident and sickness insurance (group insurance of persons)	Group insurance
Automobile insurance	Commercial-lines
	Personal-lines
Aircraft insurance	Commercial-lines
	Personal-lines
Property insurance	Commercial-lines
	Personal-lines – Home
	Personal-lines – Other than home
Boiler and machinery insurance	Commercial-lines
Credit insurance	Commercial-lines
	Personal-lines
Credit protection insurance	Personal-lines
Mortgage insurance	Commercial-lines
	Personal-lines
Insurance against embezzlement	Commercial-lines
Legal expense insurance	Commercial-lines
	Personal-lines
Hail insurance	Commercial-lines
Fire insurance	Commercial-lines
	Personal-lines
Liability insurance	Commercial-lines
	Personal-lines
Title insurance	Commercial-lines
	Personal-lines