

CANADA DEPOSIT INSURANCE CORPORATION

# Data and System Requirements

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## About this Document

The purpose of this document is to provide Canada Deposit Insurance Corporation (“CDIC”) Member Institutions (“MIs”) with guidance and technical specifications with regards to complying with the CDIC Act and Data and System Requirements (“DSR”) By-law and is designed to align with related statutes such as the CDIC Co-owned and Trust Deposit Disclosure By-law.

Additional supplementary materials in support of the DSR may be found on CDIC’s web-site.

Questions related to this Data and System Requirements may be sent via e-mail to CDIC at: [questions@cdic.ca](mailto:questions@cdic.ca)

Disclaimer: This version of the DSR Specification supersedes and replaces all previous versions of the specification, including all associated supplemental material, as of the Applicable Date defined. The names and other related information of individuals or entities (e.g., used in examples) are fictitious.

## Changes in Version 3.1 Revision 1

Changes are generally highlighted in **purple font** for easier identification. There is one major change to version 3.1 Revision 1 (from version 3.1):

1. **Insurance Determination Category “11 – FHSA”**: A new insurance determination category type code of “11” has been added with a Description of “FHSA” to Table 0234 for MIs to classify registered accounts opened under the First Home Savings Account category, introduced by the Government of Canada.

Other minor changes:

- Added account examples for the new FHSA insurance category (page 28 and page 36) and updated some other examples which refer to the new insurance category.
- Added requirement to Table 0242 to ensure that instances of the same *ISO\_Currency\_Code* appearing across multiple subsystems have the same *Foreign\_Currency\_CAD\_FX* rate applied. (page 51)

## Document Change Log

Version	Change	Table Changes
<b>3.1 Revision 1</b>	<ul style="list-style-type: none"> <li>• Introduction of new Insurance Determination Category for First Home Savings Account</li> </ul>	<ul style="list-style-type: none"> <li>• 0234 – Insurance Determination Category Type</li> </ul>
<b>3.1</b>	<ul style="list-style-type: none"> <li>• Introducing Broker LEI field added</li> <li>• NB and PT contact person requirement</li> <li>• NB and PT contact person flag</li> <li>• File extract names must use CDIC MI-ID</li> </ul>	<ul style="list-style-type: none"> <li>• 0153 – Beneficiary Data – Nominee Broker</li> <li>• 0100 – Depositor Data</li> <li>• 0501 – Relationship Type</li> <li>• Section 4.2.2</li> </ul>
<b>3.0</b>	<ul style="list-style-type: none"> <li>• Co-owned and Trust Deposit Disclosure By-law</li> <li>• Eligibility changes of foreign currency deposits (previously ineligible).</li> <li>• Removal of the Insurance Determination Category of Mortgage Tax Accounts.</li> <li>• Addition of RESP and RDSP Insurance Determination Categories.</li> <li>• Eligibility of term deposits with a maturity greater than five years (previously ineligible).</li> <li>• Ineligibility of Traveler’s Cheques (previously eligible).</li> <li>• Fast insurance determination and payments.</li> <li>• Federal Credit Union Transitional Coverage.</li> <li>• Standardization of data.</li> </ul>	<ul style="list-style-type: none"> <li>• 0130 – Deposit Account Data</li> <li>• 0237 – Trust Account Type</li> <li>• 0152 – Beneficiary Data – Not a Nominee Broker and not a Professional Trustee Account</li> <li>• 0153 – Beneficiary Data – Nominee Broker</li> <li>• 0233 – Currency Code</li> <li>• 0242 – MI Published Foreign Currency Exchange Rate</li> <li>• 0234 – Insurance Determination Category Type</li> <li>• 0100 – Depositor Data</li> <li>• 0202 – Phone Type</li> <li>• 0120 – Address Data</li> <li>• 0121 – External Accounts Data</li> <li>• 0130 – Deposit Account Data</li> <li>• 0500 – Depositor/Deposit Account Reference</li> <li>• 0501 – Relationship Type</li> <li>• 0140 – MI Deposit Hold Data</li> <li>• 0241 – MI Deposit Hold Code</li> <li>• 0160 – Federal Credit Union Transitional Coverage</li> <li>• Various</li> </ul>

## 1 Introduction

If a member institution (“MI”) should fail, the Canada Deposit Insurance Corporation (“CDIC”) is obliged to make payments to depositors in accordance with its insurance rules, in a timely manner. In order to determine the amounts owing to depositors, deposit liability information would be extracted from MI systems and loaded into CDIC’s payout application(s). The payout application(s) then organizes the deposit information such that payments of insured deposits can be made to depositors. CDIC may make deposit insurance payments directly to depositors or establish a bridge institution through which the deposit insurance payment is made available. The implementation of the Data and System Requirements (“DSR”) set out in this document (the “Data Requirements”) will facilitate a fast insurance determination (“FID”).

## 2 Definitions

For the purpose of this document:

“**co-owned**” is synonymous with and is used interchangeably with “joint”.

“**contact person**” where the nominee broker or professional trustee is not an individual, a Senior Officer of the nominee broker or professional trustee.

“**completion of end of day processing**” means the time by which all of the transactions made on any given day are processed and posted to the deposit liability records of the member institution. This time is expected to vary according to the processing requirements of that particular day.

“**deposit**” includes deposits referred to in the [CDIC Act](#) and liabilities referred to in the Schedule to the *CDIC Act* (in other words, the Data Requirements apply to both insured and uninsured deposits).

“**determination date**” has the same meaning as set out in the [Canada Deposit Insurance Corporation Data and System Requirements By-law](#) (the “DSR By-law”).

“**determination time**” has the same meaning as set out in the *Canada Deposit Insurance Corporation Data and System Requirements By-law* (the “DSR By-law”).

“**estimated completion of end of day processing**” (estimated EOP) is the MIs estimate of the time by which the end of day processing will be complete.

“**foreign branch**” has the same meaning as set out in the *Canada Deposit Insurance Corporation Data and System Requirements By-law* (the “DSR By-law”).

“**processing cycle**” means the 24-hour period after the estimated EOP and includes any successive 24-hour periods.

“**nominee broker**” has the same meaning set out in the *CDIC Act*.

“**professional trustee**” has the same meaning set out in the *CDIC Act*.

“**special income arrangement**” (“SIA”) has the same meaning as set out in the CDIC Co-owned and Trust Deposit Disclosure By-law.

## 2.1 Data Requirements

This document sets out the Data Requirements that MIs must implement. CDIC will notify MIs of any changes to these Data Requirements. MIs will be required to implement any changes to the Data Requirements within the period specified in the notification.

Section 3 of this document sets out an overview of the Data Requirements. Section 4 sets out the specific information that MIs must provide or make available to CDIC in order to comply with the Data Requirements and the format in which the information must be provided. All requirements with respect to foreign branches are stipulated in Section 5. Section 6 provides MIs with example scenarios for the population of various tables set out in Section 4.

## 3 Overview of Requirements

### 3.1 Estimated EOPs and Processing Cycles

MIs are required to provide CDIC with the estimated EOP on request. The estimated EOP must not be later than 10:00 a.m. such that the standardized data is provided or made available to CDIC the earlier of (1) six hours after the determination time; and (2) 4:00 p.m. on the day following the determination date. The same estimated EOP will apply to all processing cycles subsequent to the determination date. The estimated EOP must use the same time zone as the determination time.

Because a processing cycle is defined as a 24 hour period, CDIC will be able to provide MIs with the information required to restrict and resume access to accounts at the same time within the processing cycle irrespective of the day on which the processing cycle occurs.

MIs must provide the standardized data as at the determination time, except as set out in Table 0800 - Hold Balance File, irrespective of the processing cycle during which the data is produced or made available to CDIC.

### 3.2 Depositor View

CDIC insurance determination rules are such that payments to depositors, who are the payees, are calculated based on a depositor view of their account holdings. A depositor view is achieved when eligible accounts relating to a depositor are aggregated to assess the total amounts owing. MIs must link the records for depositors and their associated accounts (see 0500 – Depositor / Deposit Account Reference).

In order to create a depositor view, MIs must provide the following:

#### 3.2.1 Attribute deposits to an insurance category

Attribute the deposit account records (see 0130 – Deposit Account Data) to the appropriate insurance category (see 0234 – Insurance Determination Category Type).

### 3.2.2 Link depositor records for a given depositor

Where multiple *Depositor\_IDs* (see 0100 – Depositor Data) exist for a given depositor, populate the *Depositor\_ID\_Link* such that depositor records for a given depositor at the MI are linked. In other words, if there are multiple depositor records for a given depositor, these records must have the same *Depositor\_ID\_Link* value. Where a MI has subsidiaries that are CDIC MIs, the depositor view applies to the individual MI and need not apply across parent and subsidiaries. Where the individual MI has multiple subsystems, the unique *Depositor\_ID\_Link* value applies across all subsystems. There is no requirement to consolidate multiple depositor records into a single depositor record for depositors.

**Exception to the above: A given Nominee Broker must only have one single depositor record where the *Depositor\_Unique\_ID* and *Depositor\_ID\_Link* are of the same value.**

**Data Diagram:** Unique Depositor View via *Depositor\_ID\_Link*

Unique Depositor View – Individual		
Depositor Unique ID = 1 Name = KIT KAT HAN	Depositor Unique ID = 2 Name = KIT K. HAN	Depositor Unique ID = 3 Name = KIT HAN
Depositor ID Link = 321		

Unique Depositor View – Non-Individual		
Depositor Unique ID = 4 Name = ABC LTD	Depositor Unique ID = 5 Name = A.B.C. LTD	Depositor Unique ID = 6 Name = A.B.C. LTD.
Depositor ID Link = 654		

Unique Depositor View – Nominee Broker	
Depositor Unique ID = 7 Name = XYZ NOMINEE BROKER	
Depositor ID Link = 7	

### 3.2.3 Identify depositor records representing the payee

The MI must identify to whom payments would be made (the payee), in respect of the funds received by the MI. The MI must relate the depositor records in 0100 – Depositor Data to their deposit account records in 0130 – Deposit Account Data via 0500 – Depositor/Deposit Account Reference, such that only the depositor record(s) to whom the payment is to be made is recorded with the *Payee\_Flag* value of “Y”. If a depositor record in 0500 – Depositor/Deposit Account Reference relates to a person who is not entitled to be paid (such as corporate officers whose direction is necessary or sufficient to complete payments), then it must be recorded with a *Payee\_Flag* value of “N”.

Table 0500 – Depositor/Deposit Account Reference		
Payees (to whom payments would be made payable) <b>Payee Flag = Y</b>		Other individuals/entities <b>Payee Flag = N</b>
<ul style="list-style-type: none"> <li>Individual</li> <li>Partnership</li> <li>Corporation</li> <li>Etc.</li> </ul>	Trustee: <ul style="list-style-type: none"> <li>Not a Nominee Broker                             <ul style="list-style-type: none"> <li>Not a Professional Trustee</li> <li>Professional Trustee</li> </ul> </li> <li>Nominee Broker</li> </ul>	<ul style="list-style-type: none"> <li>Signing Officer(s)</li> <li>NB/PT Senior Officers</li> <li>Other contacts</li> <li>Etc.</li> </ul>
<b>Account Unique ID</b>		



### 3.2.4 Identify Trustees and Trust Deposit Accounts

A trust deposit receives separate coverage when the trusteeship is disclosed on the records of the MI in accordance with the CDIC Act and the Co-owned and Trust Deposit Disclosure By-law. Depending on who the depositor is under any given trust deposit account, different data requirements apply, more specifically as follows:

**For trust deposit accounts that are not Nominee Broker**, the MI must record the following:

**a) For trust deposit accounts that are not Nominee Broker and not Professional Trustee Accounts:**

1. *Trust\_Account\_Type\_Code* value of "2" in 0130 – Deposit Account Data.
2. Beneficiary data is not required to be populated in the *Name* fields in 0100 – Depositor Data of the given depositor record(s) representing the trustee.
3. Beneficiary's interest in the deposit, name, and address fields must be populated in 0152 – Beneficiary Data – Not a Nominee Broker and not a Professional Trustee Account, accordingly.
4. For Special Income Arrangement (SIA) trust deposit accounts (e.g. RESP or RDSP), individuals [e.g. child(ren) of a RESP or RDSP] whom ultimately benefits from the deposit account must be recorded in 0152 – Beneficiary Data – Not a Nominee Broker and not a Professional Trustee Account, accordingly.
5. *Payee\_Flag* value of "Y" in 0500 – Depositor/Deposit Account Reference for the trustee's *Depositor\_Unique\_ID* record(s) only.
6. Beneficiary records must not be populated in 0153 – Beneficiary Data – Nominee Broker, 0100 - Depositor Data, 0110 – Personal Identification, 0120 – Address Data, and 0500 – Depositor/Deposit Account Reference.

**b) For trust deposit accounts that are Professional Trustee Accounts:**

1. *Trust\_Account\_Type\_Code* value of "4" in 0130 – Deposit Account Data.
2. *Payee\_Flag* value of "Y" in 0500 – Depositor/Deposit Account Reference for the trustee's *Depositor\_Unique\_ID* record(s) only.
3. Beneficiary records must not be populated in 0153 – Beneficiary Data – Nominee Broker, 0100 - Depositor Data, 0110 – Personal Identification, 0120 – Address Data, and 0500 – Depositor/Deposit Account Reference.

**Data Diagram:** Trust deposit accounts that are not Nominee Broker.

Not Nominee Broker – <b>Non-Individual</b>		Not Nominee Broker – <b>Individual</b>
<b>Legal Entity</b>	<b>Signing Officer, Primary Contact</b>	<b>Individual</b>
Depositor Unique ID = 14 Name = TRUSTEE NAME	Depositor Unique ID = 15 Name = JOE KHAN	Depositor Unique ID = 16 Name = TRUSTEE NAME
Depositor ID Link = 14	Depositor ID Link = 15	Depositor ID Link = 16
Payee Flag = <b>Y</b>	Payee Flag = <b>N</b>	Payee Flag = <b>Y</b>
<b>0500 – Depositor/Deposit Account Reference Account Unique ID = 81</b>		<b>0500 – Depositor/Deposit Account Reference Account Unique ID = 91</b>

**For trust deposit accounts that are Nominee Broker (“NB”) accounts, the MI must record the following:**

1. *Trust\_Account\_Type\_Code* value of “3” in 0130 – Deposit Account Data.
2. *Single\_Depositor\_Unique\_ID* value for the given NB in 0100 - Depositor Data.
3. *Depositor\_Unique\_ID* and the *Depositor\_ID\_Link* having the same value for the given NB in 0100 - Depositor Data.
4. The NB’s legal entity name must be populated in the *Name* field in the single depositor record in 0100 – Depositor Data.
5. Beneficiary information must not be populated in the *Name* fields in 0100 – Depositor Data for the given depositor record representing the given NB.
6. Beneficiary’s identifier and interest in the deposit must be populated in 0153 – Beneficiary Data - Nominee Broker, accordingly.
7. For Special Income Arrangements (SIA), the beneficiaries (e.g. Subscriber of a RESP or holder of a RDSP) must be recorded in 0153 – Beneficiary Data - Nominee Broker, accordingly.
8. For SIA, the individuals [e.g. Annuitant of a RRSP or RRIF; Holder of a TFSA; Child(ren) of a RESP or RDSP] whom ultimately benefits from the deposit accounts must be recorded in 0153 – Beneficiary Data - Nominee Broker, accordingly.
9. *Payee\_Flag* value of “Y” in 0500 – Depositor/Deposit Account Reference for the NB’s *Depositor\_Unique\_ID* records only.
10. Nominee Broker beneficiary records must not be populated in 0152 – Beneficiary Data – Not a Nominee Broker and not a Professional Trustee Account, 0100 - Depositor Data, 0110 – Personal Identification, 0120 – Address Data, and 0500 – Depositor/Deposit Account Reference.

**Data Diagram:** Trust deposit account that is a Nominee Broker.

Legal Entity	Signing Officer, Primary Contact	Signing Officer, Secondary Contact
Depositor Unique ID = 7 Name = XYZ BROKER	Depositor Unique ID = 8 Name = JOHN SMITH	Depositor Unique ID = 9 Name = JANE JONES
Depositor ID Link = 7	Depositor ID Link = 8	Depositor ID Link = 9
Payee Flag = Y	Payee Flag = N	Payee Flag = N
<b>0500 – Depositor/Deposit Account Reference Account Unique ID = 51</b>		

### 3.2.5 Identify Joint Depositors and Deposit Accounts

The MI must record the following:

1. *Joint\_Account\_Flag* value of “Y” in 0130 – Deposit Account Data.
2. *Payee\_Flag* value of “Y” in 0500 – Depositor/Deposit Account Reference, for joint owners *Depositor\_Unique\_ID* records only.
3. *Primary\_Account\_Holder\_Flag* value of “Y” in 0500 – Depositor/Deposit Account Reference for the *Depositor\_Unique\_ID* record representing the primary account holder of the given deposit account.

Co-owner	Co-owner
Depositor Unique ID = 12 Name = JOHN DOE	Depositor Unique ID = 13 Name = JANE DOE
Depositor ID Link = 12	Depositor ID Link = 13
Payee Flag = Y	Payee Flag = Y
<b>0500 – Depositor/Deposit Account Reference</b>	
Account Unique ID = 71	

### 3.2.6 Identify registered deposit accounts issued under the MI’s registered specimen plan

Registered deposit accounts issued under the MI’s registered specimen plan (i.e. not a specimen plan at another entity) must be recorded as follows:

1. *Insurance\_Determination\_Category\_Type\_Code* is associated to the appropriate value: “5” for RRSP, “6” for RRIF, “7” for TFSA, “9” for RESP, “10” for RDSP, or “11” for FHSA in 0130 – Deposit Account Data.
2. *MI\_Issued\_Registered\_Account\_Flag* value of “Y” in 0130 – Deposit Account Data.
3. See s. 3.2.8 - Identify other individuals/entities required to complete payments.

### 3.2.7 Identify registered deposit accounts not issued under the MI’s registered specimen plan

Registered deposit accounts that are not issued under the MI’s registered specimen plan, must be recorded as follows:

1. *Insurance\_Determination\_Category\_Type\_Code* is associated to the appropriate value: “5” for RRSP, “6” for RRIF, “7” for TFSA, “9” for RESP, “10” for RDSP, or “11” for FHSA in 0130 – Deposit Account Data.
2. *MI\_Issued\_Registered\_Account\_Flag* is “N” in 0130 – Deposit Account Data.
3. See s. 3.2.4 - Identify Trustees and Trust Deposit Accounts.

### 3.2.8 Identify other individuals/entities required to complete payments

Individuals and/or entities who are not the payee, but whose direction is necessary or sufficient to complete payments (e.g. corporate officers) must be recorded as follows:

1. The *Depositor\_Unique\_ID* records for the other individuals/entities in 0100 - Depositor Data, 0110 – Personal Identification, and 0120 – Address Data, where available.
2. For the above *Depositor\_Unique\_ID* record(s), the *Payee\_Flag* value must be “N” in 0500 – Depositor/Deposit Account Reference.

### 3.3 Accounts Eligible for Deposit Insurance

As referred to in s. 3.2.1 above, MIs must associate deposit account records to an Insurance Determination Category Type (see 0234 – Insurance Determination Category Type). There can be only one Insurance Determination Category for each deposit account record (see 0234 – Insurance Determination Category Type).

### 3.4 Interest Accrued or Payable

Under the CDIC Act, CDIC is obliged to include interest accrued or payable on insured deposits when determining amounts owing to depositors. MIs must be able to calculate interest accrued or payable from the date of last payment to the end-of-day on the date of failure in accordance with s. 4.1.34 below. The calculation of interest accrued or payable is at the contract rate and is not subject to any penalties arising from the failure of the institution. MIs are to provide the portion of the standardized data in s. 4.1.34 no later than six hours after the end of day processing of the first or second processing cycle that occurs after the determination time.

### 3.5 Restricting and Resuming Access to Accounts

MIs must be able to restrict and resume access in an automated way to all or a portion of the accounts at the account level in accordance with the requirements set out below (the “CDIC Hold”).

MIs must be capable of applying CDIC Holds separately from any holds placed on an account by the MI (the “MI hold”). The amount available to the depositor will be the account balance resulting from the greater of the CDIC Hold and the MI hold. For example, if the lesser of the two holds were to be released, the amount available to the depositor would remain the same. If the greater of the two holds were to be released, the amount available to the depositor would increase to reflect the lesser hold.

When processing an account with a CDIC Hold, MIs must replace existing CDIC Holds with subsequent CDIC Holds.

MIs must have the capability to implement CDIC Holds in the following ways:

- Application of a CDIC Full Hold (as defined below in s. 3.5.1) and a CDIC Partial Hold (as defined below under s. 3.5.2) which includes:
  - Processing of Hold Instructions (as defined below in s. 3.5.4); and
  - Processing of the Hold File (0700) (as defined below in s. 3.5.5); and
  - Temporarily prevent customers from initiating new transactions (the “Channel Hold”- as defined below under s. 3.5.6).

#### 3.5.1 CDIC Full Hold

MIs must be able to implement a full hold when instructed to do so by CDIC. For purpose of these Data Requirements, a full hold (the “CDIC Full Hold”) is equal to the balance in the account at the completion of the end of day processing, plus any authorized overdraft. Thereafter, the processing of credit and debit transactions must not reduce the amount of the CDIC Full Hold.

### 3.5.2 CDIC Partial Hold

MI's must be able to implement a partial hold when instructed to do so by CDIC. For purpose of these Data Requirements, a partial hold (the "CDIC Partial Hold") refers to a portion (as specified in the Hold Instructions and /or the Hold File) of the balance in the account at the completion of the end of day processing (plus any authorized overdraft). Thereafter, the processing of credit and debit transactions must not reduce the amount of the CDIC Partial Hold.

### 3.5.3 CDIC Accessible Balance

For the purpose of these Data Requirements, the amount accessible by a depositor (the "CDIC Accessible Balance") means the account balance as at the completion of the end of day processing (plus any authorized overdraft), less the CDIC Hold amount.

$$\text{CDIC Accessible Balance} = \text{Account Balance} + \text{Authorized Overdraft} - \text{CDIC Hold}$$

### 3.5.4 Processing of Hold Instructions

The MI must apply the CDIC Holds to accounts in accordance with written instructions issued by CDIC (the "Hold Instructions"). Except as noted below, accounts not specified in the Hold Instructions must have a CDIC Full Hold applied to them. MI's do not need to place a CDIC Full Hold on accounts marked as "Clearing Accounts" in 0238 - Clearing Account Code, unless otherwise specified in the Hold Instructions. The Hold Instructions will only include the CDIC Accessible Account Balances. From these amounts, MI's must calculate the resulting Full or Partial Holds on each account.

CDIC will provide Hold Instructions at least 6 hours before the estimated EOP. MI's must be able to implement the Hold Instructions within six hours of receiving them from CDIC (as discussed in s. 3.5.1 and s. 3.5.2 above, hold amounts will be based on the CDIC Accessible Balance in accounts at the completion of the end of day processing). The CDIC Holds resulting from the processing of the Hold Instructions are to be calculated using the balance in the account as at the determination time irrespective of the processing cycle for which Hold Instructions have been provided.

By way of an example, CDIC could provide Hold Instructions as shown below:

Hold Instructions					
As at: 2022-04-30					
Insurance Determination Category	Product Code	Description	Clearing Code	CDIC Hold	CDIC Accessible Balance
Basic	2	Chequing account		Partial Hold	\$1,000.00
	1	High interest savings account		Partial Hold	\$500.00
	4	GIC with 3-year term		Partial Hold	\$2,500.00
Joint	2	Chequing account		Partial Hold	\$1,000.00
	1	High interest savings account		Partial Hold	\$500.00
	5	GIC with 5-year term		Partial Hold	\$2,500.00

In the above Hold Instructions example, all accounts relating to the insurance determination categories RRSP, RRIF, TFSA and Ineligible would have CDIC Full Holds applied to them. Clearing Code 3 (identified in the example in s. 4.1.22) must have a CDIC Full Hold applied to it.

### 3.5.5 Processing of the Hold File

CDIC may update the CDIC Holds resulting from the Hold Instructions by providing MIs with a list of accounts with their associated hold amounts (the “Hold File”). Only those accounts where a CDIC Hold must be placed or changed will be included in the Hold File.

CDIC will provide the Hold File at least 6 hours before the estimated EOP. MIs must be able to implement the CDIC Holds set out in the Hold File within six hours of receiving the Hold File from CDIC.

Where the Hold File specifies a hold amount that is greater than 0, this is the amount the MI must place on hold. Where the Hold File specifies a hold amount of -1, the MI must remove the CDIC Hold. Where the Hold File specifies a hold amount of -2, the MI must place a CDIC Full Hold on the account based on the account balance as at the completion of the end of day processing on the day of the request. This differs from a CDIC Full Hold specified in the Hold Instructions which relates to the account balance as at the determination time.

### 3.5.6 Channel Hold

MIs must be capable of implementing a Channel Hold such that they are able to temporarily and independently:

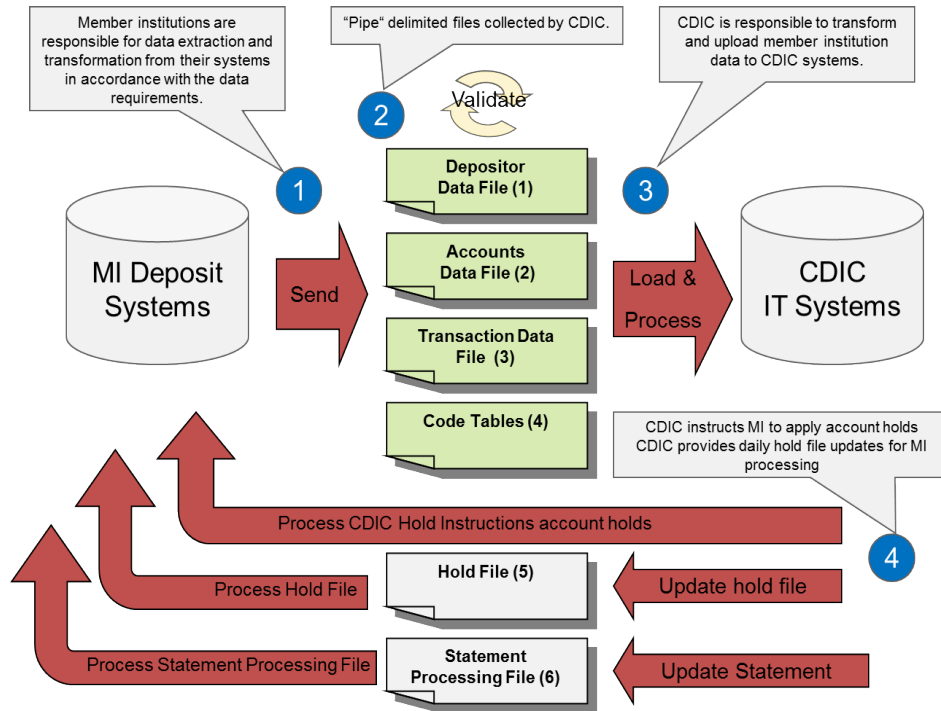
- a) prevent depositors from being able to initiate new transactions affecting their deposit accounts through electronic commerce such as internet banking, automated teller machine (“ATM”) and point-of-sale network (“POS network”); and
- b) prevent depositors from being able to initiate new transactions under their credit facilities that would affect their deposit accounts.

MIs must be capable of implementing each of the Channel Hold requirements immediately and must keep the Channel Hold in place until the Hold Instructions have been processed and the associated CDIC Holds are active. CDIC will advise the MI when each of the Channel Hold requirements may be removed.

During the time when a Channel Hold is active, MIs must be able to prevent depositors from effecting or authorizing new, customer-initiated transactions against their deposits. However, MIs must process all customer-initiated transactions that are not new (such as pre-authorized debits and credits) in the normal manner, unaffected by the Channel Hold. Once access to internet banking, ATM and POS networks is restored, prevention of access to credit facilities as described in (b) above must remain in effect until otherwise instructed by CDIC.

### 3.6 Interaction between CDIC and MIs and Processing Timelines

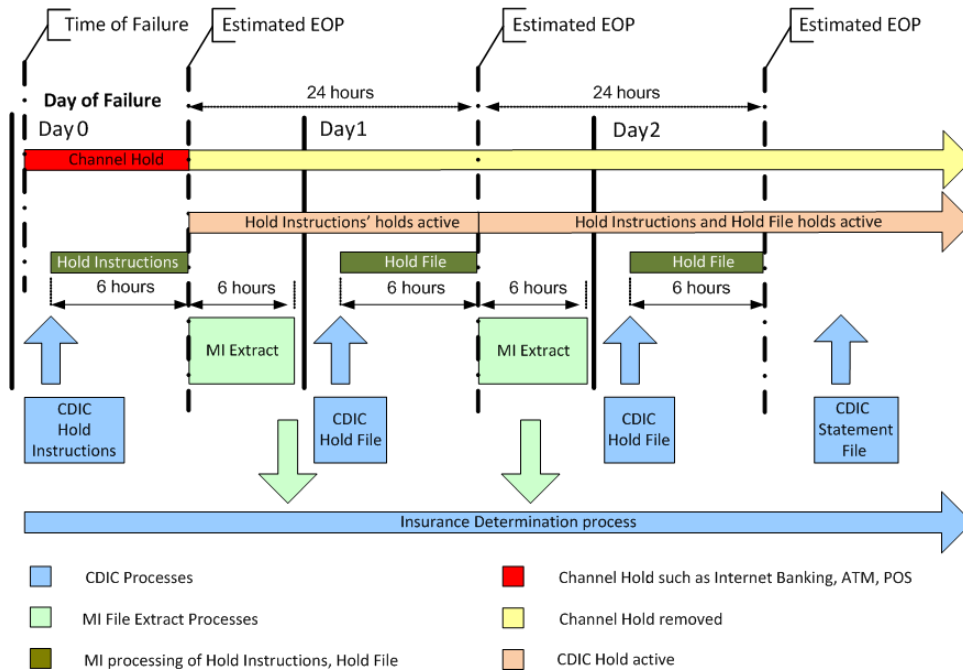
Figure 1: Process Outline for Standardized Data hold and statement processing



- Depositor Data File (1) – Customer information file containing depositor information used to identify a unique depositor
- Accounts Data File (2) – Account file containing all deposit liability accounts
- Transaction Data File (3) – Transactions not posted as at the date of failure and those to be processed and posted that day (back office processing) and suspense account transactions relating to deposits such as bank drafts and certified cheques
- Code Tables (4) – Files that provide additional information on a particular entity
- Hold File (5) – A file provided by CDIC that contains a list of accounts and the amount of the hold
- Statement Processing File (6) – A file provided by CDIC for the purposes of describing the transactions resulting from a bridge institution.

Figure 2 provides a high-level representation of the processing schedule for FID. The insurance determination including Hold File management may continue over a period of several days. It is CDIC's intention to process an insurance determination such that depositor access is fully restored by the opening of business on Day 3. However, it is also desirable to allow ATM and POS bank card operations to continue within the pre-defined daily limits as soon as practical following the processing of CDIC Hold Instructions. CDIC recognizes that for products such as trust and brokerage accounts, the insurance determination process will be longer.

**Figure 2: Processing Timelines**



MIs must provide or make available to CDIC the required information set out below as at the determination time irrespective of the processing cycle in which the MI provides it, except as noted in s. 3.4 Interest Accrued or Payable and s. 4.1.33 Hold Balance File.

MIs must be able to process the Hold Instructions, and the Hold File, and provide or make available the standardized data extracts in accordance with the timing requirements set out in this document on any day.

The Hold Instructions will always refer to the balance in the account as at the determination time.

## 4 Required Information

This section sets out the information that MIs must provide or make available in order to comply with the Data Requirements and the format in which it must be provided.

### 4.1 Data File Types and Relationships

Each of the tables below includes an expected field format (“Expected Field Format”) column that describes the format of the data for each field. The formats are:

- Header Row – header rows are required in all data extract tables, unless otherwise stated. The data elements (i.e. first column of each table) in the Data Requirements must be the header row names and these must be in the order as shown in the tables below.



- VARCHAR (Variable Character) – any alphanumeric string
- INT (Integer)
- CHAR [Character (*n*)] – an alphanumeric character string of length *n*
- DATE – YYYYMMDD
- DATE:TIME – YYYYMMDD:HHMMSS
- Decimal (*X*,*Y*) –with *X* integers before the decimal point plus *Y* integers after the decimal point

The fields within each file provided by the MI must be stripped of any pipe characters (“|”) to avoid interfering with the processing of data by the payout application.

”” in this document represents the absence of spaces and characters between the pipe delimiters | |. Do not enter ”” (double quotation) characters between the pipe delimiters. |””| should not be entered.

Where not expressly stated, the MI should not enter a default value, but instead enter ”” if the data is not available. Examples of data that are not desirable include DATE fields (e.g. *Birth\_Date* value of “19000101”) and depositor related information such as (e.g. *Phone\_1* and/or *Phone\_2* value of “5555555555”, *Identification\_Number* value of “999999999”, email address, etc.).

### 4.1.1 Table 0100 – Depositor Data

- Uniquely identify and record all depositors within the MI deposit systems.
- The MI must not populate beneficiary records in this table.
- The depositor data (“Depositor Data”) is the customer file information for a depositor.
- CDIC expects the MI to include records of those persons required to complete payments on a given account.
- The MI must include a record of NB/PT Contact Person(s) for Nominee Brokers and Professional Trustees (flagged in Table 0500).
- Where an extract for each subsystem is desirable enter ”” (zero length character strings) to those fields that do not apply to a particular subsystem extract.

Data Element	Description	Requirements	Expected Field Type
Depositor_Unique_ID	Depositor Unique Identifier for the depositor record.	This is the primary key for the Depositor Data record. There can be no duplicates. A given Nominee Broker must only have one depositor record. <i>The Depositor_Unique_ID must be unique across the MI systems.</i>	VARCHAR

Data Element	Description	Requirements	Expected Field Type
Depositor_ID_Link	Unique identifier for a group of depositor records of a given depositor.	The <i>Depositor_ID_Link</i> field is used to link <i>Depositor_IDs</i> for a given depositor where multiple <i>Depositor_ID</i> records for a depositor exist.  Where multiple <i>Depositor_ID</i> records for a depositor do not exist, populate with the <i>Depositor_Unique_ID</i> .  The <i>Depositor_ID_Link</i> must be unique to each depositor but must repeat within each depositor grouping.  A given Nominee Broker must only have a unique <i>Depositor_ID_Link</i> of the same value as the <i>Depositor_Unique_ID</i> .	VARCHAR
Subsystem_ID	This field will be used to identify subsystem files.	The <i>Subsystem_ID</i> must start at 1 and increment by 1 for each of the records identified in Table 0999 - Subsystem or an equivalent method.  <i>Subsystem_ID</i> is required to reconstitute separate extract files.	INT
Depositor_Branch	Unique identifier of the depositor's branch.	May be defaulted to "" or any appropriate string such as "1" where no other branch identifiers exist.	VARCHAR
Depositor_ID	MI system generated customer/depositor identifier, used during the normal course of business.  This identifier may be provided to the customer/depositor.	Enter the MI system generated depositor identifier, used during the normal course of business; such as the depositor's: Customer Identification File (CIF), Client Number, Customer Number, or Depositor Number.	VARCHAR
Name_Prefix	Title or Honorific such as "Mr.", "Mrs.", "Dr.", etc.	Enter "" if not applicable. (e.g. not an individual).	VARCHAR
Name	Full name of the depositor on record.	Enter the full name of the depositor on record.  The <i>Name</i> and the <i>Payee_Flag</i> value of "Y" in 0500 – Depositor/Deposit Account Reference identifies to whom payments would be made, in the event all deposit accounts related to the given depositor record should close.	VARCHAR
First_Name	First name.	Enter "" if not applicable (e.g. not an individual).	VARCHAR
Middle_Name	Middle name or middle initial.	Enter "" if not applicable (e.g. not an individual).	VARCHAR
Last_Name	Last name.	Enter "" if not applicable (e.g. not an individual).	VARCHAR
Name_Suffix	Qualifier following name such as "Jr."	Enter "" if not applicable (e.g. not an individual).	VARCHAR
Birth_Date	Birth date of depositor.	Enter "" if not applicable (e.g. not an individual)	DATE
Phone_1	Primary phone number.	Enter the primary phone number.  Enter "" if not available.	VARCHAR

Data Element	Description	Requirements	Expected Field Type
Phone_2	Secondary phone number.	Enter the secondary phone number. Enter "" if not available.	VARCHAR
Email	Primary email address.	Enter the primary email address. Enter "" if not available.	VARCHAR
Depositor_Type_Code	Depositor Type Code.	The values for this field are prescribed in 0201 – Depositor Type.	INT
Depositor_Agent_Flag	This field was formerly used to identify brokers.	Enter "" as this field is no longer required. Optional: Where any of the Name fields such as <i>Name</i> , <i>First_Name</i> , <i>Last_Name</i> includes the name of the Depositor agent or deposit broker enter "Y", otherwise "N".	CHAR (1)
Language_Flag	Preferred language for communication.	Enter "E" for English, "F" for French, "O" for Other.	CHAR (1)
Employee_Flag	Depositor is employed by the MI.	Enter "" as this field is no longer required. Optional: Enter "Y" if depositor is an employee of the MI, otherwise "N".	CHAR (1)
Phone_1_Type	Primary phone number type	The values for this field are prescribed in 0202 – Phone Type.	INT
Phone_2_Type	Secondary phone number type	The values for this field are prescribed in 0202 – Phone Type.	INT
MI_Responsible_Party_Flag	Depositor who is a member of the board of directors, topmost senior manager reporting directly to the CEO/President, the CEO/President, or an external auditor of: the MI, its parent, and/or its subsidiaries.	Enter "Y". Otherwise, enter "N".	CHAR (1)
Non_Resident_Country_Code	A depositor who is a non- resident for the purpose of remitting withholding tax to CRA.	Enter the Canada Revenue Agency (CRA) country code. Enter "" if not applicable.	CHAR (3)

#### 4.1.1.1 Table 0100 – Depositor Data – Example

- *Depositor\_ID\_Link* repeats where multiple depositor records exist for a given depositor.
- Population of the name fields of an individual: *Name*, *First\_Name*, *Middle\_Name*, and *Last\_Name*.
- Each Nominee Broker has one single depositor record only.
- Population of other individuals that would be required to complete a payment (e.g. Corporate officers).

Depositor_Unique_ID	Depositor_ID_Link	Depositor_ID	Subsystem_ID	Name	First_Name	Middle_Name	Last_Name
101	111	111	1	ADAM SMIT	ADAM		SMIT
109	111	111	2	ADAM J. SMIT	ADAM	J.	SMIT
103	103	103	1	JANE SMIT	JANE		SMIT
108	108	108	1	BOB OAK	BOB		OAK
555	555	555	1	RGB COMPANY LTD			

Depositor_Unique_ID	Depositor_ID_Link	Depositor_ID	Subsystem_ID	Name	First_Name	Middle_Name	Last_Name
556	556	556	1	GARY RAY	GARY		RAY
222	222	222	1	ABC SECURITIES			
223	223	223	1	SUE KIM	SUE		KIM
224	224	224	1	AL KIN	AL		KIN
333	333	333	1	XYZ CAPITAL			
334	334	334	1	KIM WES	KIM		WES
335	335	335	1	SAL VAN	SAL		VAN
444	444	444	1	ONST LAWYER LLP			
445	445	445	1	JIM GOOD	JIM		GOOD
777	777	777	1	JOE DOE	JOE		DOE
750	750	750	1	CHLOE HAN	CHLOE		HAN

#### 4.1.2 Table 0110 – Personal Identification Data

- Identify depositors and record their identification number(s).
- There should only be records in this file where there exists a corresponding *Depositor\_Unique\_ID* in 0100 - Depositor Data.
- There must be one record in this table for each piece of personal identification used to open the account.
- For each depositor record, provide all personal and/or business identification available.
- If the MI issues Bank Cards, the valid Bank Card Numbers must be provided.
- CDIC does not wish to collect historical or invalid Bank Card Numbers issued by the MI.

Data Element	Description	Requirements	Expected Field Type
Depositor_Unique_ID	Depositor Unique Identifier for the depositor record.	Foreign Key from 0100 – Depositor Data. Where multiple personal identification pieces exist for a <i>Depositor_Unique_ID</i> , this value can repeat.	VARCHAR
Personal_ID_Count	Personal Identification counter for a given depositor record.	Enter "" as this field is no longer required. Optional: This field starts at 1 for each <i>Depositor_Unique_ID</i> and increments by 1 for each additional personal identifier record or an equivalent method.	INT
Identification_Number	The number presented on the identification.	Enter the <i>Identification_Number</i> .	VARCHAR
Personal_ID_Type_Code	Personal Identification Type Code.	The values for this field are prescribed in 0211 – Personal Identification Type.	INT

### 4.1.2.1 Table 0110 – Personal Identification Data – Example

The identification numbers are representative of SIN, Passport, Bank Card number, Driver’s License, birth certificate, credit card, and CRA business number respectively.

Depositor_Unique_ID	Identification_Number	Personal_ID_Type_Code
1	046454286	1
1	AB504965	2
2	4519000123456780	3
2	D61014070950228	4
3	14883092001	5
4	4000123456789010	6
5	123456789	7
...	...	...

### 4.1.3 Table 0120 – Address Data

- Identify and record the depositor’s address(es), accordingly.
- There should only be records in this file where there exists a corresponding *Depositor\_Unique\_ID* in 0100 - Depositor Data.
- There must be one record in this table for each address record of a unique depositor.
- CDIC does not wish to collect address history.
- For a Canada or USA address: *Address\_1*, *City*, *Province*, *Postal\_Code* and *Country* must be populated in the appropriate dedicated fields. Province or state must conform to the current Canada Post Addressing Guidelines. For example, “ON” for ONTARIO.
- *Address\_2* field must be populated, if available.
- For other countries, *Address\_1* and *Country* must be populated. All other address fields must be populated, where available.
- *Country* field must conform to the current Canada Post Addressing Guidelines.

Data Element	Description	Requirements	Expected Field Type
Depositor_Unique_ID	Depositor Unique Identifier for the depositor record.	Foreign Key from (0100 - Depositor Data). Where multiple address records exist for a <i>Depositor_Unique_ID</i> , this value can repeat.	VARCHAR
Address_Count	Address counter for a given depositor record.	Enter "" as this field is no longer required. Optional: This field starts at 1 for each <i>Depositor_Unique_ID</i> and increments by 1 for each additional address record or an equivalent method.	INT
Address_Type_Code	Address Type Code.	The values for this field are prescribed in 0221 – Address Type.	INT

Data Element	Description	Requirements	Expected Field Type
Primary_Address_Flag	Identifies the single primary address where the MI would mail payments and/or account correspondences to, in the event all deposit accounts should close for the given depositor record.	Enter "Y" for only one single address record where payments and/or account correspondences would be mailed to, in the event all accounts related to the given <i>Depositor_Unique_ID</i> should close. All other address records for the given <i>Depositor_Unique_ID</i> must be recorded as "N".	CHAR (1)
Address_Change	The last modified date and time of the address record.	Enter the date-time of last address update to this field. May be populated with a default date:time; populated with the last edit date:time or "".	DATE:TIME
Undeliverable_Flag	Flag for whether the MI has identified the address as undeliverable.	If the MI had identified the address as undeliverable or invalid, enter "Y". Enter "N" for deliverable. Enter "" if not applicable.	CHAR (1)
Address_1	Depositor address line 1.	Enter the address line 1.	VARCHAR
Address_2	Depositor address line 2.	Enter the address line 2, if available.	VARCHAR
City	City	Required for a Canada or USA address.	VARCHAR
Province	Such as Province, State	Required for a Canada or USA address.	VARCHAR
Postal_Code	Such as Postal code, Zip Code	Required for a Canada or USA address.	VARCHAR
Country	Country	Required for all countries.	VARCHAR

#### 4.1.3.1 Table 0120 – Address Data – Example

- *Depositor\_Unique\_ID* is repeated for a given depositor that has multiple addresses.
- *Address\_Count* increments with each additional address record for a given *Depositor\_Unique\_ID*.
- *Primary\_Address\_Flag* of "Y" identifies the single address record for a given *Depositor\_Unique\_ID* where payments would be made to, in the event all accounts should close for the given depositor record.
- For Canada and USA addresses: *City*, *Province/State*, *Postal Code/Zip Code*, and *Country* are populated in the appropriate dedicated fields.
- For Canada and USA addresses: *Province* field conforms to the current Canada Post Addressing Guidelines.
- *Country* field is populated and conforms to the current Canada Post Addressing Guidelines.

Depositor_Unique_ID	Primary_Address_Flag	Address_1	Address_2	City	Province	Postal_Code	Country
109	Y	1 BLOOR ST		TORONTO	ON	M4W 1A9	CANADA
101	Y	1 BLOOR ST		TORONTO	ON	M4W 1A9	CANADA
101	N	9 LOA		TENO	MAULE	1000000	CHILE
101	N	4 ARICA		ARICA	ARICA	1000001	CHILE
103	Y	1 BLOOR ST		TORONTO	ON	M4W 1A9	CANADA
108	Y	1 KING ST		TORONTO	ON	M5H 1A1	CANADA
555	Y	1 WALL ST		NEW YORK	NY	12345	USA

Depositor_Unique_ID	Primary_Address_Flag	Address_1	Address_2	City	Province	Postal_Code	Country
556	Y	1 WALL ST		NEW YORK	NY	12345	USA
222	Y	1 YORK ST	PO BOX 1	TORONTO	ON	M5J 2L9	CANADA
223	Y	1 YORK ST	PO BOX 1	TORONTO	ON	M5J 2L9	CANADA
224	Y	1 YORK ST	PO BOX 1	TORONTO	ON	M5J 2L9	CANADA
333	Y	1 RUE CLARK		MONTREAL	QC	H2T 2V5	CANADA
334	Y	1 RUE CLARK		MONTREAL	QC	H2T 2V5	CANADA
335	Y	1 RUE CLARK		MONTREAL	QC	H2T 2V5	CANADA
444	Y	1 CHICO RD		CHICO	CA	54321	USA
445	Y	1 CHICO RD		CHICO	CA	54321	USA
777	Y	1 POPE RD		SUMMERSIDE	PE	C1N 4C7	CANADA
750	Y	1 WILLOW ST		OAKVILLE	ON	L7N 2U7	CANADA
...	...	...		...	...	...	...

#### 4.1.4 Table 0121 – External Account Data

- An “external account” within the context of this file, refers to a **depositor’s Canadian dollar deposit account at another Canadian financial institution, excluding those at a parent or subsidiary of the MI**, and which the depositor has provided directly to the MI for the purposes of fund transfers.
- **Where a MI has subsidiaries that are CDIC MIs, this file is not required from the individual MIs if the parent MI does not allow the majority of depositors to transfer deposits to their external accounts.**
- There should only be records in this file where there exists a corresponding *Depositor\_Unique\_ID* in 0100 - Depositor Data.
- Record all external accounts the MI has made available to the depositor.
- CDIC does not wish to collect external accounts that the MI has not made available to the depositor. e.g. external accounts the MI has not yet linked or external accounts that the depositor or MI had deleted.

Data Element	Description	Requirements	Expected Field Type
Depositor_Unique_ID	Depositor Unique Identifier for the depositor record.	Foreign Key from (0100 - Depositor Data). Where multiple external accounts exist for a <i>Depositor_Unique_ID</i> , this value can repeat.	VARCHAR
Payee_Name	The name(s) on record for the given external account.	Enter the payee name(s) that would be used to transfer funds to the given external account.	VARCHAR
Institution_Number	Institution Number of the given external account.	Enter 3 numerical digits only, including all preceding zeros.	INT
Transit_Number	Transit Number of the given external account.	Enter 5 numerical digits only, including all preceding zeros.	INT
Account_Number	Account Number of the given external account.	Enter up to 12 numerical digits. If the account number is less than 12 digits, do not pad with additional: dashes, spaces, or zeros.	INT
Currency_Code	Currency of the given external account.	The values for this field are prescribed in 0233 – Currency Code.	INT

Data Element	Description	Requirements	Expected Field Type
Joint_Account_Flag	Joint account flag for the given external account.	Enter "Y" for Yes or "N" for No. Enter "" if not applicable.	CHAR (1)
Start_Date	The date the MI first allowed fund transfers between the depositor's account(s) and the given external account.	Enter the date the MI first allowed fund transfers between the depositor's account(s) and the given external account.	DATE
Last_Funds_Transfer	The date of the most recent successful funds transfer between the depositor's account(s) and the given external account.	Enter the date of the most recent successful funds transfer between the depositor's account(s) and the given external account. Enter "" if not applicable.	DATE
Last_Outbound_Funds_Transfer	The date of the most recent successful funds transfer to the given external account.	Enter the date of the most recent successful funds transfer from the depositor's account(s) to the given external account. Enter "" if not applicable.	DATE
Next_Outbound_Funds_Transfer	The date of the Next Outbound Funds Transfer to the given external account.	Enter the date of the next outbound funds transfer from the depositor's account(s) to the given external account. For example, the maturity date of a term deposit or a scheduled funds transfer, which ever comes first. Enter "" if not applicable.	DATE

#### 4.1.4.1 Table 0121 – External Accounts Data – Example

- Below is an example of some of the fields for 0121 – External Accounts Data.
- *Depositor\_Unique\_ID* value of "109" had provided instructions to the MI to transfer their matured term deposit to the external account at financial institution "010".
- *Depositor\_Unique\_ID* value of "109" has two external accounts.
- A given external account only appears once per *Depositor\_Unique\_ID*.
- External accounts that the MI has not made available to the depositor are not included. Examples include external accounts not yet linked or external accounts the depositor or MI deleted.

Depositor_Unique_ID	Payee_Name	Institution_Number	Transit_Number	Account_Number	Currency_Code	Start_Date	Last_Funds_Transfer	Next_Outbound_Funds_Transfer
109	ADAM J. SMIT	010	06252	0012345	1	2014-02-06		2022-12-01
109	ADAM J. SMIT	006	00081	7654321	1	2014-11-18		
108	BOB OAK	002	00620	1564646	1	2013-09-20	2021-03-22	
555	RGB COMPANY LTD	001	00011	4564566	1	2012-07-12	2021-02-06	
...	...	...	...	...	...	...	...	...



## 4.1.5 Table 0130 – Deposit Account Data

- Uniquely identify and record all deposit accounts.
- This table must capture the elements of each deposit account record.

Data Element	Description	Requirements	Expected Field Type
Account_Unique_ID	Account Unique Identifier of the account record.	The primary key field used by the MI to identify the deposit account number.  The <i>Account_Unique_ID</i> must be unique across the MI systems.	VARCHAR
Account_Number	The <i>Account Number</i> provided to the depositor to identify the account.	Enter the account number provided to the depositor to identify the account.	VARCHAR
Account_Branch	Uniquely identifies the branch of the account (Note that this may be different from the branch identified on the depositor record).	May be defaulted to "" or any appropriate string such as "1" where no other branch identifiers exist.	VARCHAR
Product_Code	Product code.	The values for this field are prescribed in 0231 – Product Code.	INT
Registered_Plan_Type_Code	Registered plan type.	The values for this field are prescribed in 0232 – Registered Plan Type.	INT
Registered_Plan_Number	The Registered Plan Number or contract number.	The registered plan number or contract number for the financial instrument (such as, RRSP plan number or RESP contract number). Enter "" if not applicable.	VARCHAR
Currency_Code	Currency Code.	The values for this field are prescribed in 0233 – Currency Code.	INT
Insurance_Determination_Category_Type_Code	Insurance Determination Category Type Code.	The values for this field are prescribed in 0234 – Insurance Determination Category Type.	INT
Account_Balance	The account balance as at the determination time.	This amount should not be reduced by any MI hold in place at the time of the extract. An account balance may be negative.	Decimal (30,2)
Accessible_Balance	CDIC Accessible Balance. The <i>Accessible_Balance</i> as at the determination time.	The value of the accessible balance reported here may be different than the value of the <i>Accessible_Balance</i> reported in the 0800 – Hold Balance File.	Decimal (30,2)
Maturity_Date	The maturity date of a term deposit.	Enter "" if not applicable.	DATE
Account_Status_Code	Account Status Code.	The values for this field are prescribed in 0236 – Account Status Code.	INT
Trust_Account_Type_Code	Identifies the trust deposit account as either: not a Nominee Broker and not a Professional Trustee Account, a Nominee Broker, or a Professional Trustee Account.	The values for this field are prescribed in 0237 – Trust Account Type.	INT

Data Element	Description	Requirements	Expected Field Type
CDIC_Hold_Status_Code	CDIC Hold Status Code.	The values for this field are prescribed in 0235 – CDIC Hold Status Code.	INT
Joint_Account_Flag	Joint Deposit Account Flag.	Enter “Y” for (joint) accounts (see Section 3.2 Depositor View), otherwise enter “N”.	CHAR (1)
Clearing_Account_Code	Clearing Account Code.	The values for this field are prescribed in 0238 – Clearing Account Code.	INT
Account_Type_Code	Account Type Code.	The values for this field are prescribed in 0239 – Account Type Code.	INT
MI_Issued_Registered_Account_Flag	Identifies whether the registered deposit account is issued under the MI’s registered specimen plan.	Enter “Y” for registered deposit accounts issued under the MI’s registered specimen plan. (e.g. deposit accounts where the MI would complete a direct transfer to another FI to preserve the registered tax shelter). Enter “N” for registered accounts not issued under the MI’s registered specimen plan. (e.g. Special Income Arrangement from a Nominee Broker: RRSP, RRIF, TFSA, RESP, RDSP) Enter “” if not applicable.	CHAR (1)
MI_Related_Deposit_Flag	Identifies if the MI, its parent, or its subsidiary is a payee, in the event the account should close.	Enter “Y”. Otherwise “N”.	CHAR (1)

#### 4.1.5.1 Table 0130 – Deposit Account Data – Examples

Example: Canadian Dollar account (*Currency\_Code* “1”), in this particular example, is classified as a Basic Insurance Category (*Insurance\_Determination\_Category\_Type\_Code* “2”).

Account_Unique_ID	Currency_Code	Insurance_Determination_Category_Type_Code	Account_Balance
4101	1	2	2000.00

Example: Canadian Dollar account (*Currency\_Code* “1”), in this particular example, is classified as a TFSA Insurance Category (*Insurance\_Determination\_Category\_Type\_Code* “7”).

Account_Unique_ID	Currency_Code	Insurance_Determination_Category_Type_Code	Account_Balance
4109	1	7	2000.00

Example: Canadian Dollar account (*Currency\_Code* “1”), in this particular example, is classified as a RRSP Insurance Category (*Insurance\_Determination\_Category\_Type\_Code* “5”).

Account_Unique_ID	Currency_Code	Insurance_Determination_Category_Type_Code	Account_Balance
4108	1	5	2000.00

Example: Foreign currency US Dollar account (*Currency\_Code* “2”), in this particular example, is classified as a Basic Insurance Category (*Insurance\_Determination\_Category\_Type\_Code* “2”).

Account_Unique_ID	Currency_Code	Insurance_Determination_Category_Type_Code	Account_Balance
4108	2	2	2000.00

Example: Term deposits with a maturity date greater than 5 years with the *Maturity\_Date* of "2028-01-04" and "2028-02-01", respectively.

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Maturity_Date
1001	2	1000.00	2028-01-04
2101	2	2000.00	2028-02-01

Example: Mortgage tax accounts are not classified as a Mortgage Tax Account Insurance Determination Category, but instead, in this particular example, as a Joint Insurance Determination Category (*Insurance\_Determination\_Category\_Type\_Code* "3") and *Account\_Type\_Code* "2"; which corresponds to *MI\_Account\_Type* "MT\_2" Mortgage Tax.

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Account_Type_Code
3001	3	3000.00	2

Example: Trust deposit account that is not a Nominee Broker and not a Professional Trustee Account identified via CDIC's pre-defined (*Trust\_Account\_Type\_Code* "2").

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code
7501	4	3000.00	2

Example: Nominee Broker account identified via CDIC's pre-defined (*Trust\_Account\_Type\_Code* "3")

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code
4222	4	3000.00	3

Example: Professional Trustee Account identified via CDIC's pre-defined (*Trust\_Account\_Type\_Code* "4").

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code
4223	4	3000.00	4

Example: Nominee Broker trustee RRSP deposit account that is not issued under the MI's registered specimen plan. *MI\_Issued\_Registered\_Account\_Flag* value of "N".

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code	MI_Issued_Registered_Account_Flag
4444	5	3000.00	3	N

Example: Nominee Broker trustee RRIF deposit account that is not issued under the MI's registered specimen plan. *MI\_Issued\_Registered\_Account\_Flag* value of "N".

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code	MI_Issued_Registered_Account_Flag
6333	6	3000.00	3	N

Example: Nominee Broker trustee TFSA deposit account that is not issued under the MI's registered specimen plan. *MI\_Issued\_Registered\_Account\_Flag* value of "N".

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code	MI_Issued_Registered_Account_Flag
7333	7	3000.00	3	N

Example: Nominee Broker trusteeed RESP deposit account that is not issued under the MI's registered specimen plan. *MI\_Issued\_Registered\_Account\_Flag* value of "N".

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code	MI_Issued_Registered_Account_Flag
9333	9	3000.00	3	N

Example: Nominee Broker trusteeed RDSP deposit account that is not issued under the MI's registered specimen plan. *MI\_Issued\_Registered\_Account\_Flag* value of "N".

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code	MI_Issued_Registered_Account_Flag
10333	10	3000.00	3	N

Example: Nominee Broker trusteeed FHSA deposit account that is not issued under the MI's registered specimen plan. *MI\_Issued\_Registered\_Account\_Flag* value of "N".

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code	MI_Issued_Registered_Account_Flag
11333	11	3000.00	3	N

Example: RESP deposit account that is issued under the MI's registered specimen plan. *MI\_Issued\_Registered\_Account\_Flag* value of "Y".

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code	MI_Issued_Registered_Account_Flag
9750	9	3000.00	2	Y

Example: RDSP deposit account that is issued under the MI's registered specimen plan. *MI\_Issued\_Registered\_Account\_Flag* value of "Y".

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code	MI_Issued_Registered_Account_Flag
10750	10	3000.00	2	Y

Example: FHSA deposit account that is issued under the MI's registered specimen plan. *MI\_Issued\_Registered\_Account\_Flag* value of "Y".

Account_Unique_ID	Insurance_Determination_Category_Type_Code	Account_Balance	Trust_Account_Type_Code	MI_Issued_Registered_Account_Flag
11750	11	3000.00	2	Y

#### 4.1.6 Table 0140 – MI Deposit Hold Data

- Identify deposits that the MI has not made available to depositors (MI Holds).
- This file is not in any way related to CDIC Holds.
- There should only be records in this table where there exists a corresponding *Account\_Unique\_ID* in 0130 – Deposit Account Data.
- CDIC does not wish to collect historical MI holds that have been previously released.

Data Element	Description	Requirements	Expected Field Type
Account_Unique_ID	Account unique identifier.	Foreign key from 0130 – Deposit Account Data. Where multiple MI Deposit Hold records exist for an <i>Account_Unique_ID</i> , this value can repeat.	VARCHAR
MI_Deposit_Hold_Code	MI Deposit Hold Code.	The values for this field are prescribed in 0241 – MI Deposit Hold Code.	INT
MI_Deposit_Hold_Scheduled_Release_Date	The MI’s scheduled future release date of the MI deposit hold.	Enter "" if not applicable.	DATE
Currency_Code	The currency code of the MI’s deposit hold.	The values for this field are prescribed in 0233 – Currency Code.	INT
MI_Deposit_Hold_Amount	The MI deposit hold amount for a given deposit account.	Enter the MI’s deposit hold amount.	Decimal (30,2)

#### 4.1.6.1 Table 0140 – MI Deposit Hold Data – Example

Example: *Depositor\_Unique\_ID* value of “108” has been identified by the MI as AML/ATF and also fraud. *Depositor\_Unique\_ID* value of “101” had recently deposited a cheque and the MI had placed a hold on the full cheque amount of 100.00.

Account_Unique_ID	MI_Deposit_Hold_Code	MI_Deposit_Hold_Scheduled_Release_Date	Currency_Code	MI_Deposit_Hold_Amount
4108	1		1	2000.00
4108	2		1	2000.00
4101	3		1	100.00
...	...		...	...

#### 4.1.7 Table 0152 – Beneficiary Data – Not a Nominee Broker and not a Professional Trustee Account

- Identify and record all beneficiaries for trust deposit accounts that are not nominee broker and not professional trustee accounts, accordingly.
- For Special Income Arrangement (SIA) trust deposit accounts (e.g. RESP or RDSP), the individuals who ultimately benefits from the deposit accounts [e.g. child(ren) of a RESP or RDSP] must be recorded.
- There should only be records in this file where there exists a corresponding *Account\_Unique\_ID* in 0130 – Deposit Account Data and 0500 – Depositor/Deposit Account Reference, where *Trust\_Account\_Type\_Code* value is “2”.
- Nominee Broker data must not be populated in this file.
- Professional Trustee Accounts data is not required to be populated in this file.
- For trust deposit accounts that are not Nominee Broker and not Professional Trustee Accounts, the MI must provide the beneficiary’s name and address information, accordingly.

- Where the address is either Canada or USA:
  - *Address\_1*, *City*, *Province*, *Postal Code*, and *Country* must be populated.
  - *Address\_2* must be populated, if available.
  - Address information must be populated in the appropriate dedicated fields.
  - *Province* or state must conform to the current Canada Post Addressing Guidelines. For example, "ON" for ONTARIO.
- For other countries, *Address\_1* and *Country* must be populated. All other address fields must be populated, if available.
- *Country* field must conform to the current Canada Post Addressing Guidelines.

Data Element	Description	Requirements	Expected Field Type
Account_Unique_ID	Account unique identifier.	Foreign Key from 0130 – Deposit Account Data, where <i>Trust_Account_Type_Code</i> value is "2".	VARCHAR
Account_Number	Account number provided to the trustee to identify the account.	Foreign Key from 0130 – Deposit Account Data.	VARCHAR
Name	Beneficiary's full name on record.	Enter the beneficiary's full name on record.	VARCHAR
First_Name	Beneficiary's first name.	Enter "" if not applicable (e.g. entities).	VARCHAR
Middle_Name	Beneficiary's middle name or middle initial.	Enter "" if not applicable (e.g. entities).	VARCHAR
Last_Name	Beneficiary's last name.	Enter "" if not applicable (e.g. entities).	VARCHAR
Address_1	Beneficiary's address line 1.	Enter address line 1.	VARCHAR
Address_2	Beneficiary's address line 2.	Enter "" if not available.	VARCHAR
City	Beneficiary's city.	Required for a Canada or USA address.	VARCHAR
Province	Beneficiary's province or state.	Required for a Canada or USA address.	VARCHAR
Postal_Code	Beneficiary's postal code or zip code.	Required for a Canada or USA address.	VARCHAR
Country	Beneficiary's country.	Required for all countries.	VARCHAR
SIA_Individual_Flag	For a given Special Income Arrangement (SIA) trust deposit account, this flag identifies an individual who ultimately benefits from the deposit account.	For a given SIA trust deposit account: <ul style="list-style-type: none"> <li>• Enter "Y" where the beneficiary is an individual who ultimately benefits from the deposit account [e.g. Child(ren) of a RESP or RDSP].</li> <li>• Enter "N" where the beneficiary does not represent an individual who ultimately benefits from the deposit account.</li> </ul> Enter "" if not a SIA trust deposit account.	CHAR (1)

Data Element	Description	Requirements	Expected Field Type
Interest_In_Deposit_Flag	Identifies if the beneficiary's interest in the deposit for the given deposit account is expressed as a % or an amount.	Enter "P" where the <i>Interest_In_Deposit</i> is expressed as a %. Enter "A" where the <i>Interest_In_Deposit</i> is expressed as an amount. For a given <i>Account_Unique_ID</i> , all <i>Interest_In_Deposit_Flag</i> values must be either "P" or "A". There must not be a mixture of "P" and "A" for a given <i>Account_Unique_ID</i> . For SIA trust deposit accounts, enter "".	CHAR (1)
Interest_In_Deposit	The % or amount of the beneficiary's interest in the deposit for the given deposit account.	Enter the % or amount of the beneficiary's interest in the deposit account. For a given <i>Account_Unique_ID</i> : <ul style="list-style-type: none"> <li>All <i>Interest_In_Deposit</i> values must be either expressed as % or amount. There must not be a mixture of %s and amounts for a given <i>Account_Unique_ID</i>.</li> <li>Summation of all <i>Interest_In_Deposit</i> values must not exceed the <i>Account_Balance</i> (0130 – Deposit Account Data) and <i>Interest_Accrued_Amount</i> (0900 – Account Accrued Interest Data).</li> </ul> For SIA trust deposit accounts, enter "".	Decimal (30,6)

#### 4.1.7.1 Table 0152 – Beneficiary Data – Not a NB and not a PTA – Example

##### Single beneficiary

The depositor acting as a trustee, CHLOE HAN (from 0100 – Depositor Data and 0500 – Depositor/Deposit Account Reference) places \$3,000 in a deposit account that is not a Special Income Arrangement (SIA), in-trust-for (ITF) (*Insurance\_Determination\_Category\_Type\_Code* value of "4" in 0130 – Deposit Account Data) SI MA (i.e. single beneficiary) having 100% interest in the deposit.

Account_Unique_ID	Account_Number	Name	First_Name	Middle_Name	Last_Name	Address_1	Address_2	City	Province	Postal_Code	Country	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit
7501	7501	SI MA	SI		MA	1 MAIN ST		OAKVILLE	ON	L7N2U7	CANADA		P	100.000000

**Multiple individuals who ultimately benefit from a SIA (e.g. RESP)**

The depositor (subscriber/parent) CHLOE HAN opens a RESP (*Insurance\_Determination\_Category\_Type\_Code* value of “9” in 0130 – Deposit Account Data) at the MI (*MI\_Issued\_Registered\_Account\_Flag* value of “Y” in 0130 – Deposit Account Data) with a total of \$3,000. CHLOE HAN adds two children as the individuals (multiple beneficiaries) who ultimately benefits from the RESP, MEI MA and BOB MA.

Account_Unique_ID	Account_Number	Name	First_Name	Middle_Name	Last_Name	Address_1	Address_2	City	Province	Postal_Code	Country	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit
9750	9750	MEI MA	MEI		MA	1 MAIN ST		OAKVILLE	ON	L7N2U7	CANADA	Y		
9750	9750	BOB MA	BOB		MA	1 MAIN ST		OAKVILLE	ON	L7N2U7	CANADA	Y		

**An individual who ultimately benefits from a SIA (e.g. RDSP)**

The depositor (holder/parent) CHLOE HAN opens a RDSP (*Insurance\_Determination\_Category\_Type\_Code* value of “10” in 0130 – Deposit Account Data) at the MI (*MI\_Issued\_Registered\_Account\_Flag* value of “Y” in 0130 – Deposit Account Data) with \$3,000. CHLOE HAN adds the child as the individual (single beneficiary) who ultimately benefits from the RDSP, BOB MA.

Account_Unique_ID	Account_Number	Name	First_Name	Middle_Name	Last_Name	Address_1	Address_2	City	Province	Postal_Code	Country	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit
10750	10750	BOB MA	BOB		MA	1 MAIN ST		OAKVILLE	ON	L7N2U7	CANADA	Y		

**4.1.8 Table 0153 – Beneficiary Data – Nominee Broker**

- Identify and record all Nominee Brokers (NBs), their beneficiaries, and each individual information, accordingly.
- For Special Income Arrangements (SIA), the beneficiaries (e.g. Subscriber of a RESP or holder of a RDSP) must be recorded, accordingly.
- For SIA, the individuals [e.g. Annuitant of a RRSP or RRI; Holder of a TFSA; Child(ren) of a RESP or RDSP] who ultimately benefits from the deposit accounts must be recorded, accordingly.
- There should only be records in this file where there exists a corresponding *Account\_Unique\_ID* in 0130 – Deposit Account Data and 0500 – Depositor/Deposit Account Reference, where *Trust\_Account\_Type\_Code* value is “3”.
- For trust deposit accounts that are not Nominee Broker, the MI must not populate records in this file.
- The MI must populate the beneficiary’s identifier provided by the Nominee Broker.



- Where the deposit is received through an introducing broker and/or dealer (“Introducing Broker” or “IB”) and placed by a carrying broker and/or dealer (“Carrying Broker” or “CB”), the IB’s Legal Entity Identifier (LEI) must be populated in the “*IB\_LEI*” field.

Data Element	Description	Requirements	Expected Field Type
Account_Unique_ID	Account unique identifier.	Foreign Key from 0130 – Deposit Account Data, where <i>Trust_Account_Type_Code</i> value is “3”.	VARCHAR
Account_Number	Account number provided to the trustee to identify the account.	Foreign Key from 0130 – Deposit Account Data.	VARCHAR
Beneficiary_ID	Beneficiary identifier (alphanumeric code) representing the beneficiary that is associated to the Nominee Broker.	For a given Nominee Broker, this value must not repeat for the same <i>Account_Unique_ID</i> . This value may repeat for the <i>Account_Unique_ID</i> of different values.  The MI must populate the <i>Beneficiary_ID</i> provided by the given Nominee Broker.	VARCHAR
SIA_Individual_Flag	Identifies if the beneficiary identifier (alphanumeric code) for a Special Income Arrangement (SIA) represents an individual who ultimately benefits from the given deposit account.	For a given SIA deposit account, the MI must identify the beneficiaries and the individual(s) provided by the given Nominee Broker.  Enter “Y” where the <i>Beneficiary_ID</i> represents an individual who ultimately benefits from the deposit account [e.g. Annuitant of a RRSP or RRIF; Holder of a TFSA; Child(ren) of a RESP or RDSP].  Enter “N” where the <i>Beneficiary_ID</i> does not represent an individual who ultimately benefits from the deposit account (e.g. Subscriber of a RESP or holder of a RDSP).  Enter “” if not a SIA deposit account.	CHAR (1)
Interest_In_Deposit_Flag	Identifies if the beneficiary’s Interest in the Deposit for the given deposit account is expressed as a % or an amount.	Enter “P” where the <i>Interest_In_Deposit</i> is expressed as a %. Enter “A” where the <i>Interest_In_Deposit</i> is expressed as an amount.  For a given <i>Account_Unique_ID</i> , all <i>Interest_In_Deposit_Flag</i> values must be either “P” or “A”. There must not be a mixture of “P” and “A” for a given <i>Account_Unique_ID</i> .  For SIA deposit accounts, enter “”.	CHAR (1)
Interest_In_Deposit	The % or amount of the beneficiary’s interest in the deposit for the given deposit account.	Enter the % or amount of the beneficiary’s interest in the deposit account.  For a given <i>Account_Unique_ID</i> : <ul style="list-style-type: none"> <li>All <i>Interest_In_Deposit</i> values must be either expressed as % or amount. There must not be a mixture of %s and amounts for a given <i>Account_Unique_ID</i>.</li> <li>Summation of all <i>Interest_In_Deposit</i> values must not exceed the <i>Account_Balance</i> (0130 – Deposit Account Data) and <i>Interest_Accrued_Amount</i> (0900 – Account Accrued Interest Data)</li> </ul> For SIA deposit accounts, enter “”.	Decimal (30,6)

Data Element	Description	Requirements	Expected Field Type
IB_LEI	The Legal Entity Identifier of the Introducing Broker in an IB & CB arrangement.	Enter the 20-character LEI code of the Introducing Broker if the deposit is an IB & CB arrangement. Otherwise, enter "".	VARCHAR

### 4.1.8.1 Table 0153 – Beneficiary Data – Nominee Broker – Example

#### Single beneficiary represented by a unique alphanumeric code

Client (represented by the unique alphanumeric code TR04) opens an account with a total of \$3,000 at Nominee Broker ABC SECURITIES (from 0100 – Depositor Data and 0500 – Depositor/Deposit Account Reference). ABC SECURITIES then places the total \$3,000 at the MI. The \$3,000 is deposited into the given deposit account (*Insurance\_Determination\_Category\_Type\_Code* value of “4” in 0130 – Deposit Account Data) at the MI.

Account_Unique_ID	Account_Number	Beneficiary_ID	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit
4224	4224	TR04		P	100.000000

#### Multiple beneficiaries, each represented by their own unique alphanumeric code

Clients (represented by the unique alphanumeric codes TR01 and TR02) open an account together (i.e. multiple beneficiaries) with a total of \$3,000 at Nominee Broker ABC SECURITIES. The client TR01 has an interest in the deposit of 33.3333% and TR02 of 66.6667%. ABC SECURITIES then places the total \$3,000 at the MI. The \$3,000 is deposited into the given deposit account (*Insurance\_Determination\_Category\_Type\_Code* value of “4”) at the MI.

Account_Unique_ID	Account_Number	Beneficiary_ID	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit
4222	4222	TR01		P	33.333333
4222	4222	TR02		P	66.666667

#### An individual who ultimately benefits from a SIA (e.g. RRSP)

##### The individual is represented by their own unique alphanumeric code

Client (RSY1) opens a RRSP with \$3,000 at Nominee Broker XYZ CAPITAL. XYZ CAPITAL then places the \$3,000 at the MI. The \$3,000 is deposited into the given deposit account (*Insurance\_Determination\_Category\_Type\_Code* value of “5” and *MI\_Issued\_Registered\_Account\_Flag* value of “N” in 0130 – Deposit Account Data) at the MI. The client RSY1 (annuitant of the RRSP) is the ultimate individual who benefits from the deposit account at the MI.

Account_Unique_ID	Account_Number	Beneficiary_ID	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit
5333	5333	RSY1	Y		

**An individual who ultimately benefits from a SIA (e.g. RRIF)****The individual is represented by their own unique alphanumeric code**

Client (RFY1) opens a RRIF with \$3,000 at Nominee Broker XYZ CAPITAL. XYZ CAPITAL then places the \$3,000 at the MI. The \$3,000 is deposited into the given deposit account (*Insurance\_Determination\_Category\_Type\_Code* value of "6" and *MI\_Issued\_Registered\_Account\_Flag* value of "N" in 0130 – Deposit Account Data) at the MI. The client RFY1 (annuitant of the RRIF) is the ultimate individual who benefits from the deposit account at the MI.

Account_Unique_ID	Account_Number	Beneficiary_ID	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit
6333	6333	RFY1	Y		

**An individual who ultimately benefits from a SIA (e.g. TFSA)****The individual is represented by their own unique alphanumeric code**

Client (TFY1) opens a TFSA with \$3,000 at Nominee Broker XYZ CAPITAL. XYZ CAPITAL then places the \$3,000 at the MI. The \$3,000 is deposited into the given deposit account (*Insurance\_Determination\_Category\_Type\_Code* value of "7" and *MI\_Issued\_Registered\_Account\_Flag* value of "N" in 0130 – Deposit Account Data) at the MI. The client TFY1 (holder of the TFSA) is the ultimate individual who benefits from the deposit account at the MI.

Account_Unique_ID	Account_Number	Beneficiary_ID	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit
7333	7333	TFY1	Y		

**Multiple individuals who ultimately benefits from a SIA (e.g. RESP)****The beneficiary and individuals are each represented by their own unique alphanumeric code**

Client (subscriber/parent with their own unique alphanumeric code REN1 and *SIA\_Individual\_Flag* value of "N") opens a RESP (i.e. a SIA) with \$3,000 at Nominee Broker XYZ CAPITAL. The subscriber adds two children as the individuals who ultimately benefits from the RESP, each represented with their own unique alphanumeric codes REY1 and REY2, and *SIA\_Individual\_Flag* value of "Y". XYZ CAPITAL then places the \$3,000 at the MI. The \$3,000 is deposited into the given deposit account (*Insurance\_Determination\_Category\_Type\_Code* value of "9" and *MI\_Issued\_Registered\_Account\_Flag* value of "N" in 0130 – Deposit Account Data) at the MI.

Account_Unique_ID	Account_Number	Beneficiary_ID	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit
9333	9333	REN1	N		
9333	9333	REY1	Y		
9333	9333	REY2	Y		

**An individual who ultimately benefits from a SIA (e.g. RDSP)****The beneficiary and individual are each represented by their own unique beneficiary alphanumeric code**

Example: Client (holder/parent with their own unique alphanumeric code RDN1 and *SIA\_Individual\_Flag* value of "N") opens a RDSP (i.e. a SIA) with \$3,000 at Nominee Broker XYZ CAPITAL. The subscriber adds the child as the individual who ultimately benefits from the RDSP, represented with their own unique alphanumeric code RDY1 and *SIA\_Individual\_Flag* value of "Y". XYZ CAPITAL then places the \$3,000 at the MI. The \$3,000 is deposited into the given deposit account (*Insurance\_Determination\_Category\_Type\_Code* value of "10" and *MI\_Issued\_Registered\_Account\_Flag* value of "N" in 0130 – Deposit Account Data) at the MI.

Account_Unique_ID	Account_Number	Beneficiary_ID	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit
10333	10333	RDN1	N		
10333	10333	RDY1	Y		

#### An individual who ultimately benefits from a SIA (e.g. FHSA)

##### The individual is represented by their own unique alphanumeric code

Example: Client (FHY1) opens a FHSA with \$3,000 at Nominee Broker XYZ CAPITAL. XYZ CAPITAL then places the \$3,000 at the MI. The \$3,000 is deposited into the given deposit account

(*Insurance\_Determination\_Category\_Type\_Code* value of "11" and *MI\_Issued\_Registered\_Account\_Flag* value of "N" in 0130 – Deposit Account Data) at the MI. The client FHY1 (holder of the FHSA) is the ultimate individual who benefits from the deposit account at the MI.

Account_Unique_ID	Account_Number	Beneficiary_ID	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit
11333	11333	FHY1	Y		

#### A non-registered deposit placed through an Introducing entity (e.g., an IB & CB arrangement)

Example: A client (represented by UCI: "FIB4") makes a non-SIA deposit with their IB (represented by the LEI) who places the deposit through a CB (Table 0100 depositor) with a MI as part of an IB & CB arrangement.

Account_Unique_ID	Account_Number	Beneficiary_ID	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit	IB_LEI
5214	5214	FIB4		P	100	ABCD12345EFG67891234

#### A TFSA deposit placed through an Introducing entity (e.g., an IB & CB arrangement)

A client (represented by UCI: "FIB5") makes a SIA deposit (e.g., TFSA) with their IB (represented by the LEI) who places the deposit through a CB (Table 0100 depositor) with a MI as part of an IB & CB arrangement.

Account_Unique_ID	Account_Number	Beneficiary_ID	SIA_Individual_Flag	Interest_In_Deposit_Flag	Interest_In_Deposit	IB_LEI
5368	5368	FIB5	Y			ABCD54321EFG98764321

## 4.1.9 Table 0160 - Federal Credit Union Transitional Coverage

- Only Federal Credit Unions (FCUs) with pre-existing term deposits are required to provide this file.
- The FCU must identify term deposit accounts from 0130 – Deposit Account Data as follows:
  - Deposit accounts must have a corresponding *CDIC\_Product\_Group\_Code* value of "3".
  - The *Product\_Code* associated to these deposit accounts must map to *CDIC\_Product\_Group\_Code* "3".
  - The *Maturity\_Date* of the deposit account in 0130 – Deposit Account Data must be populated.

Data Element	Description	Requirements	Expected Field Type
Account_Unique_ID	Account Unique Identifier of the term deposit.	The primary key field used by the MI to identify the term deposit account number. Foreign Key from 0130 – Deposit Account Data.	VARCHAR
Account_Open_Date	The date the account was created by the FCU.	Enter <i>Account_Open_Date</i> .	DATE
Insurance_Determination_Category_Type_Code	The Insurance Determination Category type under which the deposit was covered under Provincial Deposit Insurance Coverage provisions prior to Continuation.	These <i>Insurance_Determination_Category_Type_Code</i> value(s) must be assigned different value(s) than those prescribed for Federal Deposit Insurance Coverage in 0234 – Insurance Determination Category Type, starting with value “101”.	INT
Continuation_Balance	The account balance carrying into Continuation (i.e. the end of day balance of the day preceding the Continuation Date).	Enter the account balance carrying into continuation for the given term deposit.	Decimal (30,2)

#### 4.1.10 Table 0201 – Depositor Type

- The depositor type (“Depositor Type”) is a code table used to express the variety of Depositor Types supported by your deposit systems.
- The same Depositor Type must be described in exactly the same way in each copy of the table.

Data Element	Description	Requirements	Expected Field Type
Depositor_Type_Code	Unique Depositor Type Code expressed as an integer.	This reference number will be the primary key field, and will be used to link the <i>Depositor_Type_Code</i> to the 0100 - Depositor Data. May start at any integer and need not be contiguous as long as the uniqueness of the code is maintained.	INT
MI_Depositor_Type	This field contains the MI’s code for the Depositor Type.	Enter the <i>MI_Depositor_Type</i> .	VARCHAR
Description	Description of the Depositor Type.	Enter description.	VARCHAR

### 4.1.10.1 Table 0201 – Depositor Type – Example

- The following is an example of the data contained in the code table.
- MIs must replace the example codes with the codes used in their systems.

Depositor_Type_Code	MI_Depositor_Type	Description
1	C-46	Corporation
2	C-57	Individual (consumer)
3	C-68	Sole proprietor
4	C-71	Not for profit (Charity)
5	C-81	Association
9	C-82	Partnership
10	C-90	Limited Partnership
11	C-88	Limited Liability Partnership (LLP)
12	C-89	Co-operative
13	C-83	Small Business
14	C-88	Labour Union
15	C-84	Municipal Government
16	C-85	Provincial Government
17	C-86	Federal Government
18	C-87	Foreign Government
...	...	...

### 4.1.11 Table 0202 – Phone Type

- The CDIC phone type is a code file used to express the variety of **phone types pre-defined by CDIC**.
- The same phone type must be described in exactly the same way in each copy of the file.
- There can be one or more phone types for each depositor in 0100 – Depositor Data.
- MIs must populate the rows as is and map the MIs phone types to CDIC’s pre-defined phone types where applicable. For example, “Cell Phone” to “Mobile” or “Facsimile” to “Fax”.
- Where MIs have phone types that do not map to those described by CDIC, the MI must append those types as new rows.

Data Element	Description	Requirements	Expected Field Type
Phone_Type_Code	The unique Phone Type Code expressed as an integer.	This reference number will be the primary key field and will be used to link to the file 0100 – Depositor Data.	INT
Description	Description of the Phone Type.	Enter description.	VARCHAR

- MIs must use the following CDIC pre-defined values:

Phone_Type_Code	Description
1	Phone number not available
2	Mobile
3	Home or Personal
4	Business or Work
5	Fax

#### 4.1.12 Table 0211 – Personal Identification Type

- The personal identification type (“Personal Identification Type”) is a code table used to express the variety of Personal Identification Types supported by your deposit systems.
- The same Personal Identification Type must be described in exactly the same way in each copy of the table.
- There can be one or more Personal Identification Types for each depositor.
- MIs must provide valid Bank Card Numbers issued by the MI, where available.

Data Element	Description	Requirements	Expected Field Type
Personal_ID_Type_Code	Unique Personal Identification Type Code expressed as an integer.	May start at any integer and need not be contiguous as long as the uniqueness of the code is maintained.  This reference number will be the primary key field, and will be used to link the <i>Personal_ID_Type_Code</i> to the personal identification data table (see 0110 – Personal Identification Data).	INT
MI_Personal_ID_Type	This field contains the MI’s code for the Personal ID Type.	Include valid Bank Card Numbers issued by the MI where available.	VARCHAR
Description	Description of the Personal Identification type.	Include a description of the personal identification type.	VARCHAR
CDIC_Personal_ID_Type_Code	Pre-defined CDIC Personal identification type code expressed as an integer.	The pre-defined CDIC values for this field are prescribed in 0212 - CDIC Personal ID Types.	INT

##### 4.1.12.1 Table 0211 – Personal Identification Type – Example

- The following is an example of what the data contained in the code table would look like (except in relation to the *CDIC\_Personal\_ID\_Type\_Code*).

Personal_ID_Type_Code	MI_Personal_ID_Type	Description	CDIC_Personal_ID_Type_Code
1	A100	SIN	24
2	B200	Passport	13
3	C300	Bank Card Number	25
4	D400	Driver’s license	22
5	E500	Birth Certificate	1

Personal_ID_Type_Code	MI_Personal_ID_Type	Description	CDIC_Personal_ID_Type_Code
6	CC	Credit Card	8
7	CRABN	CRA Business Number	26
8	PGID	Government issued identification from Canadian province or territory	28
...	...	...	...

### 4.1.13 Table 0212 – CDIC Personal ID Type

- The CDIC personal ID type (“Personal ID Type”) is a code table used to express the variety of CDIC Personal ID Types pre-defined by CDIC.
- MIs must provide valid Bank Card Numbers issued by the MI, where available.

Data Element	Description	Requirements	Expected Field Type
CDIC_Personal_ID_Type_Code	Unique pre-defined CDIC Personal identification type code expressed as an integer.	This reference number will be the primary key field, and will be used to link the <i>CDIC_Personal_ID_Type_Code</i> to the Personal Identification Type code table (see 0211 – Personal Identification Type).	INT
Description	Description of the depositor’s ID type.	Include a description of the personal identification type.	VARCHAR

- **MIs must use the following CDIC pre-defined values.**
- Where MIs have personal identifiers other than those identified by CDIC, they must include those identifiers.

CDIC_Personal_ID_Type_Code	Description
1	Birth Certificate from Canadian province or territory
2	Canadian Certificate of Registration of Birth Abroad
3	Canadian Immigration Identification Card
4	Certified Statement of Live Birth from a Canadian province or territory
5	Certificate of Canadian Citizenship
6	Certificate of Indian Status
7	Confirmation of Permanent Residence
8	Credit Card
9	Current Employee ID
10	Current Professional Association License
11	Old Age Security card
12	Motor Vehicle Permit
13	Passport – Canadian
14	Passport – Foreign
15	Permanent Resident Card
16	Protected Person Status document
17	Record of Landing



CDIC_Personal_ID_Type_Code	Description
18	Registered Indian Record
19	Student ID card
20	Temporary Resident Permit
21	Union Card
22	Valid Driver's License
23	Work Permit
24	Social Insurance Number
25	Bank Card Number
26	CRA Business Number
27	CRA Trust Account Number
28	Government issued identification from Canadian province or territory
29	National Identification Number - Foreign

#### 4.1.14 Table 0221 – Address Type

- The address type (“Address Type”) is a code table used to express the variety of Address Types supported by your deposit systems.
- The same Address Type must be described in exactly the same way in each copy of the table.
- There can be one or more Address Types for each depositor.

Data Element	Description	Requirements	Expected Field Type
Address_Type_Code	Unique Address Type Code expressed as an integer.	May start at any integer and need not be contiguous as long as the uniqueness of the code is maintained.  This reference number will be the primary key field, and will be used to link the Address Type code to the address data table (see <a href="#">0120 – Address Data</a> ).	INT
MI_Address_Type	This field contains the MI's code for the Address Type.	Enter MI's code for the Address Type.	VARCHAR
Description	Description of the Address Type.	Enter description.	VARCHAR

##### 4.1.14.1 Table 0221 – Address Type – Example

- MIs must replace the example values with the values used in their systems.

Address_Type_Code	MI_Address_Type	Description
1	AD-10	Permanent address
2	AD-30	Mailing address
...	...	...

### 4.1.15 Table 0231 – Product Code

- The product code (“Product Code”) is a code table used to express the variety of products supported by your deposit systems.
- The same Product Code must be described in exactly the same way in each copy of the table.

Data Element	Description	Requirements	Expected Field Type
Product_Code	Unique Product Code expressed as an integer.	May start at any integer and need not be contiguous as long as the uniqueness of the code is maintained.  This reference number will be the primary key field, and will be used to link the Product Code to the deposit account data table (see 0130 – Deposit Account Data).	INT
MI_Product_Code	This field contains the MI’s code for the product.	Enter <i>MI_Product_Code</i> .	VARCHAR
Description	Description of the Product Code.	Enter description.	VARCHAR
CDIC_Product_Group_Code	CDIC Product Group Code.	The values for this field are prescribed in 0240 – CDIC Product Group Code.	INT

#### 4.1.15.1 Table 0231 – Product Code – Example

- MIs must replace the example values with the values used in their systems. (except in relation to the *CDIC\_Product\_Group\_Code*).

Product_Code	MI_Product_Code	Description	CDIC_Product_Group_Code
1	XXX-1234	High interest savings account.	1
2	XXX-1235	Chequing account.	2
3	XXX-1236	Short term deposit – non-redeemable term of 30 days to 364 days.	3
4	XXX-1237	GIC with three-year term.	3
5	XXX-1238	GIC with five-year term.	3
...	...	...	...

### 4.1.16 Table 0232 – Registered Plan Type

- The registered plan type (“Registered Plan Type”) is a code table used to express the variety of registered plans supported by your deposit systems.
- The same Registered Plan Type must be described in exactly the same way in each copy of the table.

Data Element	Description	Requirements	Expected Field Type
Registered_Plan_Type_Code	Unique Registered Plan Type Code expressed as an integer.	May start at any integer and need not be contiguous as long as the uniqueness of the code is maintained.  This reference number will be the primary key field, and will be used to link the Registered Plan Type to the deposit account data table (see 0130 – Deposit Account Data).	INT
MI_Registered_Plan_Type	This field contains the MI's code for the Registered Plan Type.	Enter <i>MI_Registered_Plan_Type</i> .	VARCHAR
Description	Description of the Registered Plan Type.	Enter description.	VARCHAR

#### 4.1.16.1 Table 0232 – Registered Plan Type – Example

- **Registered Plan Type code = 1 “Not Registered” is a mandatory entry.**
- This means that non-registered products have a valid code table entry in the Registered Plan Type field of the 0130 – Deposit Account Data.
- MIs must replace all remaining example values with the values used in their systems.

Registered_Plan_Type_Code	MI_Registered_Plan_Type	Description
1	XXXXX	Not Registered
2	CD200	RRIF
3	EF300	RLIF
4	GH400	RRSP
5	LIRA	LIRA
6	TFSA	TFSA
7	SRRSP	Spousal RRSP
8	LIF	LIF
9	LRIF	LRIF
10	RESP	RESP
11	RDSP	RDSP
12	FHSA	FHSA
...	...	...

### 4.1.17 Table 0233 – Currency Code

- The currency code (“Currency Code”) is a code table used to express the variety of currencies supported by your deposit systems.
- The same Currency Code must be described in exactly the same way in each copy of the table.

Data Element	Description	Requirements	Expected Field Type
Currency_Code	Unique Currency Code expressed as an integer.	May start at any integer and need not be contiguous as long as the uniqueness of the code is maintained.  This reference number will be the primary key field, and will be used to link the <i>Currency_Code</i> to the deposit account data table (see 0130 – Deposit Account Data).	INT
MI_Currency_Code	This field contains the MI’s code for the currency.	Enter <i>MI_Currency_Code</i> .	VARCHAR
ISO_Currency_Code	Current ISO alphabetic currency code.	Enter the current ISO alphabetic currency code.	CHAR (3)
Description	Description of the Currency Code.	Enter description.	VARCHAR

#### 4.1.17.1 Table 0233 – Currency Code – Example

- MIs must replace the example values with the values used in their systems.

Currency_Code	MI_Currency_Code	ISO_Currency_Code	Description
1	CAD	CAD	Canadian dollar
2	CND	CAD	Canadian dollar
3	USD	USD	US dollar
4	GBP	GBP	Pound Sterling
5	AUD	AUD	Australian dollar
6	HKD	HKD	Hong Kong dollar
7	RMB	CNY	Yuan Renminbi
8	CHF	CHF	Swiss franc
...	...	...	...

### 4.1.18 Table 0234 – Insurance Determination Category Type

The insurance determination category (“Insurance Determination Category Type”) is a code table used to express the Insurance Determination Categories defined by CDIC.

Data Element	Description	Requirements	Expected Field Type
Insurance_Determination_Category_Type_Code	Unique Insurance Determination Category Type Code expressed as an integer.	The data in this field should increment by one, starting with a value of 1.  This reference number will be the primary key field, and will be used to link the Insurance Determination Category Type to the deposit account data table (see 0130 – Deposit Account Data).	INT
Description	Description of the Insurance Determination Category Type.	Enter description as per the below table.	VARCHAR

The MI must use the following CDIC pre-defined values for this table:

Insurance_Determination_Category_Type_Code	Description
1	Ineligible
2	Basic
3	Joint
4	Trust account
5	Registered Retirement Savings Plan
6	Registered Retirement Income Fund
7	Tax Free Savings Account
9	RESP
10	RDSP
11	FHSA

**For Federal Credit Unions (“FCUs”) still qualifying for transitional coverage:**

FCUs must attribute new *Insurance\_Determination\_Category\_Type\_Code* value starting at “101” under which the deposit was covered under Provincial Deposit Insurance Coverage provisions prior to the *Continuation\_Date*. (See 0160 – Federal Credit Union Transitional Coverage).

**For the purposes of the Data Requirements:**

- a) “Joint” means a deposit that is held by a depositor as a joint owner with one or more other depositors;
- b) “Trust Accounts” means a deposit held by a depositor acting as a trustee for a single beneficiary or held by a depositor acting as a trustee for two or more beneficiaries;
- c) “Registered Retirement Savings Plan” means a deposit held in a registered retirement savings plan;
- d) “Registered Retirement Income Fund” means a deposit held in a registered retirement income fund;
- e) “Tax Free Savings Account” means a deposit held in a tax-free savings account;
- f) “RESP” means Registered Education Savings Plan;
- g) “RDSP” means Registered Disability Savings Plan;

- h) “FHSA” means First Home Savings Account;
- i) “Basic” means all remaining deposits that are eligible for deposit insurance under the CDIC Act;  
and
- j) “Ineligible” means all remaining deposits not covered by the above.

### 4.1.19 Table 0235 – CDIC Hold Status Code

The CDIC hold status (“Hold Status”) is a code table used to express the CDIC Hold Status as defined by CDIC.

Data Element	Description	Requirements	Expected Field Type
CDIC_Hold_Status_Code	CDIC Hold Status Code expressed as an integer.	The data in this field should increment by one, starting with a value of 1.  This reference number will be the primary key field, and will be used to link the <i>CDIC_Hold_Status_Code</i> to the deposit account data table (see 0130 – Deposit Account Data and 0800 – Hold Balance File).	INT
CDIC_Hold_Status	This field contains CDIC’s Hold Status.	Enter <i>CDIC_Hold_Status</i> as per pre-defined table below.	VARCHAR

The MI must use the following CDIC pre-defined values for this table:

CDIC_Hold_Status_Code	CDIC_Hold_Status
1	No CDIC Hold
2	CDIC Full Hold
3	CDIC Partial Hold

### 4.1.20 Table 0236 – Account Status Code

- The account status (“Account Status”) is a code table used to express the variety of Account Status supported by your deposit systems.
- The same Account Status must be described in exactly the same way in each copy of the table.

Data Element	Description	Requirements	Expected Field Type
Account_Status_Code	Unique <i>Account Status Code</i> expressed as an integer.	May start at any integer and need not be contiguous as long as the uniqueness of the code is maintained.  This reference number will be the primary key field, and will be used to link the <i>Account_Status_Code</i> to the deposit account data table (see 0130 – Deposit Account Data).	INT
MI_Account_Status_Code	This field contains the MI’s code for the Account Status.	Enter <i>MI_Account_Status_Code</i> .	VARCHAR
Description	Description of the Account Status code.	Enter description.	VARCHAR

### 4.1.20.1 Table 0236 – Account Status Code – Example

- MIs must replace the example values with the values used in their systems.

Account_Status_Code	MI_Account_Status_Code	Description
1	Open	Deposit accounts that are open.
2	Inactive	Deposit accounts that are inactive.
...	...	...

### 4.1.21 Table 0237 – Trust Account Type

- The trust account type (“Trust Account Type”) is a CDIC pre-defined code table used to identify a trust deposit account as either: not a Nominee Broker and not a Professional Trustee Account, a Nominee Broker, or a Professional Trustee Account, or if the account is not a trust account.
- The same Trust Account Type must be described in exactly the same way in each copy of the table.

Data Element	Description	Requirements	Expected Field Type
Trust_Account_Type_Code	CDIC pre-defined value to identify a deposit account as either: not a trust account; or if a trust account, not a Nominee Broker and not a Professional Trustee Account; a Nominee Broker account; or a Professional Trustee Account.	This reference number will be the primary key field, and will be used to link the <i>Trust_Account_Type_Code</i> to the deposit account data table (see 0130 – Deposit Account Data).	INT
Description	Description of the Trust Account Type.	Enter description as per table below.	VARCHAR

- *Trust\_Account\_Type\_Code* “1” must represent “Accounts that are not trust accounts”. This means non-trust accounts have a valid code table entry in the *Trust\_Account\_Type\_Code* field of the 0130 – Deposit Account Data.
- **MIs must use the following CDIC pre-defined values.**

Trust_Account_Type_Code	Description
1	Accounts that are not trust accounts
2	Not a nominee broker and not a professional trustee account
3	Nominee Broker
4	Professional Trustee Account

#### 4.1.22 Table 0238 – Clearing Account Code

- The clearing account code (“Clearing Account Code”) is a code table used to express the variety of Clearing Account Codes supported by your deposit systems.
- The same Clearing Account Code must be described in exactly the same way in each copy of the table.
- Use this table to identify those accounts that should be excluded from any hold instructions, such as clearing or settlement accounts.

Data Element	Description	Requirements	Expected Field Type
Clearing_Account_Code	Unique Clearing Account Code expressed as an integer.	The data in this field should increment by one, starting with a value of 1.  This reference number will be the primary key field, and will be used to link the <i>Clearing_Account_Code</i> to the deposit account data table (see 0130 – Deposit Account Data).	INT
MI_Clearing_Account	MI Clearing Account.	“I” for Internal clearing accounts or “E” for those accounts used in support of an indirect clearer or on behalf of another institution.  Otherwise, “N”.	CHAR (1)
Description	Name of the institution for which the clearing account is maintained.	Enter description.	VARCHAR

##### 4.1.22.1 Table 0238 – Clearing Account Code – Example

- **Clearing Account Code “1” must represent “Not a clearing account” as shown below.**
- MIs must replace all remaining example values with the values used in their systems.

Clearing_Account_Code	MI_Clearing_Account	Description
1	N	Not a clearing account
2	I	ABC
3	E	XYZ
...	...	...

#### 4.1.23 Table 0239 – Account Type

- The account type (“Account Type”) is a code table used to express the variety of Account Types supported by your deposit systems.
- The same Account Type must be described in exactly the same way in each copy of the table.
- The MI must identify the suspense, mortgage tax accounts, and clearing accounts.



Data Element	Description	Requirements	Expected Field Type
Account_Type_Code	Unique Account Type Code expressed as an integer.	The data in this field should increment by one, starting with a value of 1.  This reference number will be the primary key field, and will be used to link the Account Type to the deposit account data table (see 0130 – Deposit Account Data).	INT
MI_Account_Type	This field contains the MI's code for the Account Type.	Enter <i>MI_Account_Type</i> .	VARCHAR
Description	Description of the Account Type.	Enter description as per the below table.	VARCHAR

#### 4.1.23.1 Table 0239 – Account Type – Example

- **The first 3 rows of this table must be as indicated below.**
- Additional suspense account entries MUST have SA<sub>*n*</sub> (where *n* is an integer) in the *MI\_Account\_Type* field.
- MIs must replace all *MI\_Account\_Types* with the codes used in their systems.
- Where MIs have *MI\_Account\_Types* other than those identified by CDIC, they must include those types.

Account_Type_Code	MI_Account_Type	Description
1	SA_1	Suspense account
2	MT_2	Mortgage Tax account
3	CA_3	Clearing account (ACSS clearing)
4	SA <sub><i>n</i></sub>	Suspense account 2
...	...	...

#### 4.1.24 Table 0240 – CDIC Product Group Code

The CDIC product group code (“CDIC Product Group Code”) is a code table used to express the variety of CDIC Product Group Codes pre-defined by CDIC.

Data Element	Description	Requirements	Expected Field Type
CDIC_Product_Group_Code	Unique CDIC Product Group Code expressed as an integer.	The data in this field should increment by one, starting with a value of 1.  This reference number will be the primary key field, and will be used to link the CDIC Product Group to the <i>Product_Code</i> table (see 0231 – Product Code).	INT
CDIC_Product_Group	This field contains the Product Groups as defined by CDIC.	Enter <i>CDIC_Product_Group</i> .	VARCHAR
Description	Description of the CDIC Product Group.	Enter description as per the below table.	VARCHAR

- MIs must use the following CDIC pre-defined values:

CDIC_Product_Group_Code	CDIC_Product_Group	Description
1	Savings	Products related to savings accounts
2	Chequing	Products related to chequing accounts
3	Term	Products related to term accounts
4	Other	Products related to other accounts

#### 4.1.25 Table 0241 – MI Deposit Hold Code

- The MI Deposit Hold Code is a code table used to express the variety of MI holds supported by the MI.
- The same MI Deposit Holds must be described in exactly the same way in each copy of the table.

Data Element	Description	Requirements	Expected Field Type
MI_Deposit_Hold_Code	Unique MI Deposit Hold Code expressed as an integer.	This reference number will be the primary key field, and will be used to link the <i>MI_Deposit_Hold_Code</i> to the MI Deposit Hold data table (see 0140 – MI Deposit Hold Data)  The data in this field should increment by one, starting with a value of 1.	INT
MI_Deposit_Hold_Type	MI's deposit hold code type.	Enter <i>MI_Deposit_Hold_Type</i> .	VARCHAR
Description	Description of the MI deposit hold code type.	Enter description.	VARCHAR

##### 4.1.25.1 Table 0241 – MI Deposit Hold Code – Example

- MIs must replace the example codes with the codes used in their systems.

MI_Deposit_Hold_Code	MI_Deposit_Hold_Type	Description
1	AML/ATF	Anti-Money Laundering/Anti-Terrorism Funding
2	Fraud	Fraud
3	Cheque	Cheque Deposit
4	Foreign_Cheque	Foreign Currency Cheque Deposit
...	...	...

#### 4.1.26 Table 0242 – MI Published Foreign Currency Exchange Rate

- MIs that hold Foreign Currency (“FC”) deposits in currencies for which the Bank of Canada does not publish a daily exchange rate must populate this file.
- Provide the last FC to CAD exchange rate published by the MI before the determination date.
- There should only be records in this table where there exists a corresponding *ISO\_Currency\_Code* in 0233 – Currency Code.
- There must only be one record in this table for each FC.
- **The same ISO Currency Code must have the same exchange rate in each copy of the table.**

Data Element	Description	Requirements	Expected Field Type
ISO_Currency_Code	Unique ISO alphabetic currency code.	<i>ISO_Currency_Code</i> as prescribed in 0233 – Currency Code.	CHAR (3)
Foreign_Currency_CAD_FX	The last foreign currency to Canadian Dollar exchange rate published by the MI before the determination date.	Enter the last foreign currency to Canadian Dollar exchange rate published by the MI before the determination date.	Decimal (30,6)

##### 4.1.26.1 Table 0242 – MI Published Foreign Currency Exchange Rate – Example

Example: The following are examples of FCs the MI may hold for which the Bank of Canada does not publish a daily exchange rate.

ISO_Currency_Code	Foreign_Currency_CAD_FX
AED	0.358839
TOP	0.577926

#### 4.1.27 Table 0400 – Transaction Data

MIs must provide the following transaction data:

- Transactions that have been entered but not posted to the general ledger as of the completion of the end of day processing;
- Transactions that are to be processed that day (back office processes); and
- Suspense account transactions relating to deposits such as bank drafts and certified cheques.

Data Element	Description	Requirements	Expected Field Type
Account_Unique_ID	Unique account identifier.	The primary key field used by the MI to identify the deposit account number.	VARCHAR
Transaction_Number	Internally generated sequential number.	Enter <i>Transaction_Number</i> .	VARCHAR

Data Element	Description	Requirements	Expected Field Type
Transaction_Item_Number	Internally generated sequential number. Uniquely identifies a record containing a debit or a credit in the transaction data when combined with the <i>Transaction_Number</i> .	Enter <i>Transaction_Item_Number</i> .	VARCHAR
Created_Date	Date and time the transaction was initiated.	Enter <i>Created_Date</i> .	DATE:TIME
Posted_Date	Date and time the transaction is to be posted.	Enter <i>Posted_Date</i> .	DATE:TIME
Transaction_Value	The amount of the transaction in Canadian funds.	Enter <i>Transaction_Value</i> .	Decimal (30,2)
Foreign_Value	The amount of the transaction in foreign currency.	Enter "" if not applicable.	Decimal (30,2)
Transaction_Code	Transaction Code.	The values for this field are prescribed in 0401 – Transaction Code.	INT
Currency_Code	Currency Code.	The values for this field are prescribed in 0233 – Currency Code. Enter "" if not applicable).	INT
Debit_Credit_Flag	Debit or Credit status for the transaction.	Enter "DR" for Debit or "CR" for Credit.	CHAR (2)

#### 4.1.28 Table 0401 – Transaction Code

- The transaction code ("Transaction Code") is a code table used to express the variety of Transaction Codes supported by your deposit systems.
- The same Transaction Code must be described in exactly the same way in each copy of the table.

Data Element	Description	Requirements	Expected Field Type
Transaction_Code	Unique Transaction Code expressed as an integer.	May start at any integer and need not be contiguous as long as the uniqueness of the code is maintained.  This reference number will be the primary key field, and will be used to link the <i>Transaction_Code</i> to the transaction data table (see 0400 – Transaction Data).	INT
MI_Transaction_Code	This field contains the MI's code for the transaction.	Enter <i>MI_Transaction_Code</i> .	VARCHAR
Description	Description of the Transaction Code.	Enter description.	VARCHAR

### 4.1.28.1 Table 0401 – Transaction Code – Example

- MIs must replace the example codes with the codes used in their systems.

Transaction_Code	MI_Transaction_Code	Description
1	M5	Teller
2	M6	Cheque
3	M8	Pre-Authorized Payment
4	MN1	Bank draft
5	MN2	Money order
6	MN5	Electronic Funds Transfer
7	PQ5	Traveller’s cheque
...	...	...

### 4.1.29 Table 0500 – Depositor / Deposit Account Reference Table

- Identify the relationship between the depositor records and their deposit accounts.
- There should only be records in this table where there exists a corresponding *Depositor\_Unique\_ID* in 0100 - Depositor Data and *Account\_Unique\_ID* in 0130 – Deposit Account Data.
- The MI must not relate multiple *Depositor\_Unique\_ID* records that share the same *Depositor\_ID\_Link* value to a given *Account\_Unique\_ID*. In other words, where a given depositor has multiple depositor records, only one of their depositor records can be related to a given deposit account.
- Identify the payee(s) of the given deposit account.
- Identify the single primary account holder of the given deposit account.
- Identify the depositor record(s) that are not the payee(s), but whose direction is necessary or sufficient to complete payments (e.g. corporate officers).
- Identify the depositor record(s) that are Nominee Broker/Professional Trustee contact persons (i.e., Senior Officers of a Nominee Broker or Professional Trustee where the Nominee Broker or Professional Trustee is not an individual).
- Do not populate beneficiary records in this table.
- This table contains the key pairs (*Depositor\_Unique\_ID* and *Account\_Unique\_ID*) used to relate depositors (see 0100 – Depositor Data) and to deposit accounts (see 0130 – Deposit Account Data).

Data Element	Description	Requirements	Expected Field Type
Depositor_Unique_ID	Depositor record unique identifier.	<i>Depositor_Unique_ID</i> and <i>Account_Unique_ID</i> form the Primary Key.  <i>Depositor_Unique_ID</i> must repeat for each of the associated accounts where a <i>Depositor_Unique_ID</i> has more than one account.	VARCHAR

Data Element	Description	Requirements	Expected Field Type
Account_Unique_ID	Account Unique Identifier.	<i>Depositor_Unique_ID</i> and <i>Account_Unique_ID</i> form the Primary Key. Where multiple <i>Depositor_Unique_IDs</i> are in a “Joint” relationship, the <i>Account_Unique_ID</i> must repeat for each of the associated <i>Depositor_Unique_IDs</i> .	VARCHAR
Relationship_Type_Code	Depositor record’s relationship type to the deposit account.	The values for this field are prescribed in 0501 – Relationship Type.	INT
Primary_Account_Holder_Flag	Identifies the single Primary Account Holder where the MI would mail payments and/or account correspondences to, in the event the given deposit account should close.	For a given <i>Account_Unique_ID</i> , enter “Y” for only one single depositor record where payments and/or account correspondences would be mailed to, in the event the given deposit account should close. All other depositor records related the given <i>Account_Unique_ID</i> , must be recorded as “N”. (e.g. For a joint account, enter “Y” for the Primary Account Holder depositor record. All other depositor records enter “N”.)	CHAR (1)
Payee_Flag	Identifies the depositor record(s) related to the deposit account to whom payments would be made, in the event the given deposit account should close.	Enter “Y” only where the <i>Depositor_Unique_ID</i> value represents the payee. The MI must identify to whom payments would be made in the event the given deposit account should close. All other <i>Depositor_Unique_ID</i> values related to the same <i>Account_Unique_ID</i> must have the value of “N”. See s. 3.2 Depositor View.	CHAR (1)

#### 4.1.29.1 Table 0500 – Depositor/Deposit Account Reference – Example

- Depositors from 0100 - Depositor Data are related to their deposit accounts in 0130 - Deposit Account Data.
- Depositor’s may have multiple accounts (e.g. *Depositor\_Unique\_ID* 555), and accounts may be related to multiple depositors (e.g. *Account\_Unique\_ID* 3001)

Depositor_Unique_ID	Account_Unique_ID	Relationship_Type_Code	Primary_Account_Holder_Flag	Payee_Flag
101	4101	2	Y	Y
109	4109	2	Y	Y
101	3001	2	Y	Y
103	3001	2	N	Y
108	4108	2	Y	Y
222	4222	3	Y	Y
223	4222	901	N	N
224	4222	901	N	N
222	4224	3	Y	Y
223	4224	901	N	N
224	4224	901	N	N
333	4333	3	Y	Y

Depositor_Unique_ID	Account_Unique_ID	Relationship_Type_Code	Primary_Account_Holder_Flag	Payee_Flag
334	4333	901	N	N
335	4333	901	N	N
333	6333	3	Y	Y
334	6333	901	N	N
335	6333	901	N	N
333	7333	3	Y	Y
334	7333	901	N	N
335	7333	901	N	N
333	9333	3	Y	Y
334	9333	901	N	N
335	9333	901	N	N
333	10333	3	Y	Y
334	10333	901	N	N
335	10333	901	N	N
333	11333	3	Y	Y
334	11333	901	N	N
335	11333	901	N	N
444	4444	3	Y	Y
445	4444	901	N	N
555	2001	2	Y	Y
556	2001	1	N	N
555	1001	2	Y	Y
556	1001	1	N	N
555	2101	2	Y	Y
556	2101	1	N	N
750	7501	3	Y	Y
750	9750	3	Y	Y
750	10750	3	Y	Y
750	11750	3	Y	Y
750	4501	3	Y	Y
750	4502	3	Y	Y
750	4503	3	Y	Y
777	7777	2	Y	Y
777	7778	2	Y	Y
777	8888	2	Y	Y
777	8889	2	Y	Y
777	9999	2	Y	Y
...	...	...		...

### 4.1.30 Table 0501 – Relationship Type

- The relationship type (“Relationship Type”) is a code table used to express the variety of Relationship Types supported by MI deposit systems.
- The same Relationship Type must be described in exactly the same way in each copy of the table.
- The MI must identify the relationship type for a NB/PT Contact Person. Where the Nominee Broker or Professional Trustee is not an individual, the NB/PT Contact Person is a Senior Officer of the NB or PT.
- The MI must identify the relationship types for individuals and/or entities who are not the payee(s), but whose direction is necessary or sufficient to complete payments, where available.
- Where the depositor record represents both a NB/PT Contact Person and any other Relationship Type, the “NB/PT Contact Person” relationship type takes precedence.
- Do not enter beneficiary relationship records in this table.

Data Element	Description	Requirements	Expected Field Type
Relationship_Type_Code	Unique Relationship Type Code expressed as an integer.	May start at any integer and need not be contiguous as long as the uniqueness of the code is maintained.  This reference number will be the primary key field, and will be used to link the Relationship Type to the depositor/ deposit account reference (see the 0500 – Depositor /Deposit Account Reference).	INT
MI_Relationship_Type	This field contains the MI’s code for the Relationship Type.	Enter <i>MI_Relationship_Type</i> .	VARCHAR
Description	Description of the Relationship Type.	Description for Relationship_Type_Code, “901” must be “NB/PT Contact Person”.	VARCHAR

#### 4.1.30.1 Table 0501 – Relationship Type - Example

- ***Relationship\_Type\_Code*, “901”, must represent “NB/PT Contact Person”, as shown below** (note that the *MI\_Relationship\_Type* is optional for this *Relationship\_Type\_Code*).
- MIs must replace other records with other values used in their systems.

Relationship_Type_Code	MI_Relationship_Type	Description
901	...	NB/PT Contact Person
1	SO	Signing Officer
2	AO	Account Owner
3	R5	Trustee
...	...	...



### 4.1.31 Table 0600 – Ledger and Sub-Ledger Balances

- Data beyond the header row for this table is not required.
- The purpose of this extract is to capture the general ledger account balances (trial balance) and the sub-ledger account balances related to accounts as at the completion of the end of day processing.
- The data in this file will be used to assess the completeness of the deposit data provided or made available to CDIC.
- Accrued interest is not required to be included in this table.

Data Element	Description	Requirements	Expected Field Type
Ledger_Account	General ledger account number.	The primary key field used by the MI to identify the general ledger account number. The general ledger account number must be unique across the MI's systems.	VARCHAR
Ledger_Description	The description associated to the ledger account.	Enter description.	VARCHAR
Ledger_Flag	Identifies Ledger as either General or Sub-Ledger	Enter "GL" for a general ledger account or "SL" for a sub-ledger account.	CHAR (2)
GL_Account	General Ledger Account where the sub-ledger rolls up to.	Where the ledger account is sub-ledger ( <i>Ledger_Flag</i> = "SL") this field must have the general ledger account that the sub-ledger rolls up to, otherwise enter "".	VARCHAR
Debit	Trial Balance Debit amount.	Enter trial balance debit amount.	Decimal (30,2)
Credit	Trial Balance Credit amount.	Enter trial balance credit amount.	Decimal (30,2)
Account_Unique_ID	Account Unique Identifier.	This is the same as <i>Account_Unique_ID</i> in 0130 – Deposit Account Data.	VARCHAR
Account_Number	Account Number.	This is the same as <i>Account_Number</i> in 0130 – Deposit Account Data.	VARCHAR
Account_Balance	Account Balance.	This is the same as the <i>Account_Balance</i> in 0130 – Deposit Account Data.	Decimal (30,2)

### 4.1.32 Table 0700 – Hold File

- The Hold File contains a list of accounts with their associated hold amounts.
- Only those accounts where a hold must be placed or changed will be included in the Hold File.

Data Element	Description	Requirements	Expected Field Type
Account_Unique_ID	Account Unique Identifier.	The primary key field used by the MI to identify the deposit account number. The account number must be unique across the MI's systems.	VARCHAR

Data Element	Description	Requirements	Expected Field Type
Subsystem_ID	This number will be used to link to the Subsystem table.	Please refer to 0999 - Subsystem.	INT
Hold_Amount	The amount of the hold to be placed on the account.	A value greater than "0" is the hold amount. A value of "-1" means remove the CDIC Hold. A value of "-2" means apply a CDIC Full Hold.	Decimal (30,2)

### 4.1.33 Table 0800 – Hold Balance File

- The Hold Balance File must include one record for each of the accounts identified in 0130 – Deposit Account Data.

Data Element	Description	Requirements	Expected Field Type
Account_Unique_ID	Account Unique Identifier.	The primary key field used by the MI to identify the deposit account number. The account number must be unique across the MI's systems.	VARCHAR
Subsystem_ID	This number will be used to link to the Subsystem table.	Please refer to 0999 - Subsystem.	INT
CDIC_Hold_Status_Code	CDIC Hold Status Code.	Please refer to 0235 – CDIC Hold Status Code.	INT
Account_Balance	Account Balance.	The <i>Account_Balance</i> as at the completion of the end of day processing for the day for which the extract has been created.  The balance in this account may be different than the balance as at the determination time where an extract is requested on a day other than the determination time.  An <i>Account_Balance</i> may be negative.	Decimal (30,2)
Accessible_Balance	CDIC <i>Accessible Balance</i> .	The <i>Accessible_Balance</i> as at the completion of the end of day processing for the day for which the extract has been created.  The balance in this account may be different than the <i>Accessible_Balance</i> as at the determination time where an extract is requested on a day other than the determination time.	Decimal (30,2)
CDIC_Hold_Amount	The amount of the CDIC hold applied to the account balance.	Enter <i>CDIC_Hold_Amount</i> .	Decimal (30,2)
Currency_Code	Currency Code.	The values for this field are prescribed in 0233 – Currency Code.	INT

MI's must be capable of extracting the Hold Balance file either separately or as part of the standardized data extract.

#### 4.1.34 Table 0900 – Account Accrued Interest Data

- The purpose of this table is to capture the interest accrued or payable for each account.
- One entry required for each account in 0130 - Deposit Account Data.

Data Element	Description	Requirements	Expected Field Type
Account_Unique_ID	Account Unique Identifier.	The primary key field used by the MI to identify the deposit account number.  The account number must be unique across the MI's systems.	VARCHAR
Subsystem_ID	This number will be used to link to the Subsystem table.	Please refer to 0999 - Subsystem.	INT
Last_Interest_Payment_Date	The date of the last interest payment to the account.	Enter <i>Last_Interest_Payment_Date</i> . Enter "" if not applicable.	DATE
Interest_Accrued_Amount	The accrued interest amount from date of last payment to the determination date.	The currency of the interest accrued must match the currency of the <i>Currency_Code</i> field.	Decimal (30,4)
Currency_Code	Currency Code.	The values for this field are prescribed in 0233 – Currency Code.	INT

#### 4.1.35 Table 0999 – Subsystem

Subsystem is a code table used to identify the subsystems from which data was extracted.

Data Element	Description	Requirements	Expected Field Type
Subsystem_ID	Unique Sub-system Identifier expressed as an integer.	May start at any integer and need not be contiguous as long as the uniqueness of the code is maintained.  This reference number will be the primary key field and will be used to identify subsystem files.	INT
MI_Subsystem_Code	This field contains the MI's code for the subsystem.	Enter code.	VARCHAR
Description	Description of subsystem.	Enter description.	VARCHAR

##### 4.1.35.1 Table 0999 – Subsystem – Example

- MIs must replace the example values with the values used in their systems.

Subsystem_ID	MI_Subsystem_Code	Description
001	GIC1	OLN GIC System
002	RRSP	TSS RRSP System
003	DS01	Primary Deposit System
...	...	...

## 4.2 File Extract Process

Upon request by CDIC, MIs must generate and extract all files referred to in s. 4.1 (except as noted in s. 3.4 above) as of the completion of the end of day processing and provide or make available the files to CDIC (collectively, the “Standardized Data”).

When the standardized data does not include interest accrued or payable as set out in s. 3.4, set the values in the 0900 – Account Accrued Interest Data *Interest\_Accrued\_Amount* to zero. A 0900 – Account Accrued Interest Data file must be Included in the first extract even if the MI is reporting the determination date accrued interest in the next day’s extract.

The file extracts must conform to the following:

- Windows compatible text file
- Unicode (must select one UTF encoding scheme for all files)
- Pipe-delimited
- Must contain column headers
- File extension must be .TXT (not case sensitive)

### 4.2.1 Extract Options

MIs must provide or make available to CDIC the standardized data using one of following three options.

**Option 1:** One file for each of the tables discussed above.

**Option 2:** One file for each of the tables discussed above, for each of the subsystems identified in Table 0999 - Subsystem.

**Option 3:** One file comprising tables: 0100 - Depositor Data; 0110 - Personal Identification Data; 0120 - Address Data; 0121 - External Accounts; 0201 - Depositor Type; 0202 - Phone Type; 0211 - Personal Identification Type; 0212 - CDIC Personal ID Type; 0221 - Address Type; and one file for each of the subsystems identified in Table 0999 - Subsystem.

### 4.2.2 Extract File Names

MIs must name all extract files using the conventions set out in the following table:

File Name Element	Description	Format, Start Position, Length
MI ID	4-character CDIC MI identifier.	Alpha-numeric 1, 4
Extract Timestamp	14-character string indicating the date and time the extract was initiated.	YYYYMMDDHHMMSS 5, 14
File Number	4-character file number as defined in the Data Requirements.	Numeric 19, 4
Extract Type “1” Option 1 “2” Option 2 “3” Option 3	1-character number identifying the extract option used.	Numeric 23, 1
Data Requirements Version	3-character number identifying the Data Requirements version number. Example: Version 3.1 = “310”.	Numeric (zero padded) 24, 3

File Name Element	Description	Format, Start Position, Length
Subsystem_ID	For Option 1, and Option 3 depositor related files (such as 0100 – Depositor Data, 0110 – Personal Identification Data, 0120 – Address Data, 0121 – External Accounts Data, 0201 – Depositor Type, 0211 – Personal Identification Type, 0212 – CDIC Personal ID Type, 0221 – Address Type, 0202 – Phone Type), the value “ ” (3 zeros).  For Option 2 and Option 3 subsystem related files, a zero padded, 3 character string representing the integer <i>Subsystem_ID</i> that identifies the subsystem from which the data in the file was extracted (see Table 0999 - Subsystem).	Numeric (zero padded) 27, 3

The following example is a partial list (such as 0100, 0110, 0120, 0130, 0400, 0500, 0800) of files that would be supplied by a fictional MI with the CDIC MI Identifier “ZZZZ”, for a failure on October 15<sup>th</sup>, 2022, using Extract Option 1:

File Name	MI ID	Timestamp	File Number	Extract Type	Spec. Version	Subsystem ID
ZZZZ2022101603280001001310000.txt	ZZZZ	20221016032800	0100	1	310	000
ZZZZ2022101603280001101310000.txt	ZZZZ	20221016032800	0110	1	310	000
ZZZZ2022101603280001201310000.txt	ZZZZ	20221016032800	0120	1	310	000
ZZZZ2022101603280001301310000.txt	ZZZZ	20221016032800	0130	1	310	000
ZZZZ2022101603280004001310000.txt	ZZZZ	20221016032800	0400	1	310	000
ZZZZ2022101603280005001310000.txt	ZZZZ	20221016032800	0500	1	310	000
ZZZZ2022101603280008001310000.txt	ZZZZ	20221016032800	0800	1	310	000

The following example is a partial list (such as 0100, 0110, 0120, 0130, 0400, 0500, 0800) of files that would be supplied by a fictional MI with the CDIC MI Identifier “ZZZZ”, for a failure on October 15<sup>th</sup>, 2022, using Extract Option 2 with two subsystems:

File Name	MI ID	Timestamp	File Number	Extract Type	Spec. Version	Subsystem ID
ZZZZ2022101603280001002310001.txt	ZZZZ	20221016032800	0100	2	310	001
ZZZZ2022101603280001102310001.txt	ZZZZ	20221016032800	0110	2	310	001
ZZZZ2022101603280001202310001.txt	ZZZZ	20221016032800	0120	2	310	001
ZZZZ2022101603280001302310001.txt	ZZZZ	20221016032800	0130	2	310	001
ZZZZ2022101603280004002310001.txt	ZZZZ	20221016032800	0400	2	310	001
ZZZZ2022101603280005002310001.txt	ZZZZ	20221016032800	0500	2	310	001
ZZZZ2022101603280008002310001.txt	ZZZZ	20221016032800	0800	2	310	001
ZZZZ2022101603280001002310002.txt	ZZZZ	20221016032800	0100	2	310	002
ZZZZ2022101603280001102310002.txt	ZZZZ	20221016032800	0110	2	310	002
ZZZZ2022101603280001202310002.txt	ZZZZ	20221016032800	0120	2	310	002
ZZZZ2022101603280001302310002.txt	ZZZZ	20221016032800	0130	2	310	002
ZZZZ2022101603280004002310002.txt	ZZZZ	20221016032800	0400	2	310	002
ZZZZ2022101603280005002310002.txt	ZZZZ	20221016032800	0500	2	310	002
ZZZZ2022101603280008002310002.txt	ZZZZ	20221016032800	0800	2	310	002

The following example is a partial list (such as 0100, 0110, 0120, 0130, 0400, 0500, 0800) of files that would be supplied by a fictional MI with the CDIC MI Identifier “ZZZZ”, for a failure on October 15<sup>th</sup>, 2022, using Extract Option 3 with two subsystems:

File Name
ZZZZ2022101603280001003310000.txt
ZZZZ2022101603280001103310000.txt
ZZZZ2022101603280001203310000.txt
ZZZZ2022101603280001303310001.txt
ZZZZ2022101603280004003310001.txt
ZZZZ2022101603280005003310001.txt
ZZZZ2022101603280001303310002.txt
ZZZZ2022101603280004003310002.txt
ZZZZ2022101603280005003310002.txt

MI ID	Timestamp	File Number	Extract Type	Spec. Version	Subsystem ID
ZZZZ	20221016032800	0100	3	310	000
ZZZZ	20221016032800	0110	3	310	000
ZZZZ	20221016032800	0120	3	310	000
ZZZZ	20221016032800	0130	3	310	001
ZZZZ	20221016032800	0400	3	310	001
ZZZZ	20221016032800	0500	3	310	001
ZZZZ	20221016032800	0130	3	310	002
ZZZZ	20221016032800	0400	3	310	002
ZZZZ	20221016032800	0500	3	310	002

### 4.2.3 Hold File Naming

In providing Hold Files to MIs, CDIC will use the same file naming convention as set out above. When files are extracted using Option 2 (Subsystem Extract File Sets) or Option 3 (Single Depositor Extract File Set with Subsystem Extract File Sets), one Hold File will be provided for each subsystem.

The following example is a list of files that would be provided to a fictional MI with the CDIC MI Identifier “ZZZZ”, for a failure on October 15th, 2022, using Extract Option 2 with two subsystems:

File Name
ZZZZ202210160830007002310001.txt
ZZZZ202210160830007002310002.txt

MI ID	Timestamp	File Number	Extract Type	Spec. Version	Subsystem ID
ZZZZ	20221016083000	0700	2	310	001
ZZZZ	20221016083000	0700	2	310	002

### 4.2.4 Statement Processing

CDIC will provide a statement processing file for the purposes of describing the transactions resulting from a bridge institution.

Figure 4: Example Depositor Statement that includes statement processing file data.

<b>Bank of ABC</b>				
Chequing Account - 222 222222			Balance Date: 2022-11-18	
			Balance Forward:	\$105,563.79
Date	Description	Debit	Credit	Balance
2022-11-18	Uninsured claim in liquidation \$10,000			
2022-11-15	CDIC Distribution Total (1 plus 2)			\$100,000.00
2022-11-15	1 - CDIC Insured Distribution Total \$100,000			
2022-11-15	2 - Distribution of Uninsured Total \$0			
2022-11-15	3 - CDIC Hold \$10,000			
2022-11-13	Interim Accessible Funds (CDIC Hold Instructions)			\$1,000.00
2022-11-13	CDIC Hold Amount: \$109,000			
2022-11-13	Balance as at failure			\$110,000.00
2022-11-13	7078 HOME DEPOT	\$19.70		\$110,000.00
2022-11-10	PAY		\$15,000.64	\$110,019.70

<b>Bank of ABC</b>					
<b>Chequing Account - 222 222222</b>				<b>Balance Date: 2022-11-18</b>	
				Balance Forward:	\$105,563.79
Date	Description	Debit	Credit	Balance	
2022-11-10	STATE FARM	\$144.73		\$95,019.06	
2022-11-09	PTS TO: 111 111111			\$95,163.79	
2022-11-09	ATM W/D			\$105,163.79	

In this example, the MI fails on November 13th, 2022 CDIC Hold Instructions include a CDIC Partial Hold on all Chequing Accounts such that the CDIC Accessible Balance is \$1,000. For this Depositor the CDIC Partial Hold Amount is \$109,000. On November 15th the FID process is completed. For this depositor, \$100,000 of the CDIC Balance as at failure is insured and so must be assumed by the bridge institution. The remaining uninsured balance of \$10,000 is an uninsured claim by the Depositor in the liquidation of the failed MI.

Data Element	Description	Expected Field Type
Account_Unique_ID	The primary key field used by the MI to identify the deposit account number. The account number must be unique across the MI's systems. The <i>Account_Unique_ID</i> will repeat for each line entry in the statement.	VARCHAR
Date	Date of statement item.	DATE
Description	Description of the Statement item.	CHAR (100)
Debit	Reductions to the account balance.	Decimal (30,2)
Credit	Increases to the account balance.	Decimal (30,2)
Balance	Balances derived from the Account balance as at failure.	Decimal (30,2)

This file will be produced by CDIC and provided to the MI for inclusion in the next statement or other type of communication to depositors.

## 5 Requirements for Foreign Branches of CDIC Member Institutions

With respect to foreign branches, the following sections and tables apply as well as everything set out hereafter:

- 1 – Introduction
- 2 – Definitions
- 3.3 – Accounts Eligible for Deposit Insurance
- 3.4 – Interest Accrued or Payable
- 3.5.1 – CDIC Full Hold
- 3.5.3 – CDIC Accessible Balance
- 3.5.6 – Channel Hold
- 4.1 – Data Table Types and Relationships
  - Table 0100 – Depositor Data
  - Table 0239 – Account Type

- Table 0110 – Personal Identification Data
- Table 0120 – Address Data
- Table 0130 – Deposit Account Data
- Table 0233 – Currency Code
- Table 0238 – Clearing Account Code
- Table 0500 – Depositor/Account Reference
- Table 0501 – Relationship Type
- Table 0800 – Hold Balance File
- Table 0900 – Account Accrued Interest Data
- Table 0999 – Subsystem
- 4.2 – File Extract Process
  - 4.2.2 – Extract File Names
  - 4.2.3 – Hold File Naming
  - 4.2.4 – Statement Processing

## 5.1 Replace 3.1 Estimated EOPs and Processing Cycles with the following

Foreign branches are required to provide CDIC with the estimated EOP on request.

Foreign branches must provide the standardized data as at the determination time, except as set out in s. 4.1.33 Hold Balance File, irrespective of the processing cycle during which the data is produced or made available to CDIC.

## 5.2 Replace 3.5 Restricting and Resuming Access to Accounts with the following

Foreign branches must be able to restrict and resume access in an automated way to all or a portion of the accounts at the account level in accordance with the requirements set out below (the “CDIC FB Hold”).

Foreign branches must be capable of applying CDIC FB Holds separately from any holds placed on an account by the foreign branch (the “FB Hold”). The amount available to the depositor will be the account balance resulting from the greater of the CDIC FB Hold and the FB Hold. For example, if the lesser of the two holds were to be released, the amount available to the depositor would remain the same. If the greater of the two holds were to be released, the amount available to the depositor would increase to reflect the lesser hold.

When processing an account with a CDIC FB Hold, Foreign branches must replace existing CDIC Holds with subsequent CDIC Holds.

Foreign branches must have the capability to implement CDIC Holds in the following ways:

- Application of a CDIC Full Hold (as defined in s. 3.5.1) and a CDIC Partial FB Hold (as defined below under s. 5.3), which includes processing of Hold Instructions (as defined below in s. 5.4); and
- Temporarily prevent customers from initiating new transactions (the “Channel Hold” – as defined under s. 3.5.6).



### 5.3 Replace 3.5.2 CDIC Partial Hold with the following

Foreign branches must be able to implement a partial hold when instructed to do so by CDIC. For purposes of these Data Requirements, a foreign branch partial hold (the “CDIC Partial FB Hold”) refers to a portion (as calculated from the percentage specified in the Hold Instructions) of the balance in the account at the completion of the end of day processing at the foreign branch (plus any authorized overdraft). Thereafter, the processing of credit and debit transactions must not reduce the amount of the CDIC Partial Hold.

### 5.4 Replace 3.5.4 Processing of Hold Instructions with the following

Foreign branches must apply the CDIC Holds to accounts in accordance with written instructions issued by CDIC (the “Hold Instructions”). MIs do not need to place a Hold on accounts marked as “Clearing Accounts” in Table 0238 – Clearing Account Code, unless otherwise specified in the Hold Instructions.

By way of example, CDIC could provide Hold Instructions as shown below:

Description	MI_Clearing_Account	Percentage Hold
Non-Clearing	N	50%
Internal Clearing	I	0%
External Clearing	E	0%

In the above Hold Instructions example, all accounts designated as Clearing accounts would have no holds applied to them, and all non-clearing accounts would have holds equal to 50% of their balances applied to them. Any other accounts identified as “Clearing Accounts” in Table 0238 – Clearing Account Code would have no holds placed on them.

CDIC will instruct the member institution to apply Hold Instructions (MI Hold Instructions) in accordance with s. 3.5.4. Concurrently, CDIC will provide the member institution with the applicable foreign branch Hold Instructions (FB Hold Instructions). If the FB Hold Instructions are received less than six hours before the foreign branch’s next EOP, the applicable holds must be in place no later than the EOP of the next cycle.

### 5.5 Replace 4.2.1 Extract Options with the following

Foreign branches must provide or make available to CDIC the standardized data using one of the following three options:

#### Option 1

- One file for each of the following Tables
  - Table 0100 – Depositor Data
  - Table 0110 – Personal Identification Data
  - Table 0120 – Address Data
  - Table 0130 – Deposit Account Data
  - Table 0233 – Currency Code
  - Table 0238 – Clearing Account Code
  - Table 0239 – Account Type
  - Table 0500 – Depositor/Account Reference
  - Table 0501 – Relationship Type
  - Table 0800 – Hold Balance File
  - Table 0900 – Account Accrued Interest Data
  - Table 0999 – Subsystem

**Option 2**

- One file for each of the tables listed above for each of the subsystems identified in Table 0999 – Subsystem.

**Option 3**

- One file comprising tables: 0100 – Depositor Data; 0110 – Personal Identification Data; 0120 – Address Data; and one file for each of the subsystems identified in Table 0999 – Subsystem.

## 6 Appendix

The following is an example to illustrate the relationship between the:

- [Depositor Data Table \(0100\)](#)
- [Depositor / Deposit Account Reference Table \(0500\)](#)
- [Deposit Account Data Table \(0130\)](#) contains account specific details (e.g. Account Number, Product Code)
- [Transaction Data Table \(0400\)](#) contains details on transactions that have been entered but not posted as at the end of day processing

Relationships between tables are linked via unique field identifiers

Relationships Between Deposit Record, Account Records and Transaction Records									
Table 0100 – Depositor Data				Table 0500 – Depositor / Deposit Account Reference Table		Table 0130 – Deposit Account Data			
Depositor_Unique_ID	Name	Depositor_Branch	...	Depositor_Unique_ID	Account_Unique_ID	Account_Unique_ID	Product_Code	Account_Balance	...
55933	John Doe	34	...	55933	143504	143504	1	843.33	...
...	...	...	...	55933	64446	64446	1	20.44	...
...				...		...	...	...	...
Table 0400 – Transaction Data									
Account_Unique_ID	Transaction_Number	Transaction_Value	Transaction_Code	...					
143504	122	44.43	2	...					
143504	123	35393.43	2	...					
143504	124	22.39	1	...					
...	...	...	...	...					

The following is an example to illustrate the relationship between the Deposit Account Table (0130) and the:

- Product Code table (0231) is an extract of the MI Product Codes that exists on all of their systems
- Currency Code table (0233) is an extract of all possible currencies that can be associated to an account balance or transaction
- Insurance Determination Category Type Code table (0234) is used to label the account with the appropriate insurance category type
- Deposit Account Data table (0130) used all three of the above tables for additional details surrounding a particular deposit account (e.g. Product Code Table (0231) to determine the product type)

Code Table Relationships on Account Records									
Table 0130 – Deposit Account Data									
Account_Unique_ID	Account_Branch	Product_Code	Insurance_Determination_Category_Type_Code	Account_Balance	Currency_Code	...			
14445	14	1	3	6943.33	2	...			
...	...	...	...	...	...	...			
							Table 0231 – Product Code		
							Product_Code	MI_Product_Code	Description
							1	XXX-1234	HISA
							2	XXX-1235	Chequing account
							3	XXX-1239	Savings account
							...	...	...
							Table 0234 – Insurance Determination Category Type		
							Insurance_Determination_Category_Type_Code	MI_Insurance_Determination_Category_Type	Description
							1	ID100	Ineligible
							2	ID200	Basic
							3	ID300	Joint
							...	...	...
							Table 0233 – Currency Code		
							Currency_Code	MI_Currency_Code	Description
1	CAD	Canadian dollar							
2	USD	US dollar							
3	EUR	Euro							

**For each of the file extract options:**

- John Doe has a High Interest Saving Account with the balance of CAD 6943.33 and a Savings account with EUR 700
- Jane Doe has a Chequing account with the balance of USD 251.35
- ABC has a Chequing account with the balance of CAD 1350.26

**Extract Option 1:**

Single Table per Primary Table									
Table 0100 – Depositor Data			Table 0500 – Depositor / Deposit Account Reference Table		Table 0130 – Deposit Account Data				
Depositor_Unique_ID	Name	...	Depositor_Unique_ID	Account_Unique_ID	Account_Unique_ID	Product_Code	Account_Balance	Currency_Code	...
111	John Doe	...	111	10001	10001	1	6943.33	1	...
222	Jane Doe	...	111	10002	10002	3	700.00	3	...
333	ABC	...	222	20001	20001	2	251.35	2	...
...	...	...	333	30001	30001	2	1350.26	1	...
...	...	...	...	...	...	...	...	...	...

Single Table per Code Table					
Table 0231 – Product Code			Table 0233 – Currency Code		
Product_Code	MI_Product_Code	Description	Currency_Code	MI_Currency_Code	Description
1	XXX-1234	High interest savings account	1	CAD	Canadian dollar
2	XXX-1235	Chequing account	2	USD	US dollar
3	XXX-1239	Savings account	3	EUR	Euro
...	...	...	...	...	...

**Extract Option 2:** where Table #1 is extracted from Subsystem #1 and Table #2 is extracted from Subsystem #2.

Multiple Files											
	Table 0100 – Depositor Data				Table 0500 – Depositor / Deposit Account Reference Table		Table 0130 – Deposit Account Data				
Sub-system	Depositor_Unique_ID	Name	Depositor_Branch	...	Depositor_Unique_ID	Account_Unique_ID	Account_Unique_ID	Product_Code	Account_Balance	Currency_Code	...
#1	111	John Doe	34	...	111	10001	10001	1	6943.33	1	...
	222	Jane Doe	12	...	222	20001	20001	2	251.35	2	...
	...	...	...	...	...	...	...	...	...	...	...
#2	112	John Doe	5	...	112	10002	10002	3	700.00	3	...
	333	ABC	8	...	333	30001	30001	2	1350.26	1	...
	...	...	...	...	...	...	...	...	...	...	...

Multiple Tables per Code Table						
	Table 0231 – Product Code			Table 0233 – Currency Code		
Sub-system	Product_Code	MI_Product_Code	Description	Currency_Code	MI_Currency_Code	Description
#1	1	XXX-1234	HISA	1	CAD	Canadian dollar
	2	XXX-1235	Chequing account	2	USD	US dollar
	3	XXX-1239	Savings account	3	EUR	Euro
#2	1	XXX-1234	HISA	1	CAD	Canadian dollar
	2	XXX-1235	Chequing account	2	USD	US dollar
	3	XXX-1239	Savings account	3	EUR	Euro

**File Extract Option 3:** where File #1 is extracted from Subsystem #1 and File #2 is extracted from Subsystem #2.

Single Table for Depositor Data				Multiple Tables for Other Primary Tables						
Table 0100 – Depositor Data				Table 0500 – Depositor / Deposit Account Reference #1		Table 0130 – Deposit Account Data #1				
Depositor_Unique_ID	Name	Depositor_Branch	...	Depositor_Unique_ID	Account_Unique_ID	Account_Unique_ID	Product_Code	Account_Balance	Currency_Code	...
111	John Doe	34	...	111	10001	10001	1	6943.33	1	...
222	Jane Doe	12	...	222	20001	20001	2	251.35	2	...
333	ABC	5	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...
				Table 0500 – Depositor / Deposit Account Reference #2		Table 0130 – Deposit Account Data #2				
				Depositor_Unique_ID	Account_Unique_ID	Account_Unique_ID	Product_Code	Account_Balance	Currency_Code	...
				111	10002	10002	2	700.00	3	...
				333	30001	30001	1	1350.26	2	...
				...	...	...	...	...	...	...

Multiple Tables per Code Table						
	Table 0231 – Product Code			Table 0233 – Currency Code		
Sub-system	Product_Code	MI_Product_Code	Description	Currency_Code	MI_Currency_Code	Description
#1	1	XXX-1234	HISA	1	CAD	Canadian dollar
	2	XXX-1235	Chequing account	2	USD	US dollar
	3	XXX-1239	Savings account	3	EUR	Euro
#2	1	XXX-1234	HISA	1	CAD	Canadian dollar
	2	XXX-1235	Chequing account	2	USD	US dollar
	3	XXX-1239	Savings account	3	EUR	Euro

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