

**Notice to Readers: On January 1, 2011 the Data and System Requirements By-law comes into effect. It incorporates by reference the Data and System Requirements V1.0 technical specifications.**

CANADA DEPOSIT INSURANCE CORPORATION  
Data and System Requirements

Version 1.0



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## 1 Introduction

In the event that 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 ROADMAP<sup>1</sup> system. The ROADMAP system then organizes the deposit information such that payments of insured deposits can be made to depositors. CDIC will either make its deposit insurance payment 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 set out in this document (the “Data Requirements”) will facilitate a fast insurance determination (“FID”).

## 2 Definitions

For the purpose of this document:

“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 paragraphs 12(a) to (c) of the *CDIC Act* and liabilities referred to in subsections 2(2), (5) and (6) of 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 “By-law”).

“determination time” has the same meaning as set out in the 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.

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

“standardized data” has the same meaning as set out in the By-law.

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<sup>1</sup> ROADMAP is CDIC’s proprietary computer application that assists it in performing insurance determinations and carrying out the payout of insured deposits.

## 2.1 Requirements

This document sets out the Data Requirements that MIs must implement to comply with the By-law. CDIC will notify MIs of any changes to these Data Requirements in accordance with section 2(2) of the By-law. 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. Section 5 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 s.4.1.25 Hold Balance File, irrespective of the processing cycle during which the data is produced or made available to CDIC.

### 3.2 Identification of a Depositor

CDIC insurance determination rules are such that payments to depositors 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.

MIs are also required to create a depositor view for the purposes of facilitating CDIC's insurance determination. In order to create a depositor view, MIs must:

- (a) attribute the depositor account records (see Table 0130 – Deposit Account Data) to the appropriate insurance category (see Table 0234 – Insurance Determination Category Type);

and

- (b) where multiple Depositor\_IDs (see Table 0100 – Depositor Table) exist for a given depositor, populate the Depositor\_ID\_Link such that depositor records for a given depositor relating to the same insurance category at the MI are linked. 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.

The Data Requirements do not require MIs to implement single customer view (“SCV”). A SCV would exist when multiple Depositor\_ID records have been consolidated into a single Depositor\_ID record.

### 3.3 Accounts Eligible for Deposit Insurance

As referred to in s. 3.1(a) above, MIs must associate depositor account records to an Insurance Determination Category Type (see Table 0234 – Insurance Determination Category Type). There can be only one Insurance Determination Category for each depositor account record.

### 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. 4.1.26 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. 4.1.26 no later than six hours after the end of day processing of the first 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.3.5.2); 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

MI 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 unused overdraft facility. 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 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 unused overdraft facility). 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 unused overdraft facility), less the CDIC Hold amount.

### 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. MIs do not need to place a CDIC Full Hold on accounts marked as “I” or “E” in Table 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, MIs must calculate the resulting Full or Partial Holds on each account.

CDIC will provide Hold Instructions at least 6 hours before the estimated EOP. MIs 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 Friday (DD/MM/YYYY)					
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
			3	Full Hold	\$0.00

In the above Hold Instructions example, all accounts relating to the insurance determination categories RRSP, RRIF, Mortgage Tax Account, TFSA and Ineligible would have CDIC Full Holds applied to them. Clearing Code 3 (identified in the example in s. 4.1.16) 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 or equal to 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:

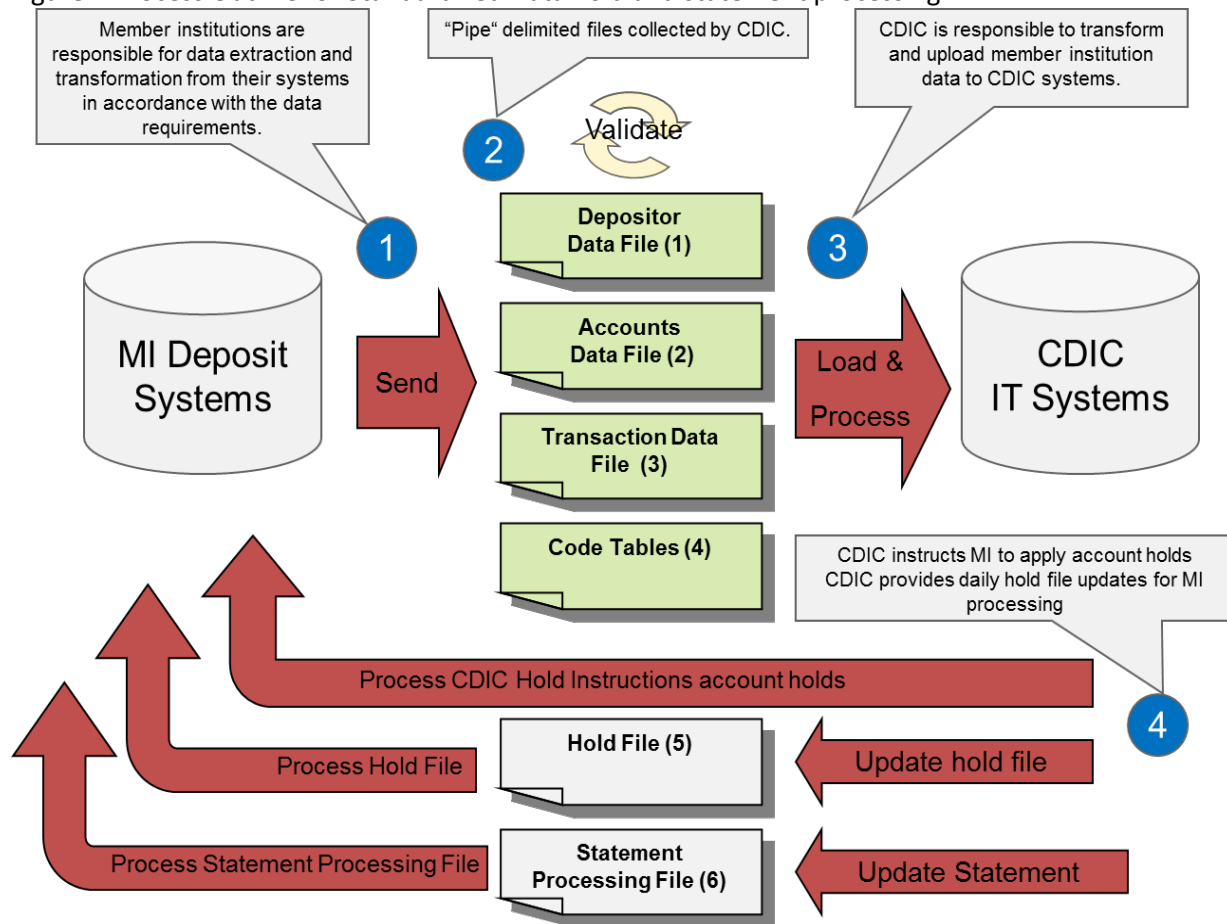
- a) prevent depositors from being able to initiate new transactions affecting their deposit accounts through electronic commerce such as internet banking, automated teller machine (“ATM”) and point-of-sale network (“POS network”); and
- b) prevent depositors from being able to initiate new transactions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

MI 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

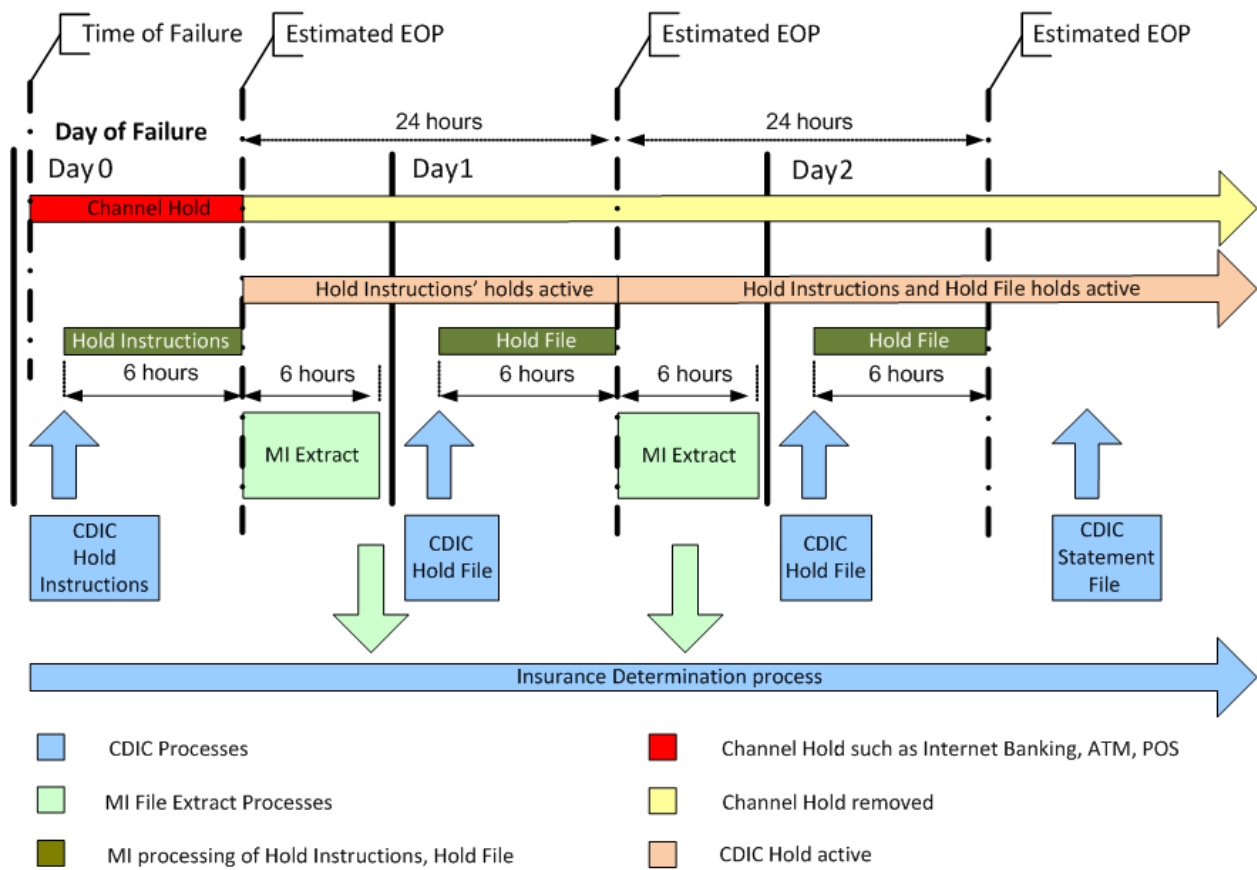
Figure 1 Process Outline for Standardized Data hold and statement processing.



- 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



MIIs 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. 4.1.25 Hold Balance File.

MIIs 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 MIIs must provide or make available in order to comply with the Data Requirements and the format in which it must be provided.

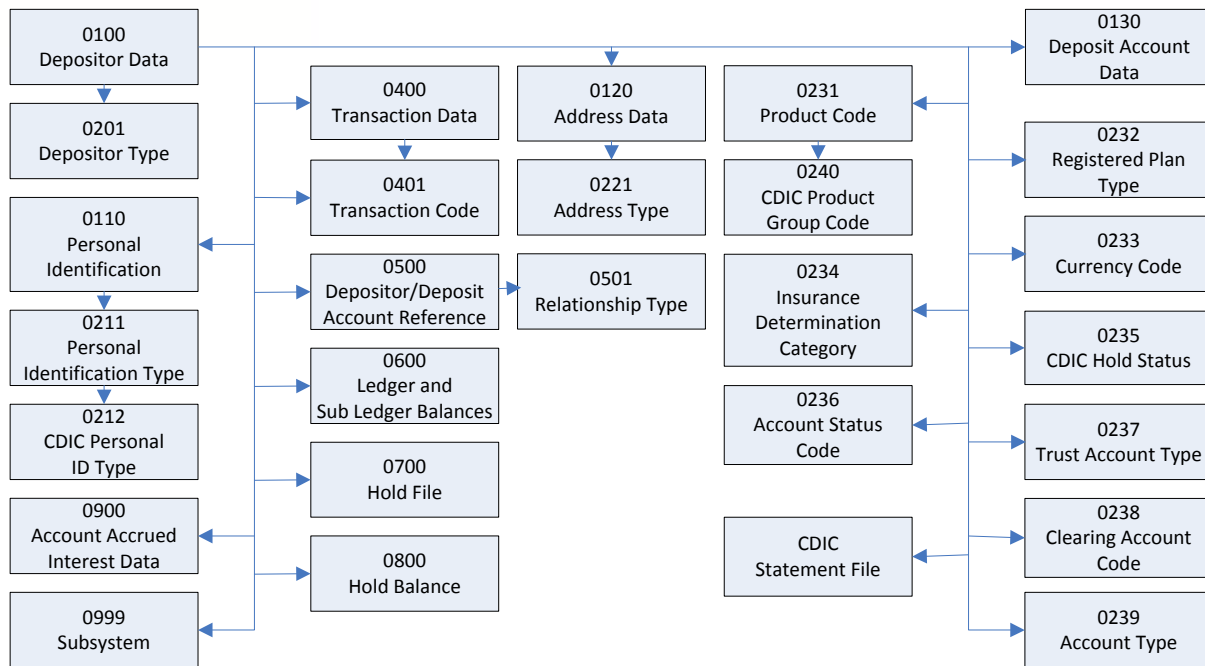
### 4.1 Data Table Types and Relationships

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:

- Variable Character – any alphanumeric string
- Integer – each character in the string is an integer between 0 and 9
- Character (*n*) – an alphanumeric character string of length *n*
- DATE – YYYYMMDD
- DATE:TIME – YYYYMMDD:HHMMSS
- Decimal (*X,Y*) –with *X* integers 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 ROADMAP application.

Figure 3 Data Table Relationships



### 4.1.1 Table 0100 – Depositor Data

The depositor data (“Depositor Data”) is the customer file information for a depositor.

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	Expected Field Type
Depositor_Unique_ID	This is the primary key for the Depositor Data record. There can be no duplicates.	Variable Character
Depositor_ID_Link	The Depositor_ID_Link field is used to link Depositor_IDs for a given depositor where multiple Depositor ID records for a depositor exist.  The Depositor_ID_link must be unique to each depositor, but must repeat within each depositor grouping.	Variable Character
Subsystem_ID	This field will be used to identify subsystem files. The subsystem_ID must start at 1 and increment by 1 for each of the records identified in Table 0999 – Subsystem or an equivalent method.	Integer



Data Element	Description	Expected Field Type
	Subsystem_ID is required to reconstitute separate extract files.	
Depositor_Branch	Unique identifier of the depositor's branch.	Variable Character
Depositor_ID	System generated unique depositor identifier (customer identification file).	Variable Character
Name_Prefix	Title or Honorific such as "Mr.", "Mrs.", "Dr.", etc. Enter "" if not applicable.	Variable Character
Name	If the Depositor_Agent_Flag = "N", Concatenate First_Name, Middle_Name, Last_Name fields.  If the Depositor_Agent_Flag = "Y", Enter the name or alpha numeric code or other identifier of the depositor for which the deposit has been made.	Variable Character
First_Name	First name. Enter "" if not applicable.	Variable Character
Middle_Name	Middle name or middle initial. Enter "" if not applicable.	Variable Character
Last_Name	Last name. Enter "" if not applicable.	Variable Character
Name_Suffix	Qualifier following name such as "Jr." Enter "" if not applicable.	Variable Character
Birth_Date	Birth date of depositor Enter "" if not available.	DATE
Phone_1	Such as home, business or cell phone number. Enter "" if not applicable.	Variable Character
Phone_2	Such as home, business or cell phone number. Enter "" if not applicable.	Variable Character
Email	Email contact. Enter "" if not applicable.	Variable Character
Depositor_Type_Code	The values for this field are prescribed in Table 0201 – Depositor Type.	Integer
Depositor_Agent_Flag	Where any of the name fields such as Name, First_Name, Last_Name include the name of the Depositor agent or deposit broker, enter "Y, otherwise "N".	Character (1)
Language_Flag	Preferred language for communication.	Character (1)



Data Element	Description	Expected Field Type
	Enter "E" for English, "F" for French, "O" for Other.	
Employee_Flag	Depositor is employed by the MI. Enter "Y" if depositor is an employee of the MI, otherwise "N".	Character (1)

### 4.1.2 Table 0110 – Personal Identification

There must be one record in this table for each piece of personal identification used to open the account.

Data Element	Description	Expected Field Type
Depositor_Unique_ID	This matches to the Depositor_Unique_ID field in the Depositor Data file (0100).  Where multiple personal identification pieces exist for a Depositor_Unique_ID, this value can repeat.	Variable Character
Personal_ID_Count	This field starts at 1 for each Depositor_Unique_ID and increments by 1 for each additional personal identifier record or an equivalent method.	Integer
Identification_Number	The number presented on the identification.	Variable Character
Personal_ID_Type_Code	The values for this field are prescribed in Table 0211 - Personal Identification Type.	Integer

Depositor_Unique_ID	Personal_ID_Count	Identification_Number	Personal_ID_Type_Code
1	1	999 999 999	24
1	2	VN99999999	13
2	1	9999999999999999	25
2	2	P99999999999999	22
3	1	Q99999999999	1
...	...	...	

In the above example, the identification numbers are representative of SIN, Passport, Bank Card number, Drivers License and birth certificate respectively. These codes are described in s. 4.1.6 Table 0211 – Personal Identification Type.

### 4.1.3 Table 0120 – Address 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.

Data Element	Description	Expected Field Type
Depositor_Unique_ID	This matches to the Depositor_Unique_ID field in the Depositor Data file (0100).  Where multiple address records exist for a Depositor_Unique_ID, this value can repeat.	Variable Character
Address_Count	This field starts at 1 for each Depositor_Unique_ID and increments by 1 for each additional address record or an equivalent method.	Integer
Address_Type_Code	The values for this field are prescribed in Table 0221 – Address Type.	Integer
Primary_Address_Flag	Enter “Y” for Primary Contact Address, “N” for other address.	Character (1)
Address_Change	Enter the date-time of last address update to this field.	DATE:TIME
Undeliverable_Flag	Enter “Y” for mail returned as undeliverable, “N” for deliverable. Enter “” if not applicable.	Character (1)
Address_1	Depositor address line 1.	Variable Character
Address_2	Depositor address line 2.	Variable Character
City	City	Variable Character
Province	Such as Province, State	Variable Character
Postal_Code	Such as Postal code, Zip Code	Variable Character
Country	Country	Variable Character

### 4.1.4 Table 0130 – Deposit Account Data

This table must capture the elements of each deposit account record.

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 systems.	Variable Character
Account_Number	The account number provided to the depositor to identify the account.	Variable Character



Data Element	Description	Expected Field Type
Account_Branch	Uniquely identifies the branch of the account (Note that this may be different from the branch identified on the depositor record).	Variable Character
Product_Code	The values for this field are prescribed in Table 0231 – Product Code.	Integer
Registered_Plan_Type_Code	The values for this field are prescribed in Table 0232 – Registered Plan Type.	Integer
Registered_Plan_Number	The registered plan number for the financial instrument (such as, RRSP plan number). Enter "" if not applicable.	Variable Character
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer
Insurance_Determination_Category_Type_Code	The values for this field are prescribed in Table 0234 – Insurance Determination Category Type.	Integer
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 (15,2)
Accessible_Balance	CDIC Accessible Balance. The Accessible_Balance as at the determination time. The value of the accessible balance reported here may be different than the value of the Accessible_Balance reported in the Table 0800 – Hold Balance File.	Decimal (15,2)
Maturity_Date	The maturity date of a term deposit. Enter "" if not applicable.	DATE
Account_Status_Code	The values for this field are prescribed in Table 0236 – Account Status Code.	Integer
Trust_Account_Type_Code	The values for this field are prescribed in Table 0237 – Trust Account Type.	Integer
CDIC_Hold_Status_Code	The values for this field are prescribed in Table 0235 – CDIC Hold Status Code.	Integer
Joint_Account_Flag	Enter "Y" for joint accounts, Otherwise "N".	Character (1)
Clearing_Account_Code	The values for this field are prescribed in Table 0238 – Clearing Account Code.	Integer
Account_Type_Code	The values for this field are prescribed in Table 0239 – Account Type Code.	Integer



### 4.1.5 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	Expected Field Type
Depositor_Type_Code	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 Depositor Type code to the Depositor Data table.	Integer
MI_Depositor_Type	This field contains the MI’s code for the Depositor Type.	Variable Character
Description	Description of the Depositor Type.	Variable Character

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
5	C-81	Association
...	...	...

### 4.1.6 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 social insurance numbers (“SIN”) where one has been provided and Bank Card Numbers where available.

Data Element	Description	Expected Field Type
Personal_ID_Type_Code	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 Personal ID Type code to the personal identification data table (see Table 0110 – Personal Identification).	Integer



Data Element	Description	Expected Field Type
MI_Personal_ID_Type	This field contains the MI's code for the Personal ID Type (including the SIN where one has been provided and Bank Card Number where available).	Variable Character
Description	Description of the Personal Identification type (including SIN where one has been provided and Bank Card Number where available).	Variable Character
CDIC_Personal_ID_Type_Code	The values for this field are prescribed in Table 0212 CDIC Personal ID Types.	Integer

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).

Personal_ID_Type_Code	MI_Personal_ID_Type	Description	CDIC_Personal_ID_Type
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
...	...	...	

#### 4.1.7 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 defined by CDIC. MIs must provide SINs where one has been provided and the Bank Card Number where available.

Data Element	Description	Expected Field Type
CDIC_Personal_ID_Type_Code	This reference number will be the primary key field, and will be used to link the CDIC Personal ID Type code to the Personal Identification Type code table (see Table 0110 – Personal Identification).	Integer
Description	Description of the depositor's ID type (including SIN) where one has been provided and the Bank Number where available.	Variable Character

MIs must use the following 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
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

#### 4.1.8 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	Expected Field Type
Address_Type_Code	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 Address Type code to the address data table (see Table 0120 – Address Data).	Integer
MI_Address_Type	This field contains the MI's code for the Address Type.	Variable Character
Description	Description of the Address Type.	Variable Character

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

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

#### 4.1.9 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	Expected Field Type
Product_Code	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 Product Code to the deposit account data table (see Table 0130 – Deposit Account Data).	Integer
MI_Product_Code	This field contains the MI's code for the product.	Variable Character
Description	Description of the Product Code.	Variable Character
CDIC_Product_Group_Code	The values for this field are prescribed in Table 0240 – CDIC Product Group Code.	Integer

The following is an example of the data contained in the code table. 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
...	...	...	...

#### 4.1.10 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	Expected Field Type
Registered_Plan_Type_Code	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 Registered Plan Type to the deposit account data table (see Table 0130 – Deposit Account Data).	Integer
MI_Registered_Plan_Type	This field contains the MI’s code for the Registered Plan Type.	Variable Character
Description	Description of the Registered Plan Type.	Variable Character

The following is an example of the data contained in the code table. 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 Table 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_Code	Description
1	XXXXX	Not Registered
2	CD200	RRIF
3	EF300	RLIF
4	GH400	RRSP
...	...	...

### 4.1.11 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	Expected Field Type
Currency_Code	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 Currency Code to the deposit account data table (see Table 0130 – Deposit Account Data).	Integer
MI_Currency_Code	This field contains the MI’s code for the currency.	Variable Character
Description	Description of the Currency Code.	Variable Character

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

Currency_Code	MI_Currency_Code	Description
1	CAD	Canadian dollar
2	USD	US dollar
3	GBP	Pound Sterling
4	AUD	Australian dollar
5	HKD	Hong Kong dollar
...	...	...

### 4.1.12 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	Expected Field Type
Insurance_Determination_Category_Type_Code	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 Table 0130 – Deposit Account Data).	Integer
Description	Description of the Insurance Determination Category Type.	Variable Character

The MI must use the following 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
8	Mortgage tax account

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) “Mortgage tax accounts” means a deposit held to the credit of a mortgagor for payment of realty taxes;
- g) “Basic” means all remaining deposits that are eligible for deposit insurance under the *CDIC Act*; and
- h) “Ineligible” means all remaining deposits not covered by the above.

### 4.1.13 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	Expected Field Type
CDIC_Hold_Status_Code	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_Hold_Status_Code to the deposit account data table (see Table 0130 –	Integer

	Deposit Account Data and Table 0800 – Hold Balance File).	
CDIC_Hold_Status	This field contains CDIC's Hold Status.	Variable Character

The MI must use the following 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

#### 4.1.14 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	Expected Field Type
Account_Status_Code	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 Status code to the deposit account data table (see Table 0130 – Deposit Account Data).	Integer
MI_Account_Status_Code	This field contains the MI's code for the Account Status.	Variable Character
Description	Description of the Account Status code.	Variable Character

The following is an example of the data contained in the code table. 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.
3	Closed	Deposit accounts that are closed.
...	...	...



### 4.1.15 Table 0237 – Trust Account Type

The trust account type (“Trust Account Type”) is a code table used to express the variety of Trust Account Types supported by MI deposit systems. The same Trust Account Type must be described in exactly the same way in each copy of the table.

Data Element	Description	Expected Field Type
Trust_Account_Type_Code	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 Trust Account Type code to the deposit account data table (see Table 0130 – Deposit Account Data).	Integer
MI_Trust_Account_Type	This field contains the MI’s code for the Trust Account Type.	Variable Character
Description	Description of the Trust Account Type.	Variable Character

Trust Account Type 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 Table 0130 – Deposit Account Data. MIs must replace all remaining example values with the values used in their systems.

Trust_Account_Type_Code	MI_Trust_Account_Type	Description
1	Non-Trust	Accounts that are not trust accounts
2	E1	Trust type 1
3	E2	Trust type 2
4	E3	Trust type 3
5	E4	Trust type 4
...	...	...

### 4.1.16 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	Expected Field Type
Clearing_Account_Code	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	Integer



Data Element	Description	Expected Field Type
	Clearing_Account_Code to the deposit account data table (see Table 0130 – Deposit Account Data).	
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”.	Character (1)
Description	Name of the institution for which the clearing account is maintained.	Variable Character

The following is an example of the data contained in the code table. 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
...	...	...

#### 4.1.17 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.

Data Element	Description	Expected Field Type
Account_Type_Code	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 Table 0130 – Deposit Account Data).	Integer
MI_Account_Type	This field contains the MI’s code for the Account Type.	Variable Character
Description	Description of the Account Type.	Variable Character

The following is an example of the data contained in the code table. The first 3 rows of this table must be as indicated below. 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)
...	...	...

#### 4.1.18 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 defined by CDIC.

Data Element	Description	Expected Field Type
CDIC_Product_Group_Code	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 Product Code table (see Table 0231 – Product Code).	Integer
CDIC_Product_Group	This field contains the Product Groups as defined by CDIC.	Variable Character
Description	Description of the CDIC Product Group.	Variable Character

The following is an example of the data contained in the code table. CDIC will provide the 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
...	...	...

#### 4.1.19 Table 0400 – Transaction Data

MI's 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	Expected Field Type
Account_Unique_ID	The primary key field used by the MI to identify the deposit account number.	Variable Character
Transaction_Number	Internally generated sequential number.	Variable Character



Data Element	Description	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 Transaction_Number.	Variable Character
Created_Date	Date and time the transaction was initiated.	DATE:TIME
Posted_Date	Date and time the transaction is to be posted.	DATE:TIME
Transaction_Value	The amount of the transaction in Canadian funds.	Decimal (15,2)
Foreign_Value	The amount of the transaction in foreign currency. Enter "" if not applicable.	Decimal (15,2)
Transaction_Code	The values for this field are prescribed in Table 0401 – Transaction Code.	Integer
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code. Enter "" if not applicable).	Integer
Debit_Credit_Flag	Debit or Credit status for the transaction. Enter "DR" for Debit or "CR" for Credit.	Character (2)

#### 4.1.20 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	Expected Field Type
Transaction_Code	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 Transaction Code to the transaction data table (see Table 0400 – Transaction Data).	Integer
MI_Transaction_Code	This field contains the MI's code for the transaction.	Variable Character
Description	Description of the Transaction Code.	Variable Character

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.



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
...	...	...

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

This table contains the key pairs (Depositor\_Unique\_ID and Account\_Unique\_ID) used to relate depositors (see Table 0100 – Depositor Data) to accounts (see Table 0130 – Deposit Account Data).

Data Element	Description	Expected Field Type
Depositor_Unique_ID	Depositor_Unique_ID must repeat for each of the associated accounts where a Depositor_Unique_ID has more than one account.	Variable Character
Account_Unique_ID	Where multiple Depositor_Unique_IDs are in a “Joint” relationship the Account_Unique_ID must repeat for each of the associated Depositor_Unique_IDs.	Variable Character
Relationship_Type_Code	The values for this field are prescribed in Table 0501 – Relationship Type.	Integer
Primary_Account_Holder_Flag	Enter “Y” if the Depositor is the primary account holder, otherwise “N”.	Character (1)

#### 4.1.22 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.

Data Element	Description	Expected Field Type
Relationship_Type_Code	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 Relationship Type to the depositor/ deposit account reference (see the Table 0500 – Depositor / Deposit Account	Integer



Data Element	Description	Expected Field Type
	Reference Table).	
MI_Relationship_Type	This field contains the MI's code for the Relationship Type.	Variable Character
Description	Description of the Relationship Type.	Variable Character

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

Relationship_Type_Code	MI_Relationship_Type	Description
1	R5	Trustee
2	R6	Guarantor
3	R8	Custodian
4	R10	Beneficiary
...	...	...

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

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.

Data Element	Description	Expected Field Type
Ledger_Account	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.	Integer
Ledger_Description	The description associated to the ledger account.	Variable Character
Ledger_Flag	Enter "GL" for a general ledger account or "SL" for a sub-ledger account.	Character (2)
GL_Account	Where the ledger account is sub-ledger (ledger_Flag = "SL") this field must have the general ledger account that the sub-ledger rolls up to, otherwise enter "".	Integer
Debit	Trial Balance Debit amount.	Decimal (15,2)
Credit	Trial Balance Credit amount.	Decimal (15,2)
Account_Unique_ID	This is the same as Account_Unique_ID in Table 0130 – Deposit Account Data	Variable Character
Account_Number	This is the same as Account_Number in Table 0130 – Deposit Account Data	Variable Character



Data Element	Description	Expected Field Type
Account_Balance	This is the same as the Account Balance in Table 0130 – Deposit Account Data	Decimal (15,2)

#### 4.1.24 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	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.	Variable Character
Subsystem_ID	This number will be used to link to the Subsystem table.  Please refer to Table 0999 – Subsystem.	Integer
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 (15,2)

#### 4.1.25 Table 0800 – Hold Balance File

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

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.	Variable Character
Subsystem_ID	This number will be used to link to the Subsystem table.  Please refer to Table 0999 – Subsystem.	Integer
CDIC_Hold_Status_Code	Please refer to Table 0235 – CDIC Hold Status Code.	Integer
Account_Balance	The account balance as at the completion	Decimal (15,2)



Data Element	Description	Expected Field Type
	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 account balance may be negative.	
Accessible_Balance	CDIC Accessible Balance. The Accessible_Balance 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 Accessible_Balance as at the determination time where an extract is requested on a day other than the determination time.	Decimal (15,2)
Excess_Limit	Portion of the account in excess of the insurance limit as at the determination time.	Decimal (15,2)
Hold_Credit	This is the insured amount owing to the depositor resulting from a CDIC Hold as at the determination time	Decimal (15,2)
CDIC_Hold_Amount	The amount of the CDIC hold applied to the account balance.	Decimal (15,2)
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer

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

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

The purpose of this table is to capture the interest accrued or payable for each account.

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.	Variable Character
Subsystem_ID	This number will be used to link to the Subsystem table.	Integer



Data Element	Description	Expected Field Type
	Please refer to Table 0999 – Subsystem.	
Last_Interest_Payment_Date	The date of the last interest payment to the account.	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 Currency code field.	Decimal (15,4)
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer

#### 4.1.27 Table 0999 – Subsystem

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

Data Element	Description	Expected Field Type
Subsystem_ID	The data in this field should increment by one, starting with a value of “001”. This reference number will be the primary key field, and will be used to identify subsystem files.	Integer
MI_Subsystem_Code	This field contains the MI’s code for the subsystem.	Variable Character
Description	Description of subsystem.	Variable Character

The following is an example of the data contained in the code table. 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 Table 0900 – Account Accrued Interest Data *Interest\_Accrued\_Amount* to zero.

## 4.2.1 Extract Options

The file extracts must conform to the following:

- Windows compatible text file
- Unicode
- Pipe-delimited

MIIs 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, 0110, 0120, 0201, 0211, 0221) and one file for each of the subsystems identified in Table 0999 – Subsystem.

## 4.2.2 Extract File Names

MIIs 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.	Numeric (zero padded) 24, 3
Subsystem_ID	For Option 1, and Option 3 depositor related files (such as 0100, 0110, 0120, 0201, 0211, 0221), the value "000" (3	Numeric (zero padded) 27, 3



File Name Element	Description	Format Start Position, Length
	zeros).  For Option 2 and Option 3 subsystem related files, a zero padded, 3 character string representing the integer Subsystem_ID that identifies the subsystem from which the data in the file was extracted (see Table 0999 – Subsystem).	

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>, 2010, using Extract Option 1:

File Name	MI ID	Timestamp	File Number	Extract Type	Specification Version	Subsystem_ID
ZZZZ2010101603280001001100000.txt	ZZZZ	20101016032800	0100	1	100	000
ZZZZ2010101603280001101100000.txt	ZZZZ	20101016032800	0110	1	100	000
ZZZZ2010101603280001201100000.txt	ZZZZ	20101016032800	0120	1	100	000
ZZZZ2010101603280001301100000.txt	ZZZZ	20101016032800	0130	1	100	000
ZZZZ2010101603280004001100000.txt	ZZZZ	20101016032800	0400	1	100	000
ZZZZ2010101603280005001100000.txt	ZZZZ	20101016032800	0500	1	100	000
ZZZZ2010101603280008001100000.txt	ZZZZ	20101016032800	0800	1	100	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>, 2010, using Extract Option 2 with two subsystems:

File Name	MI ID	Timestamp	File Number	Extract Type	Specification Version	Subsystem_ID
ZZZZ2010101603280001002100001.txt	ZZZZ	20101016032800	0100	2	100	001
ZZZZ2010101603280001102100001.txt	ZZZZ	20101016032800	0110	2	100	001
ZZZZ2010101603280001202100001.txt	ZZZZ	20101016032800	0120	2	100	001
ZZZZ2010101603280001302100001.txt	ZZZZ	20101016032800	0130	2	100	001
ZZZZ2010101603280004002100001.txt	ZZZZ	20101016032800	0400	2	100	001
ZZZZ2010101603280005002100001.txt	ZZZZ	20101016032800	0500	2	100	001
ZZZZ2010101603280008002100001.txt	ZZZZ	20101016032800	0800	2	100	001
ZZZZ2010101603280001002100002.txt	ZZZZ	20101016032800	0100	2	100	002
ZZZZ2010101603280001102100002.txt	ZZZZ	20101016032800	0110	2	100	002
ZZZZ2010101603280001202100002.txt	ZZZZ	20101016032800	0120	2	100	002
ZZZZ2010101603280001302100002.txt	ZZZZ	20101016032800	0130	2	100	002
ZZZZ2010101603280004002100002.txt	ZZZZ	20101016032800	0400	2	100	002



File Name
ZZZZ2010101603280005002100002.txt
ZZZZ2010101603280008002100002.txt

MI ID	Timestamp	File Number	Extract Type	Specification Version	Subsystem_ID
ZZZZ	20101016032800	0500	2	100	002
ZZZZ	20101016032800	0800	2	100	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>, 2010, using Extract Option 3 with two subsystems:

File Name
-----------

MI ID	Timestamp	File Number	Extract Type	Specification Version	Subsystem_ID
-------	-----------	-------------	--------------	-----------------------	--------------

ZZZZ2010101603280001003100000.txt
ZZZZ2010101603280001103100000.txt
ZZZZ2010101603280001203100000.txt
ZZZZ2010101603280001303100001.txt
ZZZZ2010101603280004003100001.txt
ZZZZ2010101603280005003100001.txt
ZZZZ2010101603280001303100002.txt
ZZZZ2010101603280004003100002.txt
ZZZZ2010101603280005003100002.txt

ZZZZ	20101016032800	0100	3	100	000
ZZZZ	20101016032800	0110	3	100	000
ZZZZ	20101016032800	0120	3	100	000
ZZZZ	20101016032800	0130	3	100	001
ZZZZ	20101016032800	0400	3	100	001
ZZZZ	20101016032800	0500	3	100	001
ZZZZ	20101016032800	0130	3	100	002
ZZZZ	20101016032800	0400	3	100	002
ZZZZ	20101016032800	0500	3	100	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 15<sup>th</sup>, 2010, using Extract Option 2 with two subsystems:

File Name
-----------

MI ID	Timestamp	File Number	Extract Type	Specification Version	Subsystem_ID
-------	-----------	-------------	--------------	-----------------------	--------------

ZZZZ201010160830007003100001.txt
ZZZZ201010160830007003100002.txt

ZZZZ	20101016083000	0700	3	100	001
ZZZZ	20101016083000	0700	3	100	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>				
				<b>Balance Date:</b> 11/18/2009
<b>Chequing Account - 222 222222</b>				
				<b>Balance Forward</b> \$105,563.79
Date	Description	Debit	Credit	Balance
11/18/2009	Uninsured claim in liquidation \$10,000			
11/15/2009	CDIC Distribution Total (1 plus 2)			\$100,000.00
11/15/2009	1 - CDIC Insured Distribution Total \$100,000			
11/15/2009	2 - Distribution of Uninsured Total \$0			
11/15/2009	3 - CDIC Hold \$10,000			
11/13/2009	Interim Accessible Funds (CDIC Hold Instructions)			\$1,000.00
11/13/2009	CDIC Hold Amount \$109,000			
11/13/2009	Balance as at failure			\$110,000.00
11/13/2009	7078 HOME DEPOT	\$19.70		\$110,000.00
11/10/2009	PAY		\$15,000.64	\$110,019.70
11/10/2009	STATE FARM	\$144.73		\$95,019.06
11/09/2009	PTS TO: 111 111111	\$10,000.00		\$95,163.79
11/09/2009	ATM W/D	\$400.00		\$105,163.79

In this example, the MI fails on November 13th, 2009 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 February 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 Account_Unique_ID will repeat for each line entry in the statement.	Variable Character
Date	Date of statement item.	DATE
Description	Description of the Statement item.	Character(100)
Debit	Reductions to the account balance.	Decimal(15,2)
Credit	Increases to the account balance.	Decimal(15,2)



Data Element	Description	Expected Field Type
Balance	Balances derived from the Account balance as at failure.	Decimal(15,2)

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 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										
<b>Table 0130 – Deposit Account Data</b>							<b>Table 0231 – Product Code</b>			
Account_Unique_ID	Account_Branch	Product_Code	Insurance_Determination_Category_Type_Code	Account_Balance	Currency_Code	...	Product_Code	MI_Product_Code	Description	
14445	14	1	3	6943.33	2	...	1	XXX-1234	High interest savings account	
...	...	...	...	...	...	...	2	XXX-1235	Chequing account	
							3	XXX-1239	Mortgage tax account	
							...	...	...	
							<b>Table 0234 – Insurance Determination Category Type</b>			
							Insurance_Determination_Category_Type_Code	MI_Insurance_Determination_Category_Type	Description	
							1	ID100	Uninsured	
							2	ID200	Basic coverage	
							3	ID300	Trust accounts	
							...	...	...	
							<b>Table 0233 – Currency Code</b>			
							Currency_Code	MI_Currency_Code	Description	
1	CAD	Canadian dollar								
2	USD	US dollar								
...	...	...								

For each of the file extract options:

- John Doe has a High Interest Saving Account with the balance of CAD 6943.33 and a Mortgage tax 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	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	Mortgage tax 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														
<b>Table 0100 – Depositor Data #1</b>				<b>Table 0500 – Depositor / Deposit Account Reference #1</b>		<b>Table 0130 – Deposit Account Data #1</b>								
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	...				
...	...	...	...	...	...	...	...	...	...	...				
<b>Table 0100 – Depositor Data #2</b>				<b>Table 0500 – Depositor / Deposit Account Reference #2</b>		<b>Table 0130 – Deposit Account Data #2</b>								
Depositor_Unique_ID	Name	Depositor_Branch	...	Depositor_Unique_ID	Account_Unique_ID	Account_Unique_ID	Product_Code	Account_Balance	Currency_Code	...				
333	ABC	5	...	111	10002	10002	2	700	3	...				
...	...	...	...	333	30001	30001	1	1350.26	2	...				
...	...	...	...	...	...	...	...	...	...	...				

Multiple Tables per Code Table					
<b>Table 0231 – Product Code #1</b>			<b>Table 0233 – Currency Code #1</b>		
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
...	...	...	...	...	...
<b>Table 0231 – Product Code #2</b>			<b>Table 0233 – Currency Code #2</b>		



Product_ Code	MI_Product_ Code	Description	Currency_ Code	MI_Currency_ Code	Description
1	XXX-1235	Chequing account	1	USD	US dollar
2	XXX-1239	Mortgage tax account	2	CAD	Canadian dollar
...	...	...	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	3	...
				333	30001	30001	1	1350.26	2	...
				...	...	...	...	...	...	...



Multiple Table per Code Table					
Table 0231 – Product Code #1			Table 0233 – Currency Code #1		
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
...	...	...	...	...	...
Table 0231 – Product Code #2			Table 0233 – Currency Code #2		
Product_ Code	MI_Product_ Code	Description	Currency_ Code	MI_Currency_ Code	Description
1	XXX-1235	Chequing account	1	USD	US dollar
2	XXX-1239	Mortgage tax account	2	CAD	Canadian dollar
...	...	...	3	EUR	Euro