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Canada Deposit Insurance Corporation

Société d'assurance-dépôts du Canada

Guidelines for Anonymizing Data Elements in a Deposit Data Extract based on DSR 3.0

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Guidelines for Anonymizing Deposit Data Extract

This document specifies the data elements contained in the Data and System Requirements 3.0 (DSR 3.0) technical specifications which a member institution (MI) is permitted to mask[1] for a "de-identified deposit data extract" request from CDIC.

Data elements that are **not** listed below must **not** be masked.

Member Institutions **must not blank out the** contents of the data elements **or use default values** (except in the case of the Birth_date field).

If the contents of a data element in the production data extract is **blank, do not mask or insert a default value.**

Table 0100 – Depositor Data

Data Element	Requirement
Depositor_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **uniqueness** and **foreign key** relationship to other tables. Uniqueness must not be case sensitive.
Depositor_ID_Link	Mask contents of the data field but do not blank out the field. Maintain **uniqueness.** Uniqueness must not be case sensitive.
Depositor_ID	Mask contents of the data field but do not blank out the field.
Name_Prefix	Mask contents of the data field but do not blank out the field.
Name	Mask contents of the data field but do not blank out the field. If the depositor is a nominee broker **do not** mask the field. (See example 3 below)
First_Name	Mask contents of the data field but do not blank out the field.
Middle_Name	Mask contents of the data field but do not blank out the field.
Last_Name	Mask contents of the data field but do not blank out the field.
Name_Suffix	Mask contents of the data field but do not blank out the field.
Birth_Date	Use default value of 19000101 (January 01, 1900).
Phone_1	Mask contents of the data field but do not blank out the field.
Phone_2	Mask contents of the data field but do not blank out the field.
Email	Mask contents of the data field but do not blank out the field.

[1] For the purposes of this document, masking refers to **substituting** original data with modified content but **does not** include blanking out the original contents.

Examples (for illustration purposes only):

1. *Masking of Name_Prefix, Name, First_Name, Middle_ Name, Last_ Name, and Name_Suffix fields which are **populated**.*

Original Value:

Table 0100 – Depositor Data:

Name_Prefix	Name	First_Name	Middle_Name	Last_Name	Name_Suffix
MR.	JAMES HENRY BOND SR.	JAMES	HENRY	BOND	SR.

Masked Value:

Table 0100 – Depositor Data:

Name_Prefix	Name	First_Name	Middle_Name	Last_Name	Name_Suffix
HGA	JFLDS JKLFA JKFL FHA	JFLDS	JKLFA	JKFL	FHA

2. *Masking of Name_Prefix, First_Name, Middle_ Name, Last_ Name, and Name_Suffix fields which are **blank**.*

Original Value:

Table 0100 – Depositor Data:

Name_Prefix	Name	First_Name	Middle_Name	Last_Name	Name_Suffix
	UNIVERSAL EXPORTS INC.				

Masked Value:

Table 0100 – Depositor Data:

Name_Prefix	Name	First_Name	Middle_Name	Last_Name	Name_Suffix
	UTIOWTMJA MFEWBGF JLKA				

3. Masking of Name field containing the name of a Nominee Broker

Do not mask the Name field for Depositor_Unique_ID in table 0100 where the corresponding Account_Unique_ID in table 0130 has a Trust_Account_Type_Code = 3.

Original Value:

Table 0100 – Depositor Data:

Depositor_Unique_ID	Name_Prefix	Name	First_Name	Middle_Name	Last_Name	Name_Suffix
101		ABC SECURITIES INC.				

Table 130 – Deposit Account Data:

Account_Unique_ID	Trust_Account_Type_Code
200	3

Table 500 – Depositor/Deposit Account Reference Table:

Depositor_Unique_ID	Account_Unique_ID
101	200

Masked Value:

Table 0100 – Depositor Data:

Depositor_Unique_ID	Name_Prefix	Name	First_Name	Middle_Name	Last_Name	Name_Suffix
XY1		ABC SECURITIES INC.				

Table 130 – Deposit Account Data:

Account_Unique_ID	Trust_Account_Type_Code
XY2	3

Table 500 – Depositor/Deposit Account Reference Table:

Depositor_Unique_ID	Account_Unique_ID
XY1	XY2

Table 0110 – Personal Identification Data

Data Element	Requirement
Depositor_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0100.
Identification_Number	Mask contents of the data field but do not blank out the field.

Table 0120 – Address Data

Data Element	Requirement
Depositor_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0100.
Address_1	Mask contents of the data field but do not blank out the field.
Address_2	Mask contents of the data field but do not blank out the field.
Postal_Code	**Do not mask the first three characters** of the postal code for Canadian and U.S. addresses. Example: Original Value = A1A 2B2 Masked Value = A1A XYZ

Table 0121 – External Account Data

Data Element	Requirement
Depositor_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0100.
Payee_Name	Mask contents of the data field but do not blank out the field.
Transit_Number	Mask contents of the data field but do not blank out the field.
Account_Number	Mask contents of the data field but do not blank out the field.

Table 0130 – Deposit Account Data

Data Element	Requirement
Account_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **uniqueness** and **foreign key** relationship to other tables. Uniqueness must not be case sensitive.
Account_Number	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to other tables.
Registered_Plan_Number	Mask contents of the data field but do not blank out the field.

Table 0140 – MI Deposit Hold Data

Data Element	Requirement
Account_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0130.

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

Data Element	Requirement
Account_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0130.
Account_Number	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0130.
Name	Mask contents of the data field but do not blank out the field. Ensure that the same Name value across the table is masked identically. *(See example below)*
First_Name	Mask contents of the data field but do not blank out the field. Ensure that the same First_Name value across the table is masked identically.
Middle_Name	Mask contents of the data field but do not blank out the field. Ensure that the same Middle_Name value across the table is masked identically.
Last_Name	Mask contents of the data field but do not blank out the field. Ensure that the same Last_Name value across the table is masked identically.
Address_1	Mask contents of the data field but do not blank out the field. Ensure that the same Address_1 value across the table is masked identically.
Address_2	Mask contents of the data field but do not blank out the field. Ensure that the same Address_2 value across the table is masked identically.
Postal_Code	Mask contents of the data field but do not blank out the field. Ensure that the same Postal_Code value across the table is masked identically.

Examples:

Original values:

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

Account_Unique_ID	Account_Number	Name	First Name	Middle Name	Last Name	Address_1	Address_2	City	Province	Postal Code	Country
A100001	A100001	JAMES HENRY BOND	JAMES	HENRY	BOND	50 BAKER ST	SUITE 100	OTTAWA	ON	A1A 2B2	CANADA
B100009	B100009	JAMES HENRY WALTERS	JAMES	HENRY	WALTERS	50 BAKER ST	SUITE 200	OTTAWA	ON	A1A 2B2	CANADA
C100002	C100002	SHERLOCK HOLMES	SHERLOCK		HOLMES	50 BAKER ST	SUITE 300	OTTAWA	ON	A1A 3B3	CANADA
D100007	D100007	CHARLES HOLMES	CHARLES		HOLMES	71 KING ST		CALGARY	AB	C2C 2D2	CANADA

Masked Values:

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

Account_Unique_ID	Account_Number	Name	First Name	Middle Name	Last Name	Address_1	Address_2	City	Province	Postal Code	Country
0000001	0000001	JFLDS JKLFA JKFL	JFLDS	JKLFA	JKFL	XY XYXXY YX	YYX11 YYX	OTTAWA	ON	XRX XYZ	CANADA
0000009	0000009	JFLDS JKLFA HJHHHHR	JFLDS	JKLFA	HJHHHHR	XY XYXXY YX	YYX11 YX2	OTTAWA	ON	XRX XYZ	CANADA
0000002	0000002	JAJJJJJY ZBZZZJ	JAJJJJJY		ZBZZZJ	XY XYXXY YX	YYX11 YX3	OTTAWA	ON	XRX RXR	CANADA
0000007	0000007	KGKKKKW ZBZZZJ	KGKKKKW		ZBZZZJ	ST STST TS		CALGARY	AB	TUT UTU	CANADA

Table 0153 – Beneficiary Data - Nominee Broker

Data Element	Requirement
Account_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0130.
Account_Number	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0130.

Table 0160 - Federal Credit Union Transitional Coverage

Data Element	Requirement
Account_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0130.

Table 0400 – Transaction Data

Data Element	Requirement
Account_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0130.

Table 0500 – Depositor / Deposit Account Reference Table

Data Element	Requirement
Depositor_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0100.
Account_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0130.

Table 0600 – Ledger and Sub-Ledger Balances (if provided)

Data Element	Requirement
Account_Unique_ID	Mask contents of the data field but do not blank out the field. Maintain **foreign key** relationship to table 0130.
Account_Number	Mask contents of the data field but do not blank out the field.

Table 0800 – Hold Balance File

Data Element	Requirement
Account_Unique_ID	Mask contents of the data field but do not blank out the field. Uniqueness must not be case sensitive.

Table 0900 – Account Accrued Interest Data

Data Element	Requirement
Account_Unique_ID	Mask contents of the data field but do not blank out the field. Uniqueness must not be case sensitive.