

CDIC Data and System Requirements v3.0

Member Information Session – 23 January 2020

UPDATED as of May 19, 2020

The Government of Canada has advised CDIC that [changes](#) to deposit protection originally slated for April 30, 2021 are deferred by one year and **will now come into force on April 30, 2022.**

As a result, this document has been updated to replace previous references to April 30, 2021 with April 30, 2022. No other content changes have been made. Any reference to April 30, 2021 in any document issued by CDIC before May 19, 2020 is superseded by this update.

Agenda

1. Introduction
2. Background
3. CDIC Act Amendments
4. Insurance Determination and Payments
5. For More Information

Appendix A – Examples

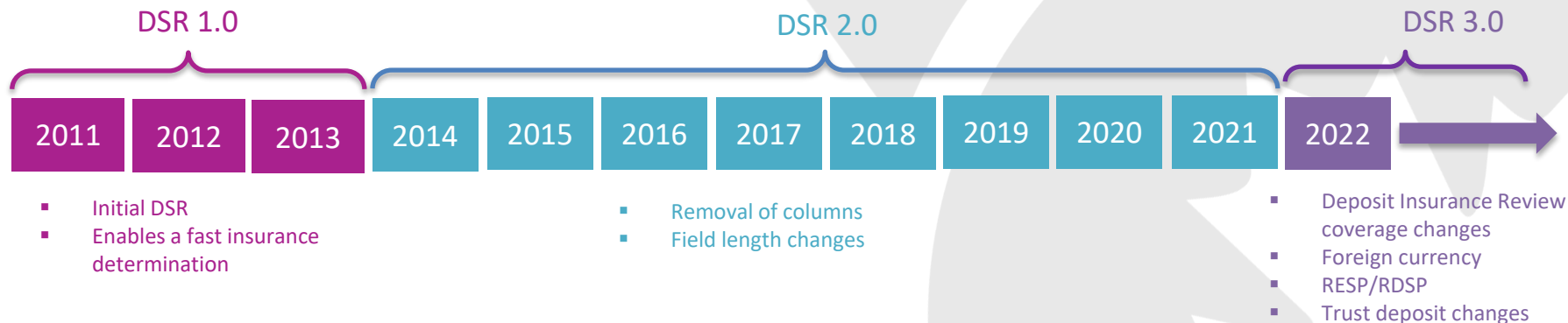
Appendix B – Insurance Category Determination

1. Introduction

- This session will focus on how the upcoming deposit insurance coverage changes impact the *Data and Systems Requirement (DSR)* specification
- The latest version, DSR 3.0 comes into effect on 30 April 2022
- The DSR 3.0 includes two main types of changes related to:
 - CDIC Act Amendments
 - Insurance Determination and Payout Process Improvements
- The purpose of this session is to outline the DSR 3.0 changes
- This session will be more technical in nature and assumes familiarity with the DSR 2.0 and the table structure

2. Background

- In the unlikely event that a member institution should fail, CDIC is obliged to make payments to depositors in accordance with its insurance rules
- 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
- The DSR is the technical specification for the MI data extracts



3. CDIC Act Amendments

- 3.1 Changes to Deposit Insurance / DSR v2.0 and DSR v3.0 Effective Dates
- 3.2 Changes to Insurance Categories
- 3.3 Foreign Currency
- 3.4 Identification of Trust Account Types
- 3.5 Disclosure of Beneficiary and Individual Information
- 3.6 Identification of a Nominee Broker

3.1 Changes to Deposit Insurance / DSR v2.0 and DSR v3.0 Effective Dates

Changes to Deposit Insurance	Coverage Effective Date	<u>DSR v2.0</u> Effective up to April 29, 2022	<u>DSR v3.0</u> Effective from April 30, 2022
Foreign Currency eligibility	April 30, 2020	Insurance Determination Category – Ineligible <ul style="list-style-type: none"> CDIC will reclassify the deposits to the applicable eligible insurance category 	Insurance Determination Category – Applicable eligible insurance determination category <ul style="list-style-type: none"> Table 0130 – Deposit Account Data
Term deposits > 5 years	April 30, 2020	Insurance Determination Category – Ineligible <ul style="list-style-type: none"> CDIC will reclassify the deposits to the applicable eligible insurance category 	Insurance Determination Category Type – Applicable eligible insurance determination category <ul style="list-style-type: none"> Table 0130 – Deposit Account Data
New categories: RESP and RDSP	April 30, 2022	Insurance Determination Category - Trust	Insurance Determination Category Type – RESP or RDSP <ul style="list-style-type: none"> Table 0130 – Deposit Account Data Table 0234 – Insurance Determination Category Type
Removal of Insurance Category: Mortgage Tax Account	April 30, 2022	Insurance Determination Category – Mortgage Tax Account	Insurance Determination Category – Applicable eligible insurance determination category e.g. Eligible Mortgage Tax deposit account under more than one name – Insurance Determination Category – Joint <ul style="list-style-type: none"> Table 0130 – Deposit Account Data Table 0234 – Insurance Determination Category Type
Trust changes	April 30, 2022	N/A	Trust Account Types – CDIC pre-defined: Nominee Broker, Professional Trustee, Not a nominee broker and not a professional trustee <ul style="list-style-type: none"> Table 0130 – Deposit Account Data <p>Beneficiary and Individual Data Disclosure:</p> <ul style="list-style-type: none"> Table 0152 Beneficiary Data - Not a nominee broker and not a professional trustee Table 0153 Beneficiary Data - Nominee Broker <p>Single Nominee Broker Record</p> <ul style="list-style-type: none"> Table 0100 – Depositor Data

3.2 Changes to Insurance Categories

- A separate new category for RESP deposits (currently in DSR v2.0 classified under the Trust insurance category)
- A separate new category for RDSP deposits (currently in DSR v2.0 classified under the Trust insurance category)
- Removal of Mortgage Tax Accounts (MTA) as a separate insurance category
 - Eligible MTAs will continue to be covered under the other applicable eligible insurance categories (e.g. Basic for a MTA under a single name or Joint for a MTA under more than one name)

Change	Type	Data Element(s) and/or Table(s)
Insurance Category Changes: <ul style="list-style-type: none"> ▪ Addition of RESP and RDSP × Deletion of mortgage tax accounts 	<ul style="list-style-type: none"> ▪ Addition of new rows × Deletion of existing row 	Table 0234 – Insurance Determination Category Type: <ul style="list-style-type: none"> ▪ “9” RESP ▪ “10” RDSP × “8” Mortgage Tax Accounts

3.3 Foreign Currency

- Foreign Currency (FC) deposits will be eligible for deposit insurance coverage
- Foreign currency deposits should no longer be classified in the ineligible insurance category and should be re-classified to the applicable eligible insurance categories. For example:
 - FC deposit account under a single name would be classified as the Basic insurance category
 - FC deposit account under more than one name would be classified as the Joint insurance category
- For those foreign currencies where the daily exchange rate is published on the Bank of Canada (BoC) web-site, CDIC will not require the MI's exchange rate
- For FCs which are not published on the BoC website, the MI will be required to provide CDIC with their last published Foreign Currency to Canadian Dollar exchange rate of the previous day

3.3 DSR Specification Change

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> The MI must map the existing <u>MI Currency Code</u> values for a given currency to one <u>ISO Currency Code</u> 	<ul style="list-style-type: none"> Added a new data element to an existing table 	<p>Table 0233 – Currency Code:</p> <ul style="list-style-type: none"> ISO Currency Code
<ul style="list-style-type: none"> The MI must provide the MI's <u>last published previous day's FC to CAD</u> Exchange rates where the BoC rates are not published 	<ul style="list-style-type: none"> Added a new table referencing an existing table 	<p>Table 0242 – MI Published Foreign Currency Exchange Rate:</p> <ul style="list-style-type: none"> ISO Currency Code Foreign Currency CAD FX <p>Note: Data is only required from MIs who hold FC where the BoC daily rate is not published. Otherwise, Table 0242 would only contain the header row containing the data element names</p>

3.4 Identification of Trust Account Types



Nominee Broker

A person who is a party to an agreement with a member institution in order to make deposits as a nominee on behalf of another person



Professional Trustee

A professional trustee means any of the following who is not a nominee broker:

- public trustee
- federal, provincial or municipal government, or a department or agency of such a government
- lawyer or partnership of lawyers
- person who is acting as a trustee of moneys for others in the course of business and is required by or under a statute to hold the deposit in trust
- person who is acting as a trustee of moneys for others in the course of business and is subject to the rules of a securities commission, stock exchange or other regulatory or self-regulating organization that audits compliance with those rules
- regulated federal or provisional trust company acting in the capacity of a depositor



Not A Nominee Broker and Not a Professional Trustee

A trust account which does not meet the two other categories

3.4 DSR Specification Change

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> MIIs must use the pre-defined values to identify the type of trust at the account level 	<ul style="list-style-type: none"> Changes to the existing description of the requirements 	<p>Table 0237 – Trust Account Type:</p> <ul style="list-style-type: none"> “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

3.5 Disclosure of Beneficiary and Individual Information

- Inclusion of beneficiary and individual information in the DSR v3.0 deposit data extract
- Nominee Broker: The MI will be required to provide the Beneficiary/Individual alphanumeric code, and the interest (share) of the beneficiary in the deposit. This information will be a pass through from the nominee broker
- Professional Trustee Account: No requirement to provide beneficiary/individual information in the DSR, other than identification of Trust Account Type
- Not a Nominee Broker and not a Professional Trustee Account: The MI will be required to provide the beneficiary/individual name, address, and the interest (share) of the beneficiary in the deposit
- Note: Individual is a person whom ultimately benefits from a Special Income Arrangement (“SIA”). e.g. Annuitant of a RRSP or RRIF, Holder of a TFSA, Child(ren) of a RESP or RDSP

3.5 DSR Specification Change

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> The MI must provide such beneficiary/individual information as required according to the trust account type 	<ul style="list-style-type: none"> New tables 	<p><u>Table 0152 – Beneficiary Data - Not a Nominee Broker and not a Professional Trustee Account:</u></p> <ul style="list-style-type: none"> Name, First_Name, Middle_Name, Last_Name Address 1; Address 2; City; Province; Postal Code; Country Account Unique ID; Account Number SIA_Individual_Flag Interest in Deposit Flag (Identifies if the below is % or Amount) Interest in Deposit (either the % or Amount) <p><u>Table 0153 – Beneficiary Data - Nominee Broker:</u></p> <ul style="list-style-type: none"> Beneficiary ID (Beneficiary/Individual Alphanumeric Code passed through from the given Nominee Broker) Account Unique ID; Account Number SIA_Individual_Flag Interest in Deposit Flag (Identifies if the below is % or Amount) Interest in Deposit (either the % or Amount)

Note: For a Special Income Arrangement (“SIA”) (i.e. RRSP, RRIF, TFSA, RESP, or RDSP), flag each individual whom 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.)

3.6 Identification of a Nominee Broker

- Assignment of a single record for a given nominee broker legal entity

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> Restriction of a single depositor record for a given Nominee Broker 	<ul style="list-style-type: none"> Changes made to the existing description of the requirements 	Table 0100 – Depositor Data: <ul style="list-style-type: none"> Single depositor record where the Depositor ID Link and Depositor Unique ID share the same value

4. Insurance Determination and Payments

- 4.1 Registered Deposit Amounts
- 4.2 MI Holds
- 4.3 Depositors and Deposit Accounts
- 4.4 Federal Credit Union Pre-existing Term Deposits
- 4.5 Payee
- 4.6 Depositor Address
- 4.7 Depositor External Accounts
- 4.8 Unique Depositor View and Phone Types

4.1 Registered Deposit Account Direct Transfers

- Identify deposit accounts where the member would complete a direct transfer to another Financial Institution (FI) to preserve the registered tax shelter. e.g. Registered deposit accounts opened directly with the member.
- Members may receive registered deposits from Nominee Brokers. Since the registered account is originating from the Nominee Broker, the Nominee Broker's client's registered tax shelter would not be impacted in the event of a payout.

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> Identify registered deposit accounts that would require a direct transfer to another FI to preserve the registered tax shelter. 	<ul style="list-style-type: none"> Added a new data element 	Table 0130 – Deposit Account Data: <ul style="list-style-type: none"> MI Issued Registered Account Flag

4.2 MI Holds

- Identification of holds the MI has placed on depositors' accounts for various reasons (e.g. possible fraud, suspicious activity, large amount in transit, recent deposit that has not cleared, etc.)
- Account Balance must not be reduced by any MI Holds
- This file is not related to CDIC Holds (Table 0700 and 0800)

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> ▪ Identification of MI deposit account holds (deposits the MI has made unavailable to the depositor) 	<ul style="list-style-type: none"> ▪ New Tables 	<p>Table 0140 – MI Deposit Hold:</p> <ul style="list-style-type: none"> ▪ Account Unique ID ▪ MI Deposit Hold Code ▪ MI Deposit Hold Scheduled Release Date ▪ Currency Code ▪ MI Deposit Hold Amount <p>Table 0241 – MI Deposit Hold Code:</p> <ul style="list-style-type: none"> ▪ MI Deposit Hold Code ▪ MI Deposit Hold Type ▪ Description

4.3 Depositors and Deposit Accounts

- Non-Resident Country Code: Purpose of remitting withholding tax to CRA on accrued interest paid to non-resident depositors
- MI Responsible Parties: Responsible parties include board of directors, senior management, and external auditors of the MI
- MI Related Deposits: Deposit accounts in the name of the MI, its parent, or its subsidiary

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> ▪ Identification of depositors who are non-residents ▪ Identification of the MI's responsible parties (board of directors, officers, external auditor) 	<ul style="list-style-type: none"> ▪ New data element added in existing table ▪ New data element added in existing table 	Table 0100 – Depositor Data: <ul style="list-style-type: none"> ▪ Non-Resident Country Code ▪ MI Responsible Parties
<ul style="list-style-type: none"> ▪ Identification of deposits related with the MI 	<ul style="list-style-type: none"> ▪ New data element added in existing table 	Table 0130 – Deposit Account Data: <ul style="list-style-type: none"> ▪ MI Related Deposit Flag

4.4 Federal Credit Union Pre-existing Term Deposits

- Provides pre-transition term deposit information of a Federal Credit Union (FCU)
- This file is required only from an FCU

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> ▪ Identification of FCU pre-existing term deposits 	<ul style="list-style-type: none"> ▪ New table added 	<p>Table 0160 – Federal Credit Union Transitional Coverage:</p> <ul style="list-style-type: none"> ▪ Account Unique ID ▪ Account Open Date ▪ Insurance Determination Category Type Code ▪ Continuation Balance
<ul style="list-style-type: none"> ▪ Identification of accounts under the provincial deposit insurance coverage 	<ul style="list-style-type: none"> ▪ New table added 	<p>Table 0234 – Insurance Determination Category Type</p> <ul style="list-style-type: none"> ▪ Value starting at “101” to reflect the provincial deposit insurance coverage

4.5 Payee

- Identification of the payee(s) of a deposit account that would receive payment(s) in the event of the MI's failure
- That is, the person(s) to whom the payments would be made in the event the deposit account should close

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> ▪ Identify to whom payments would be made in the event the account should close 	<ul style="list-style-type: none"> ▪ Changes made to the existing description of the requirements 	Table 0500 – Depositor/Deposit Account Reference: <ul style="list-style-type: none"> ▪ Addition of Payee Flag
<ul style="list-style-type: none"> ▪ For a given depositor (i.e. Depositor Unique ID records with the same Depositor ID Link), restricting only one depositor record to a given deposit account 	<ul style="list-style-type: none"> ▪ Changes made to the existing description of the requirements 	Table 0500 – Depositor/Deposit Account Reference

4.6 Depositor Address

- Requirement to provide standardized depositor addresses

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> Mandatory address fields 	<ul style="list-style-type: none"> Changes made to the existing description of the requirements 	Table 0120 – Address Data: <ul style="list-style-type: none"> Canada and USA: <i>Address 1, City, Province, Postal Code, Country</i> Other countries: <i>Address 1, Country.</i>
<ul style="list-style-type: none"> Identification of a single primary address for a given depositor record (Depositor Unique ID) where payments and/or account correspondences would be mailed to in the event all deposit accounts for the given Depositor Unique ID should close 	<ul style="list-style-type: none"> Changes made to the existing description of the requirements 	Table 0120 – Address Data: <ul style="list-style-type: none"> <i>Primary Address Flag</i>
<ul style="list-style-type: none"> Consistent recording of Province and country conforming to Canada Post Addressing Guideline/International Destination Listing 	<ul style="list-style-type: none"> Changes made to the existing description of the requirements 	Table 0120 – Address Data: <ul style="list-style-type: none"> Canada and USA: <i>Province</i> All Countries: <i>Country</i>

4.7 Depositor External Accounts

- External Accounts “EAs” refers to the depositor’s Canadian Dollar deposit accounts at other Canadian financial institutions (“FIs”), that the depositor has already provided directly to the MI, for the purposes of fund transfers
- Requirement to provide external accounts applies only if the information is already collected by the MI
- Where a MI has subsidiaries that are CDIC MIs, this information 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

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> New table to capture external accounts information 	<ul style="list-style-type: none"> New table 	<p>0121 – External Accounts:</p> <ul style="list-style-type: none"> Depositor Unique ID Payee Name Institution Number Transit Number Account Number Currency Code Joint Account Flag Start Date Last Funds Transfer Last Outbound Funds Transfer Next Outbound Funds Transfer

4.8 Unique Depositor View and Phone Types

- Requirement to provide a unique depositor identifier across all insurance categories
- Identification of the phone type, where available

Change	Type	Data Element(s) and/or Table(s)
<ul style="list-style-type: none"> ▪ Unique depositor view across all insurance determination categories 	<ul style="list-style-type: none"> ▪ Changes to the existing description of the requirements 	Table 0100 – Depositor Data:
<ul style="list-style-type: none"> ▪ Identification of phone types 	<ul style="list-style-type: none"> ▪ New data elements ▪ New reference code table for Phone Type 	Table 0100 – Depositor Data: <ul style="list-style-type: none"> ▪ Phone 1 Type ▪ Phone 2 Type Table 0202 – Phone Type: <ul style="list-style-type: none"> ▪ “1” Phone number not available ▪ “2” Mobile ▪ “3” Home or Personal ▪ “4” Business or Work ▪ “5” Fax

5. For More Information

- Visit the CDIC website: <https://www.cdic.ca/>
- Send any questions or comments to: questions@cdic.ca
- Reference to the DSR 3.0 Specification: <https://www.cdic.ca/financial-community/for-cdic-members/data-and-system-requirements/>

Appendix A - Examples

- Example 1 - Same Depositor with Different Names
- Example 2 - Depositor is an Entity
- Example 3 - Co-owned (Joint) Deposit Account
- Example 4 - Trust Deposit Accounts at the MI
- Example 5 - TFSA Deposit Account at the MI
- Example 6 - Trust Deposit Account with Multiple Beneficiaries
- Example 7 - RESP Deposit Account at the MI
- Example 8 - Nominee Broker RRSP Deposit Account at the MI
- Example 9 - Nominee Broker RESP Deposit Account at the MI

Appendix A

Example 1 - Same Depositor with Different Names

- **JANET DOE** has a deposit account at the given member institution (MI)
- **JANET THOMPSON** (the same depositor) and has another deposit account at the same MI

0100 Depositor Data	0120 Address Data	0130 Deposit Account Data	0500 Depositor/ Deposit Account Reference
<p>Record for JANET DOE</p> <ul style="list-style-type: none"> • Name "JANET DOE" • Depositor Unique ID "999" • Depositor ID Link "111" 	<p>Record for JANET DOE</p> <ul style="list-style-type: none"> • Primary Address Flag "Y" • Undeliverable Flag "N" 	<p>Record for Account 222</p> <ul style="list-style-type: none"> • Account Balance: \$80,000 • Insurance Category: Basic 	<p>Record for Account 222 and JANET DOE</p> <ul style="list-style-type: none"> • Payee Flag "Y" • Primary Account Holder Flag "Y"
<p>Record for JANET THOMPSON</p> <ul style="list-style-type: none"> • Name "JANET THOMPSON" • Depositor Unique ID "888" • Depositor ID Link "111" 	<p>Record for JANET THOMPSON</p> <ul style="list-style-type: none"> • Primary Address Flag "Y" • Undeliverable Flag "N" 	<p>Record for Account 333</p> <ul style="list-style-type: none"> • Account Balance: \$20,000 • Insurance Category: Basic 	<p>Record for Account 333 and JANET THOMPSON</p> <ul style="list-style-type: none"> • Payee Flag "Y" • Primary Account Holder Flag "Y"

Each depositor record is in Tables 0100. The records are linked via the same Depositor ID Link.

Appendix A

Example 2 - Depositor is an Entity

- **XYZ COMPANIES LTD** has a deposit account at the given member institution (MI)
- **JONE TOM** is the **signing officer** (e.g. required to endorse cheques made payable to **XYZ COMPANIES LTD**)

0100 Depositor Data	0120 Address Data	0130 Deposit Account Data	0500 Depositor/Deposit Account Reference
<p>Record for XYZ COMPANIES LTD</p> <ul style="list-style-type: none"> • Name "XYZ COMPANIES LTD" • Depositor Unique ID "555" • Depositor ID Link "555" <p>Record for JONE TOM</p> <ul style="list-style-type: none"> • Name "JONE TOM" • Depositor Unique ID "666" • Depositor ID Link "666" 	<p>Record for XYZ COMPANIES LTD</p> <ul style="list-style-type: none"> • Primary Address Flag "Y" • Undeliverable Flag "N" <p>Record for JONE TOM</p> <ul style="list-style-type: none"> • Primary Address Flag "Y" • Undeliverable Flag "N" 	<p>Record for Account 555</p> <ul style="list-style-type: none"> • Account Balance: \$80,000 • Insurance Category: Basic 	<p>Record for Account 555 and XYZ COMPANIES LTD</p> <ul style="list-style-type: none"> • Payee Flag "Y" • Primary Account Holder Flag "Y" <p>Record for Account 555 and JONE TOM</p> <ul style="list-style-type: none"> • Payee Flag "N" • Primary Account Holder Flag "N"

XYZ COMPANIES LTD and JONE TOM are recorded in Table 0100 separately.

Payment payable to "XYZ COMPANIES LTD" (e.g. cheque mailed to Primary Account Holder)

Appendix A

Example 3 - Co-owned (Joint) Deposit Account

- **JANET THOMPSON AND PETER THOMPSON** has a joint deposit account directly at the MI
- **JANET's the Primary Account Holder**

0100 Depositor Data	0120 Address Data	0130 Deposit Account Data	0500 Depositor/ Deposit Account Reference
Record for JANET <ul style="list-style-type: none"> • Depositor Unique ID "888" • Name "JANET THOMPSON" Record for PETER <ul style="list-style-type: none"> • Depositor Unique ID "777" • Name "PETER THOMPSON" 	Record for JANET <ul style="list-style-type: none"> • Primary Address Flag "Y" • Undeliverable Flag "N" Record for PETER <ul style="list-style-type: none"> • Primary Address Flag "Y" • Undeliverable Flag "N" 	Record for Account 111 <ul style="list-style-type: none"> • Account Balance: \$50,000 • Insurance Category: Joint • Joint Account Flag "Y" 	Record for Account 111 and JANET <ul style="list-style-type: none"> • Payee Flag "Y" • Primary Account Holder Flag "Y" Record for Account 111 and PETER <ul style="list-style-type: none"> • Payee Flag "Y" • Primary Account Holder Flag "N"

Each joint depositor is recorded in Tables 0100 (Full Legal Name) and 0120 (Current Address)

CDIC would pay the joint depositors their eligible insured amounts in the event of the MI failure

Payments payable to "JANET THOMPSON AND PETER THOMPSON" (e.g. cheque mailed to Primary Account Holder)

Appendix A

Example 4 - Trust Deposit Accounts at the MI

- JANET THOMPSON (i.e. trustee) has two trust deposit accounts (non-registered) directly at the MI. **MYRIAM is the only beneficiary for Account 123.** **MATT is the only beneficiary for Account 789.**

0100 Depositor Data	0120 Address Data	0130 Deposit Account Data	0500 Depositor/ Deposit Account Reference	0152 Beneficiary Data / Not a Nominee Broker and not a Professional Trustee
Trustee's record <ul style="list-style-type: none"> Name "JANET THOMPSON" 	Trustee's record <ul style="list-style-type: none"> Primary Address Flag "Y" Undeliverable Flag "N" 	Account 123's record <ul style="list-style-type: none"> Account Balance: \$40,000 Insurance Category: Trust Trust Account Type: Not a Nominee Broker and not a Professional Trustee Account 789's record <ul style="list-style-type: none"> Account Balance: \$60,000 Insurance Category: Trust Trust Account Type: Not a Nominee Broker and not a Professional Trustee 	Record for Account 123 and JANET <ul style="list-style-type: none"> Payee Flag "Y" Primary Account Holder Flag "Y" Record for Account 789 and JANET <ul style="list-style-type: none"> Payee Flag "Y" Primary Account Holder Flag "Y" 	Record for Account 123 and MYRIAM <ul style="list-style-type: none"> MYRIAM's full legal name MYRIAM's current address data SIA Individual Flag "" (i.e. blank) Interest in Deposit: 100% Record for Account 789 and MATT <ul style="list-style-type: none"> MATT's full legal name MATT's current address data SIA Individual Flag "" (i.e. blank) Interest in Deposit: 100%

The 'Depositor' recorded in Tables 0100 and 0120 (Current Address)

Insurance Category: Trust

CDIC would pay the trustee their eligible insured amounts in the event of the MI failure

Beneficiaries of the trust are recorded in Table 0152

Appendix A

Example 5 - TFSA Deposit Account at the MI

- JANET THOMPSON has a TFSA **deposit account** directly at the MI

0100 Depositor Data	0120 Address Data	0130 Deposit Account Data	0500 Depositor/ Deposit Account Reference
Holder's record <ul style="list-style-type: none"> Name "JANET THOMPSON" 	Holder's record <ul style="list-style-type: none"> Primary Address Flag "Y" Undeliverable Flag "N" 	Account 321's record <ul style="list-style-type: none"> Account Balance: \$40,000 Insurance Category: TFSA MI Issued Registered Account Flag "Y" 	Record for Account 321 and JANET <ul style="list-style-type: none"> Payee Flag "Y" Primary Account Holder Flag "Y"
<p>The 'Depositor' (Holder) recorded in Tables 0100 and 0120 (Current Address)</p>	<p>Insurance Category: TFSA MI Issued Registered Flag "Y"</p>	<p>CDIC would pay/transfer the their eligible insured amounts in the event of the MI failure</p>	

Appendix A

Example 6 - Trust Deposit Accts Multiple Beneficiaries

0100 Depositor Data	0120 Address Data	0130 Deposit Account Data	0500 Depositor/ Deposit Account Reference	0152 Beneficiary Data Not a Nominee Broker and not a Professional Trustee
<p>Trustee's record</p> <ul style="list-style-type: none"> Name "JANET THOMPSON" 	<p>Trustee's record</p> <ul style="list-style-type: none"> Primary Address Flag "Y" Undeliverable Flag "N" 	<p>Account 123's record</p> <ul style="list-style-type: none"> Account Balance: \$40,000 Insurance Category: Trust Trust Account Type: Not a Nominee Broker and not a Professional Trustee <p>Account 789's record</p> <ul style="list-style-type: none"> Account Balance: \$60,000 Insurance Category: Trust Trust Account Type: Not a Nominee Broker and not a Professional Trustee <p>Account 234's record</p> <ul style="list-style-type: none"> Account Balance: \$200,000 Insurance Category: Trust Trust Account Type: Not a Nominee Broker and not a Professional Trustee 	<p>Record for Account 123 and JANET</p> <ul style="list-style-type: none"> Payee Flag "Y" Primary Account Holder Flag "Y" <p>Record for Account 789 and JANET</p> <ul style="list-style-type: none"> Payee Flag "Y" Primary Account Holder Flag "Y" <p>Record for Account 234 and JANET</p> <ul style="list-style-type: none"> Payee Flag "Y" Primary Account Holder Flag "Y" 	<p>Record for Account 123 and MYRIAM</p> <ul style="list-style-type: none"> MYRIAM's full legal name MYRIAM's current address data SIA Individual Flag "" (i.e. blank) Interest in Deposit: 100% <p>Record for Account 789 and MATT</p> <ul style="list-style-type: none"> MATT's full legal name MATT's current address data SIA Individual Flag "" (i.e. blank) Interest in Deposit: 100% <p>Record of Account 234 and MYRIAM</p> <ul style="list-style-type: none"> MYRIAM's full legal name MYRIAM's current address data SIA Individual Flag "" (i.e. blank) Interest in Deposit: 60% <p>Record of Account 234 and MATT</p> <ul style="list-style-type: none"> MATT's full legal name MATT's current address data SIA Individual Flag "" (i.e. blank) Interest in Deposit: 40%

The trustee is the 'Depositor' recorded in Tables 0100 and 0120 (Current Address)

Insurance Category: Trust

CDIC would pay the trustee their eligible insured amounts in the event of the MI failure

Beneficiaries of the trusts are recorded in Table 0152

Appendix A

Example 7 - RESP Deposit Account at the MI

- JANET THOMPSON (i.e. depositor/subscriber)** has a RESP (a Special Income Arrangement “SIA”) deposit account directly at the MI. **MYRIAM THOMPSON** and **MATT THOMPSON** are the individuals whom ultimately benefits from the RESP

0100 Depositor Data	0120 Address Data	0130 Deposit Account Data	0500 Depositor/ Deposit Account Reference	0152 Beneficiary Data Not a Nominee Broker and not a Professional Trustee
Subscriber’s record <ul style="list-style-type: none"> Name “JANET THOMPSON” 	Subscriber’s record <ul style="list-style-type: none"> Primary Address Flag “Y” Undeliverable Flag “N” 	Account 112’s record <ul style="list-style-type: none"> Account Balance: \$40,000 Insurance Category: RESP Trust Account Type: Not a Nominee Broker and not a Professional Trustee 	Record for Account 112 and JANET <ul style="list-style-type: none"> Payee Flag “Y” Primary Account Holder Flag “Y” 	Record for Account 112 and MYRIAM <ul style="list-style-type: none"> MYRIAM’s full legal name MYRIAM’s current address data SIA Individual Flag “Y” (i.e. child) Interest in Deposit Flag “” (i.e. blank) Interest in Deposit “” (i.e. blank) Record for Account 112 and MATT <ul style="list-style-type: none"> MATT’s full legal name MATT’s current address data SIA Individual Flag “Y” (i.e. child) Interest in Deposit Flag “” (i.e. blank) Interest in Deposit “” (i.e. blank)
<p>Subscriber (Depositor) is recorded in Tables 0100 and 0120.</p>	<p>Insurance Category: RESP</p>	<p>CDIC would pay the Subscriber (Depositor) their eligible insured amounts in the event of the MI failure</p>	<p>Child(ren) [individuals whom benefit from the SIA] is recorded in Table 0152. For a SIA, CDIC recognizes that the Interest in the Deposit are equally divided amongst all ‘Individuals’.</p>	

Appendix A

Example 8 - Nominee Broker RRSP Deposit Account at MI

- MI has a **RRSP (a Special Income Arrangement “SIA”)** deposit account recorded in the name of **ABC SECURITIES (the Nominee Broker)** In Trust For ABC’s **client JANET THOMPSON (i.e. the RRSP’s Annuitant)** who is the **Individual** whom ultimately benefits from the RRSP

0100 Depositor Data	0120 Address Data	0130 Deposit Account Data	0500 Depositor/ Deposit Account Reference	0153 Beneficiary Data Nominee Broker
ABC’S SECURITIES’ record <ul style="list-style-type: none"> Depositor Unique ID “331” Depositor ID Link “331” Name “ABC SECURITIES” 	ABC’S SECURITIES’ record <ul style="list-style-type: none"> Primary Address Flag “Y” Undeliverable Flag “N” 	Account 115’s record <ul style="list-style-type: none"> Account Balance: \$50,000 Insurance Category: RRSP Trust Account Type: Nominee Broker MI Issued Registered Account Flag “N” 	Record for Account 115 and ABC SECURITIES <ul style="list-style-type: none"> Payee Flag “Y” Primary Account Holder Flag “Y” 	Record for Account 115 and JANET <ul style="list-style-type: none"> JANET’s (i.e. RRSP Annuitant) alphanumeric code SIA Individual Flag “Y” (i.e. RRSP Annuitant) Interest in Deposit Flag “” (i.e. blank) Interest in Deposit “” (i.e. blank)
<p>Nominee Broker is the ‘Depositor’ and their single record is recorded in Tables 0100 (Full Legal Name) and 0120 (Current Address)</p>		<p>Insurance Category: RRSP</p>	<p>Nominee Broker (the ‘Depositor’) that CDIC would pay eligible insured amounts in the event of the MI failure</p>	<p>Annuitant of the RRSP is recorded in Table 0153. For a SIA, CDIC recognizes that the Interest in the Deposit are equally divided amongst all ‘Individuals’.</p>

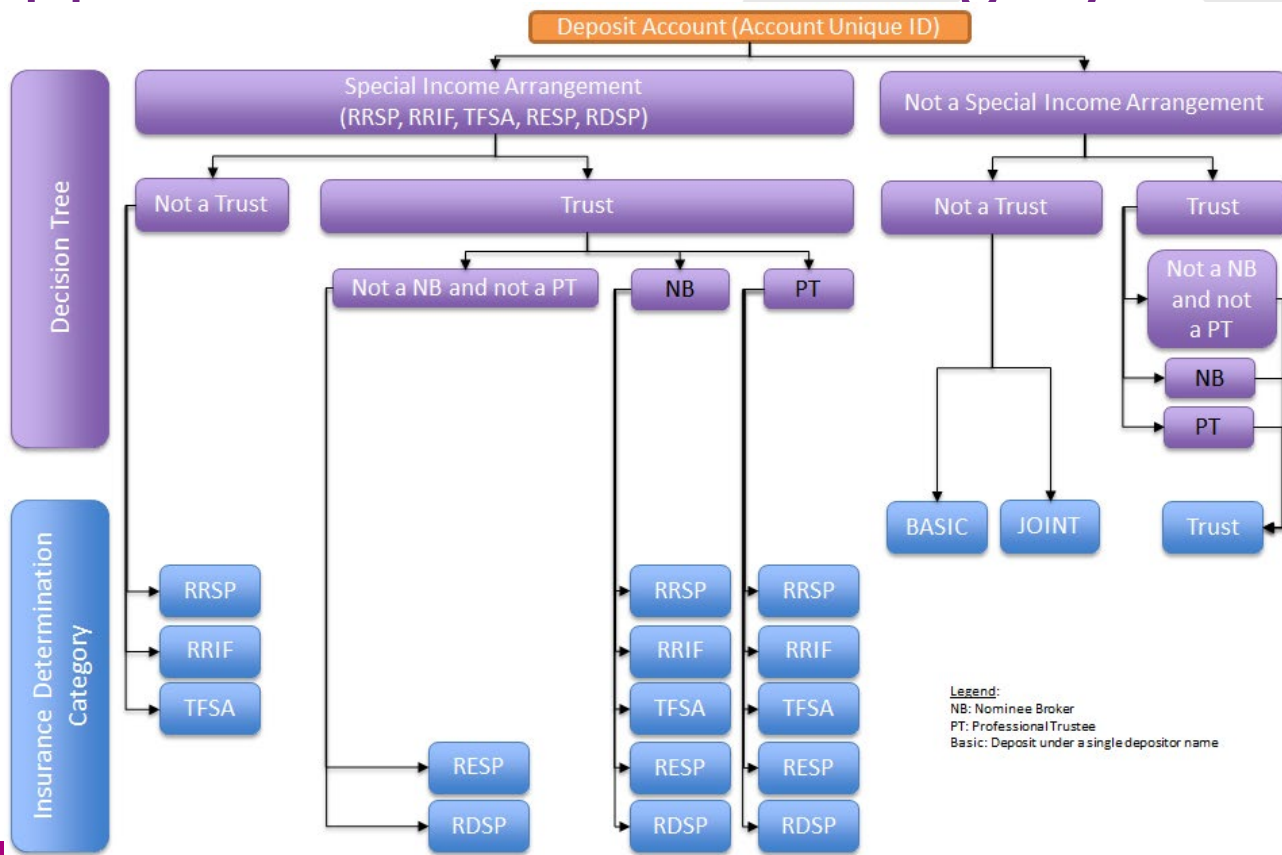
Appendix A

Example 9 - Nominee Broker RESP Deposit Account at MI

- MI has a **RESP (a Special Income Arrangement “SIA”)** deposit account recorded in the name of **ABC SECURITIES (the Nominee Broker)** In Trust For ABC’s **client JANET THOMPSON (i.e. the Subscriber)**. **MYRIAM THOMPSON** and **MATT THOMPSON** (e.g. children) are the **Individuals** whom ultimately benefit from the RESP

0100 Depositor Data	0120 Address Data	0130 Deposit Account Data	0500 Depositor/ Deposit Account Reference	0153 Beneficiary Data Nominee Broker
ABC’S SECURITIES’ record <ul style="list-style-type: none"> Depositor Unique ID “331” Depositor ID Link “331” Name “ABC SECURITIES” 	ABC’S SECURITIES’ record <ul style="list-style-type: none"> Primary Address Flag “Y” Undeliverable Flag “N” 	Account 114’s record <ul style="list-style-type: none"> Account Balance: \$50,000 Insurance Category: RESP Trust Account Type: Nominee Broker MI Issued Registered Account Flag “N” 	Record for Account 114 and ABC SECURITIES <ul style="list-style-type: none"> Payee Flag “Y” Primary Account Holder Flag “Y” 	Record for Account 114 and JANET <ul style="list-style-type: none"> JANET’s (i.e. Subscriber’s) alphanumeric code SIA Individual Flag “N” (i.e. subscriber) Interest in Deposit Flag “” (i.e. blank) Interest in Deposit “” (i.e. blank) Record for Account 114 and MYRIAM <ul style="list-style-type: none"> MYRIAM’s alphanumeric code SIA Individual Flag “Y” (i.e. child) Interest in Deposit Flag “” (i.e. blank) Interest in Deposit “” (i.e. blank)
<p>Nominee Broker is the ‘Depositor’ and their single record is recorded in Tables 0100 (Full Legal Name) and 0120 (Current Address)</p>		<p>Insurance Category: RESP</p>	<p>Nominee Broker (the ‘Depositor’) that CDIC would pay eligible insured amounts in the event of the MI failure</p>	Record for Account 114 and MATT <ul style="list-style-type: none"> MATT’s alphanumeric code SIA Individual Flag “Y” (i.e. child) Interest in Deposit Flag “” (i.e. blank) Interest in Deposit “” (i.e. blank) <p>Subscriber(s) and child(ren) of the RESP are recorded in Table 0153</p>

Appendix B – Insurance Category Determination



Disclaimer:

Generally, the above information is how the Insurance Determination Category would be identified for each Account_Unique_ID in Table 0130 – Deposit Account Data, which is detailed in DSR v3.0. The above information is for guidance purposes only and does not constitute legal advice. Please refer to the CDIC Act, Co-owned and Trust Deposit Disclosure By-Law, and DSR v3.0 document for more details.