

CANADA DEPOSIT INSURANCE CORPORATION

Data and System Requirements Test Criteria

(last updated [February 2023](#))

DSR Version 3.1

[Revision 1](#)

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1 Introduction

This document sets out a list of tests, which CDIC would perform in the ordinary course of testing to verify Member Institutions' ("MI") conformity with the requirements listed in the Data and System Requirements version 3.1 ("DSR 3.1") specification document. This document provides additional technical guidance for complying with the file structure and format of the data extract as described in DSR 3.1 and must be read in conjunction with the specification document.

Apart from the criteria mentioned in the following subsections, CDIC reserves the right to test extracts for data quality to ensure the information provided by MIs is organized in a manner which will allow CDIC to undertake a fast and accurate insurance determination and payments in the event of a MI failure.

2 Validation Rules

2.1 Data Validation

Each of the tables below includes an expected field format ("Field Type") that describes the format of the data for each field. **EMPTY** is defined as "*a string of length 0*".

The rules for the Expected Field Formats are:

Rule	Data Validation
1	Integer – each character in the string is an integer between 0 and 9 Definition: Series of 1 or more digits (0-9) – may be prefixed with "+" or "-" Rule: IF NOT EMPTY THEN must be Integer
2	Variable Character – any alphanumeric string Definition: Series of alphanumeric characters (a-z, A-Z, 0-9, BLANK, ~!@#\$%^&*()_+={} :;'"?/\<>,.) Rule: IF NOT EMPTY THEN must be Variable Character
3	Character (n) – an alphanumeric character string of length n Definition: Same as rule 2 above
4	DATE – YYYYMMDD Definition: Series of 8 digits (0 - 9) in format (YYYYMMDD) AND must be a valid date Rule: IF NOT EMPTY THEN must be DATE
5	DATE:TIME – YYYYMMDD:HHMMSS Definition: <Date>:<Time> where 1 - <Date> is series of 8 digits (0 - 9) in format (YYYYMMDD) AND must be a valid date 2 - The colon character (:) is present 3 - <Time> is series of 6 digits (0 - 9) in format (HHMMSS); valid time otherwise "000000" Rule: IF NOT EMPTY THEN must be DATE:TIME

Rule	Data Validation
6	<p>Decimal (X,Y) –with X integers plus Y integers after the decimal point Definition: DECIMAL(X,Y) where</p> <ul style="list-style-type: none"> 1 - The X portion of the decimal number is a series of digits (0 - 9) with a length up to a maximum of X number of numerical digits 2 - The decimal character is present (. OR ,) 3 - The Y portion of the decimal number is a series of digits (0 - 9) with a length up to a maximum of Y number of numerical digits <p>Rule: IF NOT EMPTY THEN must be DECIMAL(X,Y)</p>
9	<p>PK Definition: Primary Key check Rule: IF PK must be NO DUPLICATES</p>
10	<p>FK (→ to table FK) Definition: Foreign Key check Rule: IF FK, must be PK in related table</p>
13	Value must be one of Y or N
15	Must be either GL or SL
16	Must be either DR or CR
18	Must not be blank
21	Value must be one of Y, N, or EMPTY
22	Value must be one of E, F or O
24	Value must be one of A, P or EMPTY
25	IF not EMPTY, must be CRA Country code
26	ISO Currency code
27	Country names as per Canada Post Addressing Guidelines / International Destination Listing

2.2 Table Validation

Rule	Table	Content Validation
100	0232 – Registered Plan Type	Must have an entry in the table with Registered_Plan_Type_Code = 1 and Description = 'Not Registered'
101	0234 – Insurance Determination Category Type	1 Ineligible 2 Basic 3 Joint 4 Trust account 5 Registered Retirement Savings Plan 6 Registered Retirement Income Fund 7 Tax Free Savings Account 9 RESP 10 RDSP 11 FHSA
102	0235 – CDIC Hold Status Code	1 No CDIC Hold 2 CDIC Full Hold 3 CDIC Partial Hold
103	0237 – Trust Account Type	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
104	0238 – Clearing Account Code	Must have an entry in the table with Clearing_Account_Code = 1 and Description = 'Not a clearing account'
105	0239 – Account Type	1, SA_1, Suspense account 2, MT_2, Mortgage Tax account 3, CA_3, Clearing account (acss clearing) Additional suspense account entries MUST have SA_n (where n is an integer) in the MI_Account_Type field. There are no specific formatting requirements other than what is specified in the DSR, and for suspense accounts.
106	0240 – CDIC Product Group Code	1 Savings 2 Chequing 3 Term 4 Other

Rule	Table	Content Validation
107	0212 – CDIC Personal ID Type	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 26 CRA Business Number 27 CRA Trust Account Number 28 Government issued identification from Canadian province or territory 29 National Identification Number – Foreign
110	0202 – Phone Type	1 Phone number not available 2 Mobile 3 Home or Personal 4 Business or Work 5 Fax
111	0501 – Relationship Type	Must have an entry in the table with Relationship_Type_Code = 901 and Description = 'NB/PT Contact Person'

2.3 File Characteristics

Rule	File Validation	Validation
200	All Files	Unicode – UTF 8, UTF 16 (including UTF 16-LE), UTF 32 (including UTF 32-LE) – If ambiguous will process as UTF 8.
201	All Files	Windows compatible text file
202	All Files	Pipe Delimited
203	Extract File Names	File length must be 29 excluding extension
204	Extract File Names	File extension must be '.TXT'
206	Extract File Names	File count based on extract option
207	All Files	Column headers and number of columns

2.4 File Name Elements

Rule	Position	Data Type Validation	Content Validation
300	1-4	2	Each MI must use its pre-defined 4-character MI code from https://www.cdic.ca/financial-community/for-brokers-and-other-financial-professionals/member-institution-id-codes/
301	23	2	'1', '2' or '3'
302	23	Extract File Name	If Position 23 is '1' - Position 19 to 22 (File Number) of file name contains one of each from {0100, 0110, 0120, 0121, 0130, 0140, 0152, 0153, 0160*, 0201, 0202, 0211, 0212, 0221, 0231, 0232, 0233, 0234, 0235, 0236, 0237, 0238, 0239, 0240, 0241, 0242, 0400, 0401, 0500, 0501, 0600, 0800, 0900, 0999} * Table 0160 is expected only for Federal Credit Unions (FCUs)
303	23	Extract File Name	If position 23 is '1' - Position 27 to 29 is '000'

Rule	Position	Data Type Validation	Content Validation
304	23	Extract File Name	If position 23 is '3' - Position 27 to 29 is '000' for {0100, 0110, 0120, 0121, 0201, 0202, 0211, 0212, 0221} AND for each Subsystem_ID in Table 0999, position 27 to 29 corresponds to the 3 digit Subsystem_ID for each set of Position 19 to 22 (e.g. For each of 0130, 0140, 0152, 0153, 0160*, 0231, 0232, 0233, 0234, 0235, 0236, 0237, 0238, 0239, 0240, 0241, 0242, 0400, 0401, 0500, 0501, 0600, 0800, 0900, 0999) * Table 0160 is expected only for Federal Credit Unions (FCUs)
305	23	Extract File Name	If position 23 is '2' - For each Subsystem_ID in Table 0999, position 27 to 29 corresponds to the 3 digit Subsystem_ID for each set of Position 19 to 22 (e.g. For each grouping of 0100, 0110, 0120, 0121, 0130, 0140, 0152, 0153, 0160*, 0201, 0202, 0211, 0212, 0221, 0231, 0232, 0233, 0234, 0235, 0236, 0237, 0238, 0239, 0240, 0241, 0242, 0400, 0401, 0500, 0501, 0600, 0800, 0900, 0999) * Table 0160 is expected only for Federal Credit Unions (FCUs)

2.5 Uniqueness Across Subsystems

Rule	File Validation	Validation
401-415	201, 202, 211, 221, 231, 232, 233, 236, 237, 238, 239, 241, 242, 401, 501 & 999	Subsystem Uniqueness

In Table 0100, where the individual MI has multiple subsystems, the unique *Depositor_ID_Link* value applies across all subsystems.

2.6 Data Table Types and Relationships

2.6.1 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 “” (EMPTY / zero length character strings) to those fields that do not apply to a particular subsystem extract.

Data Element	Requirements	Field Type	Rule(s)
Depositor_Unique_ID	This is the primary key for the Depositor Data record. There can be no duplicates across the MI systems .	Variable Character	2, 9, 18
Depositor_ID_Link	<p>The Depositor_ID_Link field is used to link Depositor_IDs for a given depositor where multiple Depositor ID records for a depositor exist.</p> <p>The Depositor_ID_Link must be unique to each depositor, but must repeat within each depositor grouping.</p> <p>Where the individual MI has multiple subsystems, the unique Depositor_ID_Link value applies across all subsystems.</p> <p><i>A given Nominee Broker must only have a unique Depositor_ID_Link of the same value as the Depositor_Unique_ID.</i></p>	Variable Character	2, 18

Data Element	Requirements	Field Type	Rule(s)
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. Subsystem_ID is required to reconstitute separate extract files.	Integer	1, 10(→0999)
Depositor_Branch	Unique identifier of the depositor's branch.	Variable Character	2
Depositor_ID	System generated unique depositor identifier (customer identification file).	Variable Character	2
Name_Prefix	Title or Honorific such as "Mr.", "Mrs.", "Dr.", etc. Enter "" if not applicable.	Variable Character	2
Name	Full name of the depositor on record.	Variable Character	2, 18
First_Name	First name. Enter "" if applicable.	Variable Character	2
Middle_Name	Middle name or middle initial. Enter "" if not applicable.	Variable Character	2
Last_Name	Last name. Enter "" if not applicable.	Variable Character	2
Name_Suffix	Qualifier following name such as "Jr." Enter "" if not applicable.	Variable Character	2
Birth_Date	Birth date of depositor Enter "" if not applicable.	DATE	4
Phone_1	Primary phone number.	Variable Character	2
Phone_2	Secondary phone number.	Variable Character	2
Email	Email contact. Enter "" if not applicable.	Variable Character	2
Depositor_Type_Code	The values for this field are prescribed in Table 0201 – Depositor Type.	Integer	1, 10(→0201)
Depositor_Agent_Flag	Enter "" as this field is no longer required. This field has been left in for backward compatibility.	Character (1)	3

Data Element	Requirements	Field Type	Rule(s)
Language_Flag	Preferred language for communication. Enter "E" for English, "F" for French, "O" for Other.	Character (1)	3, 22
Employee_Flag	Enter "" as this field is no longer required. This field has been left in for backward compatibility.	Character (1)	3
Phone_1_Type	Primary phone number type.	Integer	1, 10(→0202)
Phone_2_Type	Secondary phone number type.	Integer	1, 10(→0202)
MI_Responsible_Party_Flag	Enter "Y" if depositor is a member of the board of directors, top most senior manager reporting directly to the CEO/President, or an external auditor of: the MI, its parent, and/or its subsidiaries. Otherwise, enter "N".	Character (1)	3, 13
Non_Resident_Country_Code	Enter the Canada Revenue Agency (CRA) country code. Enter "" if not applicable.	Character (3)	3, 25

2.6.2 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	Requirements	Field Type	Rule(s)
Depositor_Unique_ID	Foreign Key from Table 0100 – Depositor Data. Where multiple personal identification pieces exist for a Depositor_Unique_ID, this value can repeat.	Variable Character	2, 10(→0100), 18
Personal_ID_Count	Enter "" as this field is no longer required. Optional: 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	1

Data Element	Requirements	Field Type	Rule(s)
Identification_Number	The number presented on the identification.	Variable Character	2, 18
Personal_ID_Type_Code	The values for this field are prescribed in Table 0211 - Personal Identification Type.	Integer	1, 10(→0211), 18

2.6.3 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	Requirements	Field Type	Rule(s)
Depositor_Unique_ID	Foreign Key from Table 0100 - Depositor Data. Where multiple address records exist for a Depositor_Unique_ID, this value can repeat.	Variable Character	2, 10(→0100), 18
Address_Count	Enter "" as this field is no longer required. Optional: This field starts at 1 for each Depositor_Unique_ID and increments by 1 for each additional address record or an equivalent method.	Integer	1
Address_Type_Code	The values for this field are prescribed in Table 0221 – Address Type.	Integer	1, 10(→0221), 18
Primary_Address_Flag	Enter "Y" for only one single address record where payments and/or account correspondences would be mailed to, in the event all accounts related to the given Depositor_Unique_ID should close. All other address records for the given Depositor_Unique_ID must be recorded as "N".	Character (1)	3, 13, 18
Address_Change	Enter the date-time of last address update to this field.	DATE:TIME	5

Data Element	Requirements	Field Type	Rule(s)
Undeliverable_Flag	If the MI had identified the address as undeliverable or invalid, enter "Y". Enter "N" for deliverable. Enter "" if not applicable.	Character (1)	3, 21
Address_1	Enter address line 1.	Variable Character	2, 18
Address_2	Enter address line 2, if available.	Variable Character	2
City	Required for a Canada or USA address.	Variable Character	2 18 (for Canada or USA address)
Province	Required for a Canada or USA address. Province or state must conform to the current Canada Post Addressing Guidelines	Variable Character	2 18 (for Canada or USA address)
Postal_Code	Required for a Canada or USA address.	Variable Character	2 18 (for Canada or USA address)
Country	Required for all countries. Country field must conform to the current Canada Post Addressing Guidelines / International Destination Listing.	Variable Character	2, 18, 27

2.6.4 Table 0121 - External Account Data

There should only be records in this file where there exists a corresponding Depositor_Unique_ID in Table 0100 - Depositor Data. CDIC does not wish to collect external accounts that the MI has not made available to the depositor.

Data Element	Requirements	Field Type	Rule(s)
Depositor_Unique_ID	Foreign Key from Table 0100 - Depositor Data. Where multiple external accounts exist for a Depositor_Unique_ID, this value can repeat.	Variable Character	2, 10(→0100), 18
Payee_Name	Enter the payee name(s) that would be used to transfer funds to the given external account.	Variable Character	2, 18

Data Element	Requirements	Field Type	Rule(s)
Institution_Number	Enter 3 numerical digits only, including all preceeding zeros.	Integer	1, 18
Transit_Number	Enter 5 numerical digits only, including all preceeding zeros.	Integer	1, 18
Account_Number	Enter up to 12 numerical digits. If the account number is less than 12 digits, do not pad with additional: dashes, spaces, or zeros.	Integer	1, 18
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer	1, 10(→0233), 18
Joint_Account_Flag	Enter “Y” for Yes or “N” for No. Enter “” if not applicable.	Character (1)	3, 21
Start_Date	Enter the date the MI first allowed fund transfers between the depositor’s account(s) and the given external account.	DATE	4
Last_Funds_Transfer	Enter the date of the most recent successful funds transfer between the depositor’s account(s) and the given external account. Enter “” if not applicable.	DATE	4
Last_Outbound_Funds_Transfer	Enter the date of the most recent successful funds transfer from the depositor’s account(s) to the given external account. Enter “” if not applicable.	DATE	4
Next_Outbound_Funds_Transfer	Enter the date of the next outbound funds transfer from the depositor’s account(s) to the given external account. For example, the maturity date of a term deposit or a scheduled funds transfer, which ever comes first. Enter “” if not applicable.	DATE	4

2.6.5 Table 0130 – Deposit Account Data

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

Data Element	Requirements	Field Type	Rule(s)
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	2, 9, 10(→0800), 10(→0900), 18
Account_Number	Enter the account number provided to the depositor to identify the account.	Variable Character	2, 18
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	2
Product_Code	The values for this field are prescribed in Table 0231 – Product Code.	Integer	1, 10(→0231), 18
Registered_Plan_Type_Code	The values for this field are prescribed in Table 0232 – Registered Plan Type.	Integer	1, 10(→0232), 18
Registered_Plan_Number	The registered plan number or contract number for the financial instrument (such as, RRSP plan number or RESP contract number). Enter "" if not applicable.	Variable Character	2
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer	1, 10(→0233), 18
Insurance_Determination_Category_Type_Code	The values for this field are prescribed in Table 0234 – Insurance Determination Category Type.	Integer	1, 10(→0234), 18
Account_Balance	The account balance as at the determination time. This amount should not be reduced by any MI hold in place at the time of the extract. An account balance may be negative.	Decimal (30,2)	6, 18
Accessible_Balance	CDIC accessible balance. The Accessible_Balance as at the determination time. The value of	Decimal (30,2)	6, 18

Data Element	Requirements	Field Type	Rule(s)
	the accessible balance reported here may be different from the value of the Accessible_Balance reported in the Table 0800 – Hold Balance File.		
Maturity_Date	The maturity date of a term deposit. Enter "" if not applicable.	DATE	4
Account_Status_Code	The values for this field are prescribed in Table 0236 – Account Status Code.	Integer	1, 10(→0236), 18
Trust_Account_Type_Code	The values for this field are prescribed in Table 0237 – Trust Account Type.	Integer	1, 10(→0237), 18
CDIC_Hold_Status_Code	The values for this field are prescribed in Table 0235 – CDIC Hold Status Code.	Integer	1, 10(→0235), 18
Joint_Account_Flag	Enter "Y" for joint accounts. Otherwise "N".	Character (1)	3, 13, 18
Clearing_Account_Code	The values for this field are prescribed in Table 0238 – Clearing Account Code.	Integer	1, 10(→0238), 18
Account_Type_Code	The values for this field are prescribed in Table 0239 – Account Type Code.	Integer	1, 10(→0239), 18

Data Element	Requirements	Field Type	Rule(s)
MI_Issued_Registered_Account_Flag	<p>Enter "Y" for registered deposit accounts issued under the MI's registered specimen plan. (e.g. deposit accounts where the MI would complete a direct transfer to another FI to preserve the registered tax shelter).</p> <p>Enter "N" for registered accounts not issued under the MI's registered specimen plan. (e.g. Special Income Arrangement from a Nominee Broker: RRSP, RRIF, TFSA, RESP, RDSP, FHSA).</p> <p>Enter "" if not applicable.</p> <p><i>If the MI_Issued_Registered_Account_Flag = "Y" then the Account_Unique_ID should not exist in Table 0153 – Beneficiary Data - Nominee Broker.</i></p> <p><i>If Registered_Plan_Type_Code is NOT 1, MI_Issued_Registered_Account_Flag must be "Y" OR "N".</i></p>	Character (1)	3, 21
MI_Related_Deposit_Flag	<p>Identifies if the MI, its parent, or its subsidiary is a payee. Enter "Y". Otherwise "N".</p>	Character (1)	3, 13, 18

2.6.6 Table 0140 – MI Deposit Hold Data

Identify deposits that the MI has not made available to depositors (MI Holds). There should only be records in this table where there exists a corresponding Account_Unique_ID in 0130 – Deposit Account Data. CDIC does not wish to collect historical MI holds that have been previously released.

Data Element	Requirements	Field Type	Rule(s)
Account_Unique_ID	Foreign key from Table 0130 – Deposit Account Data. Where multiple MI Deposit Hold records exist for an Account_Unique_ID, this value can repeat.	Variable Character	2, 10(→0130), 18
MI_Deposit_Hold_Code	The values for this field are prescribed in Table 0241 – MI Deposit Hold Code.	Integer	1, 10(→241), 18
MI_Deposit_Hold_Scheduled_Release_Date	Enter "" if not applicable. <i>If not blank, the value must be a future date after the data extraction as at date.</i>	DATE	4
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer	1, 10(→233), 18
MI_Deposit_Hold_Amount	Enter the MI's deposit hold amount. <i>MI_Deposit_Hold_Amount must be > 0.</i>	Decimal (30,2)	6, 18

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

Identify and record all beneficiaries for trust deposit accounts that are not nominee broker and not professional trustee accounts, accordingly. There should only be records in this file where there exists a corresponding Account_Unique_ID in Table 0130 – Deposit Account Data and Table 0500 – Depositor/Deposit Account Reference, where Trust_Account_Type_Code value is “2”.

Data Element	Requirements	Field Type	Rule(s)
Account_Unique_ID	Foreign key from Table 0130 – Deposit Account Data, where Trust_Account_Type_Code value is “2”.	Variable Character	2, 10(→0130), 18
Account_Number	Foreign Key from Table 0130 – Deposit Account Data.	Variable Character	2, 10(→0130), 18
Name	Enter the beneficiary’s full name on record.	Variable Character	2, 18
First_Name	Enter “” if not applicable (e.g. entities).	Variable Character	2
Middle_Name	Enter “” if not applicable (e.g. entities).	Variable Character	2
Last_Name	Enter “” if not applicable (e.g. entities).	Variable Character	2
Address_1	Enter address line 1.	Variable Character	2, 18
Address_2	Enter “” if not available.	Variable Character	2
City	Required for a Canada or USA address.	Variable Character	2 18 (for Canada or USA address)
Province	Required for a Canada or USA address. Province or state must conform to the current Canada Post Addressing Guidelines.	Variable Character	2 18 (for Canada or USA address)
Postal_Code	Required for a Canada or USA address.	Variable Character	2 18 (for Canada or USA address)
Country	Required for all countries. Country field must conform to the current Canada Post Addressing Guidelines. / International Destination Listing.	Variable Character	2, 18, 27

Data Element	Requirements	Field Type	Rule(s)
SIA_Individual_Flag	<p>For a given SIA trust deposit account:</p> <ul style="list-style-type: none"> • Enter “Y” where the beneficiary is an individual whom ultimately benefits from the deposit account [e.g. Child(ren) of a RESP or RDSP]. • Enter “N” where the beneficiary does not represent an individual whom ultimately benefits from the deposit account. <p>Enter “” if not a SIA trust deposit account.</p> <p><i>If Insurance_Determination_Category_Type_Code related to the Account_Unique_ID is one of [9, 10], there should be at least one row with SIA_Individual_Flag = “Y”.</i></p> <p><i>If Insurance_Determination_Category_Type_Code related to this Account_Unique_ID is “4”, SIA_Individual_Flag must be EMPTY.</i></p>	Character (1)	3, 21

Data Element	Requirements	Field Type	Rule(s)
Interest_In_Deposit_Flag	<p>Enter "P" where the Interest_In_Deposit is expressed as a %.</p> <p>Enter "A" where the Interest_In_Deposit is expressed as an amount.</p> <p>For a given Account_Unique_ID, all Interest_In_Deposit_Flag values must be either "P" or "A". There must not be a mixture of "P" and "A" for a given Account_Unique_ID.</p> <p>For SIA trust deposit accounts, enter "".</p> <p><i>If Interest_In_Deposit_Flag is "A", then summation of all Interest_In_Deposit values must not exceed the Account_Balance (Table 0130 – Deposit Account Data) and Interest_Accrued_Amount (Table 0900 – Account Accrued Interest Data).</i></p> <p><i>If Interest_In_Deposit_Flag is "P", then summation of all Interest_In_Deposit values must not exceed 100%.</i></p>	Character (1)	3, 24

Data Element	Requirements	Field Type	Rule(s)
Interest_In_Deposit	<p>Enter the % or amount of the beneficiary's interest in the deposit account.</p> <p>For a given Account_Unique_ID:</p> <ul style="list-style-type: none"> All Interest_In_Deposit values must be either expressed as % or amount. There must not be a mixture of %s and amounts for a given Account_Unique_ID. Summation of all Interest_In_Deposit values must not exceed the Account_Balance (Table 0130 – Deposit Account Data) and Interest_Accrued_Amount (Table 0900 – Account Accrued Interest Data) <p>For SIA trust deposit accounts, enter "".</p>	Decimal (30,6)	6

2.6.8 Table 0153 – Beneficiary Data - Nominee Broker

There should only be records in this file where there exists a corresponding Account_Unique_ID in Table 0130 – Deposit Account Data and Table 0500 – Depositor/Deposit Account Reference, where Trust_Account_Type_Code value is "3".

Data Element	Requirements	Field Type	Rule(s)
Account_Unique_ID	Foreign key from Table 0130 – Deposit Account Data, where Trust_Account_Type_Code value is "3".	Variable Character	2, 10(→0130), 18
Account_Number	Foreign Key from Table 0130 – Deposit Account Data.	Variable Character	2, 10(→0130), 18
Beneficiary_ID	<p>For a given Nominee Broker, this value must not repeat for the same Account_Unique_ID. This value may repeat for the Account_Unique_ID of different values.</p> <p>The MI must populate the Beneficiary_ID provided by the given Nominee Broker.</p>	Variable Character	2, 18

Data Element	Requirements	Field Type	Rule(s)
SIA_Individual_Flag	<p>For a given SIA deposit account, the MI must identify the beneficiaries and the individual(s) provided by the given Nominee Broker.</p> <p>Enter "Y" where the Beneficiary_ID represents an individual whom ultimately benefits from the deposit account [e.g. Annuitant of a RRSP or RRIF; Holder of a TFSA or FHSA; Child(ren) of a RESP or RDSP].</p> <p>Enter "N" where the Beneficiary_ID does not represent an individual whom ultimately benefits from the deposit account (e.g. Subscriber of a RESP or holder of a RDSP).</p> <p>Enter "" if not a SIA deposit account.</p> <p><i>If Insurance_Determination_Category_Type_Code related to the Account_Unique_ID is one of [5,6,7,9,10,11], there should be at least one row with SIA_Individual_Flag = "Y".</i></p> <p><i>If Insurance_Determination_Category_Type_Code related to this Account_Unique_ID is "4", SIA_Individual_Flag must be EMPTY.</i></p>	Character (1)	3, 21

Data Element	Requirements	Field Type	Rule(s)
Interest_In_Deposit_Flag	<p>Enter "P" where the Interest_In_Deposit is expressed as a %.</p> <p>Enter "A" where the Interest_In_Deposit is expressed as an amount.</p> <p>For a given Account_Unique_ID, all Interest_In_Deposit_Flag values must be either "P" or "A". There must not be a mixture of "P" and "A" for a given Account_Unique_ID.</p> <p>For SIA deposit accounts, enter "".</p> <p><i>If Interest_In_Deposit_Flag is "A", then summation of all Interest_In_Deposit values must not exceed the Account_Balance (Table 0130 – Deposit Account Data) and Interest_Accrued_Amount (Table 0900 – Account Accrued Interest Data).</i></p> <p><i>If Interest_In_Deposit_Flag is "P", then summation of all Interest_In_Deposit values must not exceed 100%.</i></p>	Character (1)	3, 24

Data Element	Requirements	Field Type	Rule(s)
Interest_In_Deposit	<p>Enter the % or amount of the beneficiary's interest in the deposit account.</p> <p>For a given Account_Unique_ID:</p> <ul style="list-style-type: none"> All Interest_In_Deposit values must be either expressed as % or amount. There must not be a mixture of %s and amounts for a given Account_Unique_ID. Summation of all Interest_In_Deposit values must not exceed the Account_Balance (Table 0130 – Deposit Account Data) and Interest_Accrued_Amount (Table 0900 – Account Accrued Interest Data) <p>For SIA deposit accounts, enter "".</p>	Decimal (30,6)	6
IB_LEI	<p>Enter the 20-character LEI code of the Introducing Broker if the deposit is an IB & CB arrangement.</p> <p>Otherwise, enter "".</p>	Variable Character	2

2.6.9 Table 0160 – Federal Credit Union Transitional Coverage

Only Federal Credit Unions (FCUs) with pre-existing term deposits are required to populate this file. The FCU must identify term deposit accounts from Table 0130 – Deposit Account Data as follows:

- Deposit accounts must have a corresponding CDIC_Product_Group_Code value of "3".
- The Product_Code associated to these deposit accounts must map to CDIC_Product_Group_Code "3".
- The Maturity_Date of the deposit account in Table 0130 – Deposit Account Data must be populated.
- The Maturity_Date of the deposit account in Table 0130 – Deposit Account Data should be greater than Account_Open_Date and data extraction "as at" date.

Data Element	Requirements	Field Type	Rule(s)
Account_Unique_ID	The primary key field used by the MI to identify the term deposit account number. Foreign Key from Table 0130 – Deposit Account Data.	Variable Character	2, 10(→0130), 18

Data Element	Requirements	Field Type	Rule(s)
Account_Open_Date	Enter Account_Open_Date.	DATE	4, 18
Insurance_Determination_Category_Type_Code	These Insurance_Determination_Category_Type_Code value(s) must be assigned different value(s) than those prescribed for Federal Deposit Insurance Coverage in Table 0234 – Insurance Determination Category Type, starting with value “101”.	Integer	1, 10(→0234), 18
Continuation_Balance	Enter the account balance carrying into continuation for the given term deposit.	Decimal (30,2)	6, 18

2.6.10 Table 0201 – Depositor Type

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

Data Element	Requirements	Field Type	Rule(s)
Depositor_Type_Code	This reference number will be the primary key field, and will be used to link the Depositor Type code to Table 0100 - Depositor Data.	Integer	1, 9, 18
MI_Depositor_Type	Enter the MI_Depositor_Type.	Variable Character	2
Description	Enter description.	Variable Character	2, 18

2.6.11 Table 0202 – Phone Type

The CDIC phone type is a code file used to express the variety of phone types pre-defined by CDIC. MIs must populate the rows as is and map the MIs phone types to CDIC’s pre-defined phone types where applicable. For example, “Cell Phone” to “Mobile” or “Facsimile” to “Fax”. Where MIs have phone types that do not map to those described by CDIC, the MI must append those types as new rows.

Data Element	Requirements	Field Type	Rule(s)
Phone_Type_Code	This reference number will be the primary key field, and will be used to link to Table 0100 – Depositor Data.	Integer	1, 9, 18

Data Element	Requirements	Field Type	Rule(s)
Description	Enter description.	Variable Character	2, 18

2.6.12 Table 0211 - Personal Identification Type

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

Data Element	Requirements	Field Type	Rule(s)
Personal_ID_Type_Code	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	1, 9, 18
MI_Personal_ID_Type	This field contains the MI’s code for the Personal ID Type (including valid Bank Card Numbers where available).	Variable Character	2
Description	Description of the Personal Identification type (including valid Bank Card Numbers where available).	Variable Character	2, 18
CDIC_Personal_ID_Type_Code	The pre-defined CDIC values for this field are prescribed in Table 0212 – CDIC Personal ID Type.	Integer	1, 10(→0212), 18

2.6.13 Table 0212 – CDIC Personal ID Type

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

Data Element	Requirements	Field Type	Rule(s)
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 0211 - Personal Identification Type).	Integer	1, 9, 18

Data Element	Requirements	Field Type	Rule(s)
Description	Description of the depositor's ID type. Include the Bank Card Numbers issued by the MI, where available.	Variable Character	2, 18

2.6.14 Table 0221 – Address Type

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

Data Element	Requirements	Field Type	Rule(s)
Address_Type_Code	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	1, 9, 18
MI_Address_Type	Enter MI's code for the Address Type.	Variable Character	2
Description	Enter description.	Variable Character	2, 18

2.6.15 Table 0231 – Product Code

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

Data Element	Requirements	Field Type	Rule(s)
Product_Code	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	1, 9, 18
MI_Product_Code	Enter MI's code for the product.	Variable Character	2
Description	Enter description.	Variable Character	2, 18

Data Element	Requirements	Field Type	Rule(s)
CDIC_Product_Group_Code	The values for this field are prescribed in Table 0240 – CDIC Product Group Code.	Integer	1, 10(→0240), 18

2.6.16 Table 0232 – Registered Plan Type

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

Data Element	Requirements	Field Type	Rule(s)
Registered_Plan_Type_Code	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	1, 9, 18
MI_Registered_Plan_Type	Enter MI_Registered_Plan_Type.	Variable Character	2
Description	Enter description.	Variable Character	2, 18

2.6.17 Table 0233 – Currency Code

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

Data Element	Requirements	Field Type	Rule(s)
Currency_Code	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	1, 9, 18
MI_Currency_Code	Enter MI_Currency_Code.	Variable Character	2
ISO_Currency_Code	Enter the current ISO alphabetic currency code.	Character (3)	3, 18, 26

Data Element	Requirements	Field Type	Rule(s)
Description	Enter description.	Variable Character	2, 18

2.6.18 Table 0234 – Insurance Determination Category Type

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

Data Element	Requirements	Field Type	Rule(s)
Insurance_Determination _Category_Type_Code	<p>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).</p> <p>FCUs must attribute new Insurance_Determination_Category_Type_Code value starting at “101” under which the deposit was covered under Provincial Deposit Insurance Coverage provisions prior to the Continuation_Date. (see Table 0160 – Federal Credit Union Transitional Coverage)</p>	Integer	1, 9, 18
Description	Enter description as per pre-defined table. Include additional rows, if applicable.	Variable Character	2, 18

2.6.19 Table 0235 – CDIC Hold Status Code

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

Data Element	Requirements	Field Type	Rule(s)
CDIC_Hold_Status_Code	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 – Deposit Account Data and Table 0800 – Hold Balance File).	Integer	1, 9, 18
CDIC_Hold_Status	Enter CDIC_Hold_Status as per pre-defined table.	Variable Character	2, 18

2.6.20 Table 0236 – Account Status Code

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

Data Element	Requirements	Field Type	Rule(s)
Account_Status_Code	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	1, 9, 18
MI_Account_Status_Code	Enter MI_Account_Status_Code.	Variable Character	2
Description	Enter description.	Variable Character	2, 18

2.6.21 Table 0237 – Trust Account Type

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

Data Element	Requirements	Field Type	Rule(s)
Trust_Account_Type_Code	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	1, 9, 18
Description	Enter description as per pre-defined table.	Variable Character	2, 18

2.6.22 Table 0238 – Clearing Account Code

The clearing account code (“Clearing Account Code”) is a code table used to express the variety of Clearing Account Codes supported by your deposit systems. The same Clearing Account Code must be described in exactly the same way in each copy of the table. Use this table to identify those accounts that should be excluded from any hold instructions, such as clearing or settlement accounts. Clearing Account Code 1, with MI_Clearing_Account of “N” must represent “Not a clearing account”

Data Element	Requirements	Field Type	Rule(s)
Clearing_Account_Code	This reference number will be the primary key field, and will be used to link the Clearing_Account_Code to the deposit account data table (see Table 0130 – Deposit Account Data).	Integer	1, 9, 18
MI_Clearing_Account	Use code “N” for all accounts that are not clearing accounts. MIs may use any other single character code for all other types of clearing accounts.	Character (1)	3
Description	Description for “N” should be “Not a clearing account”. Enter description for all other rows.	Variable Character	2, 18

2.6.23 Table 0239 – Account Type

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

Data Element	Requirements	Field Type	Rule(s)
Account_Type_Code	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	1, 9, 18
MI_Account_Type	Enter MI_Account_Type.	Variable Character	2
Description	Enter description as per pre-defined table. Include additional rows, if applicable.	Variable Character	2, 18

2.6.24 Table 0240 – CDIC Product Group Code

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

Data Element	Requirements	Field Type	Rule(s)
CDIC_Product_Group_Code	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	1, 9, 18
CDIC_Product_Group	Enter CDIC_Product_Group.	Variable Character	2, 18
Description	Enter description as per pre-defined table.	Variable Character	2, 18

2.6.25 Table 0241 – MI Deposit Hold Code

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

Data Element	Requirements	Field Type	Rule(s)
MI_Deposit_Hold_Code	This reference number will be the primary key field, and will be used to link the MI_Deposit_Hold_Code to the MI Deposit Hold data table (see Table 0140 – MI Deposit Hold Data) The data in this field should increment by one, starting with a value of 1.	Integer	1, 9, 18
MI_Deposit_Hold_Type	Enter MI_Deposit_Hold_Type.	Variable Character	2
Description	Enter description.	Variable Character	2, 18

2.6.26 Table 0242 – MI Published Foreign Currency Exchange Rate

***MI*s that hold Foreign Currency (“FC”) deposits in currencies for which the Bank of Canada does not publish a daily exchange rate must populate this file.**

Provide the last FC to CAD exchange rate published by the MI before the determination date. There should only be records in this table where there exists a corresponding ISO_Currency_Code in Table 0233 – Currency Code. There must only be one record in this table for each FC. **The same ISO Currency Code must have the same exchange rate in each copy of the table.**

Data Element	Requirements	Field Type	Rule(s)
ISO_Currency_Code	ISO_Currency_Code as prescribed in Table 0233 – Currency Code.	Character (3)	3, 9, 10(→0233), 18, 26
Foreign_Currency_CAD_FX	Enter the last foreign currency to Canadian Dollar exchange rate published by the MI before the determination date.	Decimal (30,6)	6, 18

2.6.27 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	Requirements	Field Type	Rule(s)
Account_Unique_ID	The primary key field used by the MI to identify the deposit account number.	Variable Character	2, 18
Transaction_Number	Enter Transaction_Number.	Variable Character	2
Transaction_Item_Number	Enter Transaction_Item_Number.	Variable Character	2
Created_Date	Enter Created_Date.	DATE:TIME	5, 18
Posted_Date	Enter Posted_Date.	DATE:TIME	5
Transaction_Value	Enter Transaction_Value.	Decimal (30,2)	6, 18
Foreign_Value	The amount of the transaction in foreign currency. Enter "" if not applicable.	Decimal (30,2)	6
Transaction_Code	The values for this field are prescribed in Table 0401 – Transaction Code.	Integer	1, 10(→0401), 18
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer	1, 10(→0233), 18
Debit_Credit_Flag	Enter "DR" for Debit or "CR" for Credit.	Character (2)	3, 16, 18

2.6.28 Table 0401 – Transaction Code

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

Data Element	Requirements	Field Type	Rule(s)
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	1, 9, 18
MI_Transaction_Code	Enter MI_Transaction_Code.	Variable Character	2
Description	Enter description.	Variable Character	2, 18

2.6.29 Table 0500 – Depositor / Deposit Account Reference Table

There should only be records in this table where there exists a corresponding Depositor_Unique_ID in Table 0100 – Depositor Data and Account_Unique_ID in Table 0130 – Deposit Account Data. The MI must not relate multiple Depositor_Unique_ID records that share the same Depositor_ID_Link value to a given Account_Unique_ID. Identify the single primary account holder of the given deposit account. Identify the payee(s) of the given deposit account. This table contains the key pairs (Depositor_Unique_ID and Account_Unique_ID) used to relate depositors to accounts.

Data Element	Requirements	Field Type	Rule(s)
Depositor_Unique_ID	Depositor_Unique_ID and Account_Unique_ID form the Primary Key. Depositor_Unique_ID must repeat for each of the associated accounts where a Depositor_Unique_ID has more than one account.	Variable Character	2, 10(→0100), 18

Data Element	Requirements	Field Type	Rule(s)
Account_Unique_ID	Depositor_Unique_ID and Account_Unique_ID form the Primary Key. 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	2, 10(→0130), 18
Relationship_Type_Code	The values for this field are prescribed in Table 0501 – Relationship Type.	Integer	1, 10(→0501), 18
Primary_Account_Holder_Flag	For a given Account_Unique_ID, enter "Y" for only one single depositor record where payments and/or account correspondences would be mailed to, in the event the given deposit account should close. All other depositor records related to the given Account_Unique_ID, must be recorded as "N". (e.g. For a joint account, enter "Y" for the Primary Account Holder depositor record. All other depositor records enter "N".)	Character (1)	3, 13, 18

Data Element	Requirements	Field Type	Rule(s)
Payee_Flag	<p>Enter “Y” only where the Depositor_Unique_ID value represents the payee. The MI must identify to whom payments would be made, in the event the given deposit account should close. All other Depositor_Unique_ID values related to the same Account_Unique_ID must have the value of “N”.</p> <p><i>There should be at least 1 Depositor_Unique_ID with Payee_Flag "Y" for each Account_Unique_ID.</i></p>	Character (1)	3, 13, 18

2.6.30 Table 0501 – Relationship Type

The relationship type (“Relationship Type”) is a code table used to express the variety of Relationship Types supported by MI deposit systems. The same Relationship Type must be described in exactly the same way in each copy of the table. The MI must identify the relationship types for individuals and/or entities who are not the payee(s), but whose direction is necessary or sufficient to complete payments, where available. Do not enter beneficiary relationship records in this table.

Data Element	Requirements	Field Type	Rule(s)
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 Table 0500 – Depositor / Deposit Account Reference Table).	Integer	1, 9, 18
MI_Relationship_Type	Enter MI_Relationship_Type.	Variable Character	2
Description	Enter description as per pre-defined table. Include additional rows, if applicable.	Variable Character	2, 18

2.6.31 Table 0600 – Ledger and Sub-Ledger Balances

Data beyond the header row for this table is not required.

The purpose of this extract is to capture the general ledger account balances (trial balance) and the sub-ledger account balances related to accounts as at the completion of the end of day processing. The data in this file will be used to assess the completeness of the deposit data provided or made available to CDIC.

Data Element	Requirements	Field Type	Rule(s)
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.	Variable Character	2, 9
Ledger_Description	The description associated to the ledger account.	Variable Character	2
Ledger_Flag	Enter "GL" for a general ledger account or "SL" for a sub-ledger account.	Character (2)	3, 15
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 "".	Variable Character	2
Debit	Trial Balance Debit amount.	Decimal (30,2)	6
Credit	Trial Balance Credit amount.	Decimal (30,2)	6
Account_Unique_ID	This is the same as Account_Unique_ID in Table 0130 – Deposit Account Data	Variable Character	2
Account_Number	This is the same as Account_Number in Table 0130 – Deposit Account Data	Variable Character	2
Account_Balance	This is the same as the Account Balance in Table 0130 – Deposit Account Data	Decimal (30,2)	6

2.6.32 Table 0700 – Hold File

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

Data Element	Requirements	Field Type	Rule(s)
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	2, 9
Subsystem_ID	This number will be used to link to the Subsystem table. Please refer to Table 0999 – Subsystem.	Integer	1
Hold_Amount	The amount of the hold to be placed on the account. A value greater than "0" is the hold amount. A value of "-1" means remove the CDIC Hold. A value of "-2" means apply a CDIC Full Hold.	Decimal (30,2)	6

2.6.33 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	Requirements	Field Type	Rule(s)
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	2, 9, 18
Subsystem_ID	This number will be used to link to the Subsystem table. Please refer to Table 0999 – Subsystem.	Integer	1, 10(→0999), 18
CDIC_Hold_Status_Code	Please refer to Table 0235 – CDIC Hold Status Code.	Integer	1, 10(→0235), 18

Data Element	Requirements	Field Type	Rule(s)
Account_Balance	The account 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 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.	Decimal (30,2)	6, 18
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 (30,2)	6, 18
CDIC_Hold_Amount	Enter CDIC_Hold_Amount.	Decimal (30,2)	6, 18
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer	1, 10(→0233), 18

2.6.34 Table 0900 – Account Accrued Interest Data

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

Data Element	Requirements	Field Type	Rule(s)
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	2, 9, 18
Subsystem_ID	This number will be used to link to the Subsystem table. Please refer to Table 0999 – Subsystem.	Integer	1, 10(→0999), 18

Data Element	Requirements	Field Type	Rule(s)
Last_Interest_Payment_Date	Enter Last_Interest_Payment_Date. Enter "" if not applicable.	DATE	4
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 (30,4)	6, 18
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer	1, 10(→0233), 18

2.6.35 Table 0999 – Subsystem

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

Data Element	Requirements	Field Type	Rule(s)
Subsystem_ID	May start at any integer and need not be contiguous as long as the uniqueness of the code is maintained. This reference number will be the primary key field, and will be used to identify subsystem files.	Integer	1, 9, 18
MI_Subsystem_Code	Enter MI subsystem code.	Variable Character	2
Description	Enter description.	Variable Character	2, 18