

Canada Deposit Insurance Corporation

Nominee Broker Data Requirements

Version 1.0

About this Document

The purpose of this document is to provide Nominee Brokers with guidance and technical specifications with regards to complying with the provisions set out in the Canada Deposit Insurance Corporation (“CDIC”) Act and related CDIC By-laws.

Additional supplementary materials in support of the Nominee Broker Data Requirements (“NBDR”) may be found on the [CDIC web-site](#).

Nominee Broker/Dealer questions related to this document may be sent via e-mail to CDIC at: Brokers@cdic.ca

Version: 1.0

Updated as of: [2021-01-31](#)

Effective Date: [2022-04-30](#)

Table of Contents

1	Introduction	3
2	Terminology	3
3	Notice of Revision	4
4	Character Coding.....	4
5	Required Information.....	4
6	Logical Structure	4
7	Data Requirements and Format.....	5
8	Examples	6
9	Data Validation.....	8
10	File Extract Process	8
11	File Name Specification.....	8
12	File Transmission Process	9
	Appendix A – Document Change Log.....	10
	Appendix B – Sample XML Data.....	10
	Appendix C – Sample XML Schema Definition (validation).....	10

1 Introduction

If a CDIC Member Institution (“MI”) should fail, Canada Deposit Insurance Corporation may be obliged to make payments to depositors. These payments would be made in accordance with deposit insurance rules, in a timely manner. In order to determine the amounts owing, deposit liability information would be extracted from the failed MI’s systems and CDIC would request beneficiary/client information from Nominee Brokers. The Nominee Broker Data Requirements (“NBDR”) outlines the specifications for formatting the Nominee Broker data submission, which will facilitate CDIC’s calculation of an insurance determination.

2 Terminology

The table below provides guidance with respect to terms introduced in this NBDR document.

NBDR Term	Description
Alphanumeric Code	A set of numbers and letters assigned by a Nominee Broker to represent a unique beneficiary or beneficial owner. May also be referred to as “Unique Client Identifier” (“UCI”) or “Beneficiary ID”.
Beneficiary	The beneficiary of a trust deposit where the trust deposit is disclosed on the records of a MI. The beneficiary can be a person or (set of) co-owners.
Co-owners	With respect to a “beneficiary”, a trust deposit jointly owned by more than one person.
Deposit	Includes deposits referred to in the <i>Canada Deposit Insurance Corporation Act</i> (“CDIC Act”) as well as liabilities referred to in the Schedule to the CDIC Act.
Entity	Has the same meaning as in section 2 of the <i>Bank Act</i> and includes a corporation, trust, partnership, fund, and unincorporated association or organization.
Beneficial Owner	With respect to a Special Income Arrangement, the natural person for whose benefit the plan / account is held. [e.g., annuitant of a RRSP or RRIF; holder of a TFSA; the beneficiary(ies) of a RESP or RDSP [e.g. the child(ren)]
Legal Entity Identifier (“LEI”)	A unique global identifier for legal entities participating in financial transactions. The identifier is formatted as a 20-character, alpha-numeric code based on the ISO 17442 standard.
Member Institution (“MI”)	As defined in the <i>CDIC Act</i> , “means a corporation that has deposit insurance under this Act”. A list of CDIC’s Member Institutions can be found on CDIC’s website .
Nominee Broker (“NB”)	As defined in the <i>CDIC Act</i> , “means a person who is a party to an agreement or arrangement with a member institution in order to make deposits as a nominee on behalf of another person”.
Person	Includes a natural person and an entity.
Special Income Arrangement (“SIA”)	Has the same meaning as set out in the <i>Canada Deposit Insurance Corporation Co-owned and Trust Deposit Disclosure By-law</i> . The five SIAs are: registered retirement savings plan (“RRSP”); registered retirement income fund (“RRIF”); tax-free savings account (“TFSA”); registered education savings plan (“RESP”); and registered disability savings plan (“RDSP”).
Unique Client Identifier (“UCI”)	The Nominee Broker-generated alphanumeric code representing each unique beneficiary and beneficial owner.

3 Notice of Revision

Canada Deposit Insurance Corporation will be responsible for the maintenance of the NBDR and any decision to revise the NBDR.

4 Character Coding

The XML message should use the UTF-8 encoding character set however, only English and French characters should be used in the submission.

Certain special characters used by the XML structure cannot be included within the data content itself as use of these characters cause validation errors when opening the file. Where they occur, these characters must be substituted with their 'XML entity' equivalents according to the following table.

Special characters	XML entities
" (double quote)	"
' (single quote)	'
< (left brace)	<
> (right brace)	>
& (ampersand)	&

5 Required Information

The following basic information is required in the NBDR submission that Nominee Brokers should provide when submitting data to CDIC.

Nominee Broker client information includes:

- the assigned unique alphanumeric code (aka: "UCI") for the beneficiary (including a unique set of co-owners), or beneficial owner;
- the legal name and address of the beneficiary and/or beneficial owner;
- the type of special income arrangement associated with the alphanumeric code;
- the Member Institution ("MI") associated with the alphanumeric code; and
- the Legal Entity Identifier ("LEI") of the introducing broker if an Introducing/Carrying Broker arrangement.

Nominee Brokers must be capable of providing client (beneficiary) information within three business days of CDIC's request.

6 Logical Structure

The XML logical file schema is composed of two separate sections: client definitions (e.g., beneficiaries and beneficial owners) and arrangement definitions (e.g., MIs, deposit types).

Clients

Unique Client Identifier

Contact

Name (Entity Name, First Name, Middle Name, Last Name)

Address (Address 1, Address 2, City, Province, Postal Code, Country)

Arrangements

Unique Client Identifier
 Member Institution ID
 Legal Entity Identifier
 SIA Type
 Beneficial Owners
 Unique Client Identifier

7 Data Requirements and Format

Populate the table with the Nominee Broker beneficiary and beneficial owner client data.

- Address fields should conform to [Canada Post Addressing Guidelines](#)
- If multiple addresses exist for a given contact, select the primary address or report multiple addresses

The data should be submitted in a single XML file in the format as described in this document.

- VARCHAR (Variable Character): any alphanumeric string (using English and French characters)
- INT (Integer): a whole number (positive or negative) or zero (“0”)
- CHAR [Character (n)]: an alphanumeric character string of length *n*
- DATE: YYYY-MM-DD (year, month and day, using digits with dash separator)

Data Element	XML Tag Name	Requirements	Field Format
Data Extract Date	extractDate	Enter the “as at” date of the records in the data extract.	DATE
Total Clients	totalClients	Count the number of clients (unique UCIs) in the data extract and enter the sum.	INT
Total Arrangements	totalArrangements	Count the number of arrangements in the data extract and enter the sum.	INT
Unique Client Identifier	uci	Enter the Nominee Broker-assigned alphanumeric code. Only one <i>UCI</i> value should be assigned to a person who is a single beneficiary (including unique set of co-owners), or a beneficial owner for a given <i>SIA Type</i> and <i>MI ID</i> . If <i>SIA Type Code</i> is “4”, no beneficial owner <i>UCI</i> record is expected.	VARCHAR
Entity Name	entityName	Where the <i>UCI</i> represents an entity (e.g., corporation, association), enter the legal entity name of the entity. No tags for natural persons (use <i>firstName</i> , <i>middleName</i> and <i>lastName</i> tags)	VARCHAR
First Name	firstName	Enter the first name of the client if a natural person. No tag for entities (use <i>entityName</i> tag).	VARCHAR
Middle Name	middleName	Enter the middle name of the client if a natural person. XML tag can be omitted if not applicable. No tag for entities (use <i>entityName</i> tag).	VARCHAR
Last Name	lastName	Enter the last name of the client if a natural person. No tag for entities (use <i>entityName</i> tag).	VARCHAR

Data Element	XML Tag Name	Requirements	Field Format
Address Line 1	address1	Required for all addresses. Enter address line 1 (typically the number and street name).	VARCHAR
Address Line 2	address2	XML tag can be omitted if not available.	VARCHAR
City	city	Required for address in Canada or USA.	VARCHAR
Province	province	Required for address in Canada or USA. Must conform to the Canada Post Addressing Guidelines (e.g., "ON" for Ontario).	VARCHAR
Postal Code	postalCode	Required for address in Canada (postal code) or USA (ZIP code).	VARCHAR
Country	country	Required for all countries. Must conform to the Canada Post Addressing Guidelines and/or International Destination Listing .	VARCHAR
MI ID Code	miid	Enter the CDIC Member Institution Identification Code associated to the <i>UCI</i> . This value may repeat. MI identification codes can be found on CDIC's website (MI ID Codes). NBs should check for updates prior to submitting a NBDR extract.	CHAR(4)
Legal Entity Identifier	lei	For Introducing & Carrying Broker arrangements, enter the LEI of the Introducing Broker. If not an Introducing & Carrying Broker arrangement, this XML tag can be omitted.	CHAR(20)
SIA Type Code	siaType	For a given <i>UCI</i> , enter: "4" for NSIA – not a SIA deposit; "5" for RRSP – a deposit received under a RRSP; "6" for RRIF – a deposit received under a RRIF; "7" for TFSA – a deposit received under a TFSA; "9" for RESP – a deposit received under a RESP; or "10" for RDSP – a deposit received under a RDSP. The same <i>SIA Type Code</i> value should not repeat for the given <i>UCI</i> , <i>MI ID</i> , <i>LEI</i> , and <i>Beneficial Owner</i> .	INT

8 Examples

Note: The data used in the examples below are fictitious.

Client examples

<p>Example 1: Individual (natural person)</p> <pre> <client> <uci>CIF521374</uci> <contact> <firstName>JOHN</firstName> <middleName>MICHAEL</middleName> <lastName>DOE</lastName> <address> <address1>1234 PORTAGE AVE</address1> <city>WINNIPEG</city> <province>MB</province> <postalCode>R3G 0R3</postalCode> <country>CANADA</country> </address> </contact> </client> </pre>	<p>Example 2: Entity</p> <pre> <client> <uci>CIF421987</uci> <contact> <entityName>GOBLET SUPPLIES LTD.</entityName> <address> <address1>2313 CATHERINE ST</address1> <address2>FLOOR 17</address2> <city>MONTREAL</city> <province>QC</province> <postalCode>H3H 1N2</postalCode> <country>CANADA</country> </address> </contact> </client> </pre>
<p>Example 3: Joint/co-owned deposit (2 owners)</p> <pre> <client> <uci>CIF427504</uci> <contact> <firstName>JOHNNY</firstName> <lastName>WAYNE</lastName> <address> <address1>3456 ROBSON ST</address1> <city>VANCOUVER</city> <province>BC</province> <postalCode>V6E 3Z6</postalCode> <country>CANADA</country> </address> </contact> <contact> <firstName>FRANK</firstName> <lastName>SHUSTER</lastName> <address> <address1>789 MILNER ROAD</address1> <city>MONCTON</city> <province>NB</province> <postalCode>E1E 2S1</postalCode> <country>CANADA</country> </address> </contact> </client> </pre>	<p>Example 4: Multi-address entity (2 addresses)</p> <pre> <client> <uci>CIF427336</uci> <contact> <entityName>GLM ENTERPRISES</entityName> <address> <address1>60 CARLTON ST</address1> <city>TORONTO</city> <province>ON</province> <postalCode>M5B 1J2</postalCode> <country>CANADA</country> </address> <address> <address1>40 BAY ST</address1> <address2>SUITE 600</address2> <city>TORONTO</city> <province>ON</province> <postalCode>M5J 2L2</postalCode> <country>CANADA</country> </address> </contact> </client> </pre>

Trust arrangement examples

<p>Example 5: Non-SIA deposit</p> <pre> <arrangement> <uci>CIF421987</uci> <miid>MIID</miid> <siaType>4</siaType> </arrangement> </pre>	<p>Example 6: Introducing Broker non-SIA deposit</p> <pre> <arrangement> <uci>CIF476453</uci> <miid>MIDI</miid> <lei>ABCD765987XYZ3210123</lei> <siaType>4</siaType> </arrangement> </pre>
<p>Example 7: Multibeneficiary non-SIA deposit</p> <pre> <arrangement> <uci>CIF427534</uci> <uci>CIF427535</uci> <miid>MIID</miid> <siaType>4</siaType> </arrangement> </pre>	<p>Example 8: Joint/co-owned non-SIA deposit</p> <pre> <arrangement> <uci>CIF428321</uci> <miid>MIDI</miid> <siaType>4</siaType> </arrangement> </pre>

<p>Example 9: RRSP deposit</p> <pre><arrangement> <uci>CIF521374</uci> <miid>MIID</miid> <siaType>5</siaType> <beneficialOwners> <uci>CIF521374</uci> </beneficialOwners> </arrangement></pre>	<p>Example 10: Introducing Broker TFSA deposit</p> <pre><arrangement> <uci>CIF726486</uci> <miid>MIDI</miid> <lei>ABCD765987XYZ3210123</lei> <siaType>7</siaType> <beneficialOwners> <uci>CIF726486</uci> </beneficialOwners> </arrangement></pre>
<p>Example 11: RESP deposit</p> <pre><arrangement> <uci>CIF942817</uci> <miid>MIID</miid> <siaType>9</siaType> <beneficialOwners> <uci>CIF944378</uci> <uci>CIF944809</uci> </beneficialOwners> </arrangement></pre>	<p>Example 12: RDSP deposit</p> <pre><arrangement> <uci>CIF1048372</uci> <miid>MIDI</miid> <siaType>10</siaType> <beneficialOwners> <uci>CIF1048625</uci> </beneficialOwners> </arrangement></pre>

9 Data Validation

- Nominee Brokers should ensure that all NBDR submissions to CDIC meet the validation rules contained in the NBDR XML Schema Definition (xsd) file (see Appendix C).
- Nominee Brokers should check CDIC’s website for the latest schema definition file and ensure their submission meets the validation rules.
- Where the published schema definition file (xsd) and the above Data Element requirements and field formats vary, the latest schema definition takes precedence.

10 File Extract Process

Upon request by CDIC, Nominee Brokers must generate and extract all files referred to in Section 7, as of the “as at” date requested, and provide or make available the file(s) to CDIC.

The file extracts must conform to the following:

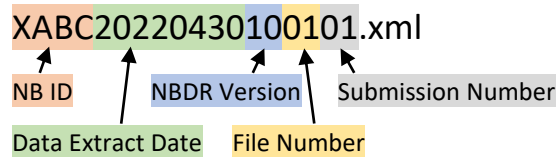
- XML format
- Character encoding must be UTF-8
- File extension must be .xml (not case sensitive)
- File name must follow file naming specification (see Section 11)
- File must conform with CDIC’s NBDR XML Schema Definition (XSD validation file)

11 File Name Specification

The following table highlights the NBDR File Naming specification.

File Name Element	Description	Format Start Position, Length
NB ID	A four-character CDIC NB identifier code. This code will be assigned by CDIC (upon MI or NB request). NB ID codes consist of 4 upper-case characters that begin with "X".	Alpha-numeric (4) 1, 4
Data Extract Date	An eight-character numeric string indicating the "as at" date of the data.	DATE (YYYYMMDD) 5, 8
NBDR Version	A two-character number representing the NBDR version number. NBDR version 1.0 (initial version) should be expressed as the values "10". For example, version 2.5 would be expressed as the value, "25".	Numeric (2) 13, 2
File Number	A two-character number representing the file number in the NBDR. As NBDR version 1.0 is a single XML file, the file number value is "01".	Numeric (2) 15, 2
Submission Number	A two-character number representing the data "as-at" submission number. This is designed to control the integrity of data should multiple submissions be allowed for any given "as at" dataset. The first submission for any given "as at" date should be "01" and thereafter, increase sequentially by one (i.e., 02, 03, 04 ...).	Numeric (2) 17, 2

File name example:



Nominee Brokers should contact CDIC at Brokers@cdic.ca to obtain or confirm their Nominee Broker ID code prior to submitting an NBDR extract.

12 File Transmission Process

CDIC uses a SFTP solution to transfer sensitive data to and from Nominee Brokers. Contact CDIC at Brokers@cdic.ca for the latest file transmission instructions and guidelines to ensure that the proper steps are followed prior to submitting a data extract. Data files containing personal information should always be encrypted using PGP encryption to help ensure a secure transfer.

PGP encryption requirements:

- Encryption Algorithm: AES-256 or above
- Hash Algorithm: SHA-256 or above
- Key Type: RSA and Diffie-Hellman
- Key Size: 2048 or above
- Compression Algorithm: ZIP

Nominee Brokers' responsibilities to protect data exchanged:

- Always delete files that don't need to be stored in SFTP
- Protect sensitive information shared by CDIC
- Only share CDIC sensitive information with authorized users
- Protect NB's private key and never share it or upload it to SFTP
- Inform CDIC immediately if NB's private keys are revoked or compromised

Appendix A – Document Change Log

Version	Major Change	Files/Elements Changed
1.0	<ul style="list-style-type: none">Initial version	

Appendix B – Sample XML Data



NBDR.xml

Note: The names and other information of individuals or entities used in the examples provided are fictitious.

Appendix C – Sample XML Schema Definition (validation)



NBDR.xsd