Canada Deposit Insurance Corporation

Professional Trustee Data Requirements

Version 1.2.1

About this Document

The purpose of this document is to provide Professional Trustees with guidance and technical specifications with regards to reporting Professional Trustee Account beneficiary information to CDIC.

Additional information related to Professional Trustee Accounts held at CDIC Member Institutions may be found on CDIC's website ([For Professional Trustees - cdic.ca](#)).

Questions concerning Professional Trustees or related to this document may be sent via e-mail to CDIC at: [Info@cdic.ca](#)

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1   Introduction

If a CDIC Member Institution ("MI") should fail, Canada Deposit Insurance Corporation ("CDIC") may be obliged to make payments to depositors. These payments would be made in accordance with deposit insurance rules. 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 Professional Trustees ("PTs") for deposits held in Professional Trustee accounts ("PTAs"). The Professional Trustee Data Requirements ("PTDR") outline the specifications for formatting the Professional Trustee data file submission, which will facilitate CDIC's calculation of an insurance determination.

CDIC sets out two file format options for reporting beneficiary information to CDIC. Although PTs may provide PTDR information in either XML or a Windows-compatible text file format, it is strongly suggested that larger PTs (e.g., greater than 1,000 beneficiaries at a given Member Institution) submit their data in XML format (see Section 8) to take advantage of the XSD validation file. If/when CDIC contacts a PT to request a PTDR extract, CDIC may provide the PT with the CDIC Member Institution's Account and Account Unique ID references, which should be used to populate the extract.

PTs that submit their extracts in XML format should ensure that their submission meets the latest published XML Schema Definition (see: [Professional Trustee Data Requirements (PTDR) - cdic.ca](#)). Should CDIC offer a PTDR test service, those wishing to participate may be required to de-identify certain personal information data elements prior to submitting the test file to CDIC. Anonymization details can be found in Appendix D.

2   Terminology

The table below explains the terms used in this PTDR document.

PTDR Term	Description
Beneficiary	The beneficiary of a trust deposit where the trust deposit is disclosed on the records of a Professional Trustee. The beneficiary can be a person (natural or legal entity), or a set of co-owners.
Co-owned Deposit	A deposit that is owned jointly (i.e., joint tenancy with an equal and undivided ownership by the joint owners) by more than one person.
Co-owners	With respect to a beneficiary, a trust deposit jointly owned by more than one person (i.e., joint tenancy with an equal and undivided ownership by the joint owners). Has the same meaning as joint owners.
Deposit	Includes deposits referred to in the *Canada Deposit Insurance Corporation Act* ("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 *Bank Act*. Includes a corporation, trust, partnership, fund, and unincorporated association or organization.
Insurance Category	The CDIC insurance category of the account. Options include type of special income arrangement (i.e., RRSP, RRIF, TFSA, RESP, RDSP or FHSA), or a non-SIA deposit.
Multi-beneficiary deposit	A trust deposit owned by more than one person as tenants in common (i.e., a defined share for each owner).

PTDR Term	Description
Professional Trustee Account ("PTA")	An account held at an MI that a professional trustee has designated a professional trustee account and where the professional trustee meets all the requirements to designate and maintain such an account (e.g., disclosures, attestations, reporting capabilities, etc.).
Professional Trustee ("PT")	As defined in the Schedule to the *CDIC Act*. For example, excluding a nominee broker, the public trustee of a province, a government (or department/agency thereof), a lawyer (or partnership of lawyers), a person required by statute to hold the deposit in trust, the trustee of a regulatory organization, or a regulated federal/provincial trust company.
SIA Individual	The beneficial owner of a Special Income Arrangement (i.e., the individual for whose benefit the SIA plan/account is held). For example, the annuitant of a Registered Retirement Savings Plan or Registered Retirement Income Fund; the holder of a Tax-free Savings Account or Tax-free First Home Savings Account; or the beneficiaries of a Registered Education Savings Plan or Registered Disability Savings Plan.
Special Income Arrangement ("SIA")	Has the meaning as set out in the Schedule to the *Canada Deposit Insurance Corporation Act.* The SIA types covered under the Schedule include: Registered Retirement Savings Plan ("RRSP"); Registered Retirement Income Fund ("RRIF"); Tax-free Savings Account ("TFSA"); Registered Education Savings Plan ("RESP"); Registered Disability Savings Plan ("RDSP"); and Tax-free First Home Savings Account ("FHSA").

3   Notice of Revision

Canada Deposit Insurance Corporation ("CDIC") is responsible for the maintenance of the PTDR and associated XSD (validation) file, as well as any decision to revise the PTDR and related XSD file. Material changes to this version of the document have been highlighted in purple font for easier identification.

4   Character Coding

The PTDR file should use the UTF-8 encoding character set. Only common English and French language characters should be used in the submission.

Certain characters (e.g., <, >, &, ', ") have a special meaning in XML and where they occur in the data, they must be substituted with their XML entity reference equivalents or a validation error may occur. For entity reference details, refer to XML syntax information (XML Syntax (w3schools.com)).

In addition, the pipe character ("|") is reserved for certain CDIC applications and must not be used in the data submission. If the pipe character exists in the source data, it must be removed or substituted.

5   Required Information

When submitting a PTDR data extract to CDIC, the following information must be reported:

- the Professional Trustee's CDIC-assigned ID code (aka: PT_ID code)
- the code of the member institution ("MI") where the PTA is held (aka: MI_ID code)
- the "as-at" date of the extract data (should align with CDIC's request)
- the MI Account reference number (MI_AUID), if provided by CDIC
- the account number assigned by the MI for the PTA (i.e., the MI's account number)
- the CDIC insurance category code associated with the PTA (only one category per account)

- a PT-assigned client reference number (surrogate key) for each unique individual, unique entity, or unique set of co-owners[1]
- the full legal name and address of each PTA beneficiary and SIA individual (where applicable)
- the identification of SIA individuals (of SIA deposits)
- the share/interest of each beneficiary and SIA individual (where applicable) in each PTA

The PTDR data extract should not include accounts with a nil balance that are no longer active.

The PTDR data extract should not include duplicate records for a given combination of PTA and beneficiary/SIA individual. Where duplicate records exist, share/interest in deposit may have to be aggregated.

6   Data Format

The data should be submitted in a single 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)
- Decimal (X,Y): maximum of X integers before the decimal point and Y integers after the decimal point. Leading and/or trailing zeroes are not required.

7   Data Requirements

Populate the data extract with Professional Trustee Account beneficiary and SIA individual information.
- PTs must be able to parse their data by MI and submit to CDIC only the data related to MIs that have been requested, which may be one, many, or all MIs – with a separate file/extract for each MI.
- PTs can expect that if/when CDIC requests a PTDR extract, CDIC shall provide:
  - The PT_ID code (assigned by CDIC to each PT)
  - The MI_ID code (the MI where the PTA deposits are held)
  - The as-at date of the data extract (i.e., the date for which the beneficiary information applies)
  - The MI_AUID related to each PTA (i.e., the MI-assigned CDIC account reference for each PTA)
  - The MI_Account (i.e., the MI's PTA number)

  The above data must be included in the file submission. Only where the PT is unable to map a provided MI Account to their records should the MI_AUID field be left blank.
- If submitting an extract in text format, the header (data element/field names) must appear as the first row of the extract.
- Where there is the option to leave the value of a data element blank/empty and no data exists, simply report no value for that data element. For an XML file submission, the absence of a value is represented by an opening and closing tag (e.g., <streetL2></streetL2> or <streetL2/>).
- As the CDIC Act allows CDIC to extend coverage to individuals who benefit from an SIA deposit, PTs must report all SIA Individuals. As SIA individuals do not apply to non-SIA deposits, they should not be reported for non-SIA deposits.
- For SIA deposits where the registered plan owner/contributor is the same as the SIA individual (e.g., RRSP, RRIF, TFSA and FHSA), PTs need not report the SIA plan owner (where SIA Individual flag = "N"). However, where the SIA plan owner/contributor is different than the SIA individual (e.g., typically RESP and RDSP deposits), PTs must report both the SIA plan owner/contributor (where SIA Individual flag = "N") and SIA individuals (where SIA Individual flag = "Y").

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[1] If a PT has not previously assigned client reference numbers to its unique beneficiaries/SIA individuals, any simple methodology can be employed for PTDR reporting purposes (e.g., 1, 2, 3, 4, 5 …).

- The share/interest value for each SIA plan owner/contributor should be nil, whereas the share/interest value for each SIA individual should have a non-nil value.
- Share Unit must be consistent for any given PTA (i.e., either all in percent or all in amount).
- An SIA individual (where SIA Individual flag = "Y") must be an individual (i.e., only first, middle, and last name fields apply for name).
- Address data must be reported in the correct fields and should conform to Canada Post Addressing Guidelines.
- Country is mandatory for all addresses – including Canada. Acceptable country values for American addresses are: "USA"; "United States"; or "United States of America", but the value must be consistent throughout the extract. Country codes are not an acceptable replacement for the full name of the country.
- Where international addresses do not align well with the address fields, PTs should do their best to report address data that maps to existing fields. Where an address has more than two street address lines, (e.g., delivery information, civic address, and PO Box/Station), two or more original lines should be combined into one line such that all related address data fits within the two available report lines (i.e., Street_L1 and Street_L2).
- If multiple addresses exist for a given individual, entity, or set of co-owners, report only one primary address.

Data Element / XML Tag Name	Description	Requirements	Field Format
PT_ID / <ptid>	The ID code of the Professional Trustee filing the PTDR extract.	The PT-ID is a CDIC-assigned PT identifier code which consists of 4 upper-case characters that begin with the letter "Y". This code will be provided to PTs as part of CDIC's PTDR data request.	CHAR (4)
MI_ID / <miid>	CDIC Member Institution identification code for the deposit-taking institution.	CDIC MI-ID codes are published on CDIC's website (MI-ID Codes). This code will be provided to PTs as part of CDIC's PTDR data request.	CHAR (4)
As_At_Date / <asAtDate>	The "as at" date of the records reported in the data extract.	This is the "as at" date of the reported data. This should not be confused with the file run, creation, or submission date of the extract. This date will be provided to PTs as part of CDIC's PTDR data request.	DATE (YYYY-MM-DD)
MI_AUID / <miAuid>	MI Account Unique ID as per the MI Data & System Requirements ("DSR").	This is the MI's account reference for CDIC reporting purposes. This data will be provided to PTs as part of CDIC's PTDR data request.	VARCHAR
MI_Account / <miAccount>	The PT's account number at the MI.	This is the PT's account number at the MI. This account number will be provided to PTs as part of CDIC's PTDR data request.	VARCHAR
Ins_Cat_Code / <insCatCode>	CDIC insurance category code for the deposit account.	For SIA deposits, enter: • "**5**" for **RRSP** (including LIRA) deposits; • "**6**" for **RRIF** (including LIF) deposits; • "**7**" for **TFSA** deposits; • "**9**" for **RESP** deposits; • "**10**" for **RDSP** deposits, and • "**11**" for **FHSA** deposits For all other deposits, enter: • "**4**" for **non-SIA deposits**.	INT
Client_ID / <clientId>	A PT-assigned unique client ID number/code for beneficiaries and SIA individuals.	A beneficiary and SIA individual reference ID (surrogate key) associated with each unique individual, entity, or unique set of co-owners reported in each extract. This value should not contain personally identifiable data (e.g., SIN).	VARCHAR

Data Element / XML Tag Name	Description	Requirements	Field Format
SIA_Ind / <siaInd>	Flags if the beneficiary record is an SIA individual.	Enter "**Y**" to report SIA individuals (e.g., RRSP & RRIF annuitants; TFSA/FHSA holders; and RESP & RDSP beneficiaries). Mandatory for all SIA deposits and not applicable for non-SIA deposits. Enter "**N**" to report SIA plan owners/contributors and non-SIA deposit beneficiaries.	CHAR (1)
Share_Unit / <shareUnit>	Specifies the unit related to the beneficiary's share/interest value.	Must be either "**P**" for percentage (e.g., x%), or "**A**" for balance amount (e.g., $x). There must not be a mix of "P" and "A" for any given account (PTA).	CHAR (1)
Share_Value / <shareValue>	The value of a beneficiary's share/interest in a deposit for a given account (PTA).	Share values should not be negative. If *Share_Unit/<shareUnit>* = "P", the sum of *Share_Value/<shareValue>* for any given account (PTA) should be = 100. Note: "100" = 100%; "33.33" = 33.33%. If *Share_Unit/<shareUnit>* = "A", the amount should be in original currency.	Decimal (30, 6)
Entity_Name / <entityName>	If an entity, the legal entity name.	If the non-SIA beneficiary or RESP subscriber/RDSP holder is an entity (e.g., corporation, institution, association, trust, government, etc.), enter the legal entity name. Do not populate if beneficiary is an individual (natural person) or co-owners.	VARCHAR
Co-Owners / <coOwners>	If co-owned, the joint owners' names.	If the beneficiary is a co-owner (joint tenancy) of the deposit, enter the full names of each of the co-owners, separated by "and" or "et" or "&". Note: if using the XML file submission option, take note of the special character coding for the "&" character (see Section 4).	VARCHAR
First_Name / <firstName>	If a natural person, the first name of the individual.	Enter the first name of: • a non-SIA beneficiary that is an individual; • an SIA individual (e.g., RRSP/RRIF annuitant; TFSA/FHSA holder, or RESP/RDSP beneficiary. • an RESP/RDSP owner/contributor who is not an SIA individual.	VARCHAR
Middle_Name / <middleName>	If a natural person, the middle name of the individual.	Enter the middle name (if applicable) of: • a non-SIA beneficiary that is an individual; • an SIA individual (e.g., RRSP/RRIF annuitant; TFSA/FHSA holder, or RESP/RDSP beneficiary. • an RESP/RDSP owner/contributor who is not an SIA individual. Otherwise, leave blank/empty.	VARCHAR
Last_Name / <lastName>	If a natural person, the last name of the individual.	Enter the last name of: • a non-SIA beneficiary that is an individual; • an SIA individual (e.g., RRSP/RRIF annuitant; TFSA/FHSA holder, or RESP/RDSP beneficiary. • an RESP/RDSP owner/contributor who is not an SIA individual.	VARCHAR
Street_L1 / <streetL1>	Street address line 1	Typically, the civic number and street name.	VARCHAR
Street_L2 / <streetL2>	Street address line 2	If applicable, otherwise leave blank/empty.	VARCHAR
City / <city>	City	Required for addresses in Canada and USA.	VARCHAR

Data Element / XML Tag Name	Description	Requirements	Field Format
Province / <province>	Province/Territory or State	Required for addresses in Canada and USA. Must conform to Canada Post Addressing Guidelines (i.e., two-letter Province/Territory or State abbreviation). For example, Ontario value is "ON", New York value is "NY".	VARCHAR
Postal_Code / <postalCode>	Postal or ZIP code	Required for addresses in Canada (postal code) and USA (ZIP code).	VARCHAR
Country / <country>	Country	Required for all addresses - including Canada. American addresses must use the value, "USA", "United States", or "United States of America" only and be consistent throughout the extract.	VARCHAR

8   File Format

Upon request by CDIC, Professional Trustees should generate a single file, extracting all data and information referred to in Section 7, as of the requested "as at" date and MI. The file should then be submitted or made available to CDIC without delay. If a PT must submit more than one data extract for any given MI and as-at date, subsequent extracts must contain cumulative data for that as-at date (as opposed to reporting only the changes from the previous extract). Note that subsequent submissions must follow the File Submission Number requirement as per the File Name Specification (see Section 9).

CDIC strongly recommends that PTs with 1,000 or more beneficiaries at any given CDIC member institution be capable of submitting the PTDR extract in XML[2] format. The XML format allows the PT to check their extract schema using the XSD schema validation file. Extracts that pass the schema validation help ensure a higher quality extract and a potentially faster payout in the event of an MI failure.

8.1   Option 1: Windows-compatible text file

This file extract option must conform to the following:
- Windows-compatible text file
- Pipe [|] delimited fields (note that raw data should be stripped of pipe characters per Section 4)
- File extension should be .txt (not case sensitive)
- File name must follow File Name Specification (see Section 9)

Where there is a many-to-one relationship (e.g., PTAs to MI, beneficiaries to PTA), rows should be repeated. Refer to Appendix B for an example of an Option 1, Windows-compatible text file.

8.2   Option 2: XML file

The PTDR XML logical schema is composed of three major sections:
1. Metadata (to be provided to the PT as part of CDIC's PTDR request): PT_ID code; MI_ID code; and as-at date of the extract data.

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[2] Details on the XML file format can be found at: https://www.w3schools.com/xml/xml_whatis.asp

2. Account data (to be provided to the PT as part of CDIC's PTDR request): MI account reference (MI_AUID); MI account; and account insurance category code.
3. Beneficiary data: PT-assigned client ID, SIA individual flag; beneficiary/SIA individual share of the account (interest in deposit); and beneficiary/SIA individual name(s) and address(es).

<u>Logical Structure</u>

> *ptdr*
>   PT ID code **\<ptid>**
>   MI ID code **\<miid>**
>   Data as-at date **\<asAtDate>**
>   *account*
>   MI Account Unique ID **\<miAuid>**
>   MI Account **\<miAccount>**
>   Insurance Category Code **\<insCatCode>**
>   *beneficiary*
>   PT-assigned client ID number **\<clientId>**
>   SIA Individual flag **\<siaInd>**
>   Share Unit **\<shareUnit>**
>   Share Value **\<shareValue>**
>   *name*
>   Entity Name **\<entityName>**; <u>or</u>
>   Co-Owners **\<coOwners>**; <u>or</u>
>   First Name **\<firstName>**
>   Middle Name **\<middleName>**
>   Last Name **\<lastName>**
>   *address*
>   Street Line 1 **\<streetL1>**
>   Street Line 2 **\<streetL2>**
>   City **\<city>**
>   Province **\<province>**
>   Postal Code **\<postalCode>**
>   Country **\<country>**

This file extract option must conform to the following:
- File extension should be .xml (not case sensitive) prior to encryption.
- The PTDR extract must be "well-formed" (see: Well Formed XML - w3resource).
- The file name must follow File Name Specification (see Section 9).
- File must conform to CDIC's latest PTDR XML Schema Definition (XSD) file published on CDIC's website.

Refer to Appendix C for XML file examples.

9   File Name Specification

The following table highlights the PTDR file name specification requirements.

File Name Element	Description	Format Start Position, Length
PT-ID	A four-character CDIC-assigned Professional Trustee identification code. PT-ID codes consist of four upper-case characters [A-Z] [0-9] beginning with the letter "Y". The PT-ID code in the filename must be consistent with the value reported in the data extract.	Alpha-numeric (4) 1, 4
MI-ID	A four-character CDIC Member Institution identification code which identifies the deposit-taking institution related to the PTA(s) reported in the extract. MI-ID codes consist of four upper-case characters [A-Z] [0-9]. The MI-ID code in the filename must be consistent with the value reported in the data extract.	Alpha-numeric (4) 5, 4
As-At Date	An eight-character numeric string indicating the "as at" date of the data reported in the extract. The as-at date in the filename must be consistent with the value reported in the data extract.	DATE (YYYYMMDD) 9, 8
PTDR Version	A two-character number representing the PTDR version number. For example, PTDR version 1.2 should be expressed as the value "12" and version 2.5 would be expressed as the value "25".	Numeric (2) 17, 2
File Number	A two-character number representing the file number of the PTDR. As PTDR version 1.2 is a single file, the file number value is "01".	Numeric (2) 19, 2
Submission Number	A two-character number representing the data "as-at" submission number for a given MI extract. This is designed to control the integrity of data should multiple submissions be necessary for any given MI "as at" dataset. The first submission for a given MI "as at" date should be "01" and thereafter, increase by one (e.g., 02, 03, 04 …).	Numeric (2) 21, 2

File name example (Option 1 example shown. Use .xml extension for Option 2):

YABCGBOC20230401120101.txt

PT-ID   As-At Date   File #
     MI-ID   PTDR Version   Submission #
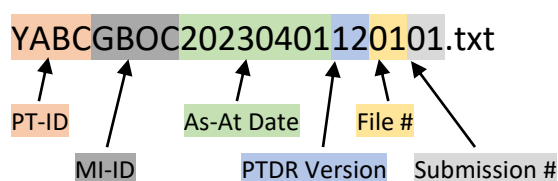
Although CDIC will provide Professional Trustees with a PT-ID code as part of a PTDR request, PTs may contact CDIC at Info@cdic.ca to obtain or confirm their PT-ID code prior to a PTDR request.

10 File Transmission Process

CDIC may use an SFTP solution to transfer sensitive data to and from Professional Trustees. PTs should check CDIC's website or contact CDIC at Info@cdic.ca to confirm the latest file transmission instructions and guidelines to ensure that the proper steps are followed prior to submitting a PTDR 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 or Diffie-Hellman
- Key Size: 2048 or above

Professional Trustees' responsibilities to protect data exchanged:
- Protect sensitive information shared with or by CDIC.
- Only share CDIC sensitive information with authorized users (e.g., those intended to access, view, or edit the file who should have a business justification).
- Protect private encryption keys (e.g., never share or upload to SFTP servers/folders).
- Inform CDIC immediately if private keys are revoked or compromised.

Appendix A – Document Change Log

Version	Major Change	Details, Files/Elements Changed
1.0	• Initial version	N/A
1.1	• XML schema and revised group elements	• Certain address field/tag names
1.2	• Filename • Field/tag name changes (Ins_Cat_Code, Client_ID, Street_ L1, and Street_L2) • XML schema (logical structure) • New insurance category (FHSA) • Additional guidance throughout	• MI-ID code added. • Note that Client_ID is now mandatory for all unique individuals, entities, and co-owners. • One MI per extract, one Ins Cat per PTA. • Ins_Cat_Code / <insCatCode> • Definitions, etc.
1.2.1	• Special character (") entity reference update	• Throughout, as applicable

Appendix B – Windows-compatible text file Example

The example below is shown as two tables (for page formatting purposes) however it should be one, 21-column table. All data in the example below is fictitious.

This is an example of a PT who has 8 PTAs with MI "GBOC" with various client types (individuals, entities, co-owners) and various deposit insurance categories.

- The reporting of SIA individuals (where SIA_Ind = "Y") is required for all SIA deposits, but not applicable for non-SIA deposits. The reporting of SIA plan contributors (where SIA_Ind = "N") is only required if different from SIA individuals (e.g., typical of most RESP and RDSP deposits) and their share values should be reported as nil (zero). The share/interest in deposit should be assigned to the SIA individuals and the sum of the share/interest should be equal to 100% or the account balance.
- Share/interest in deposit can be expressed as a percentage (%) or amount ($), but the chosen method must be consistent for any given PTA, and percentages should add to 100% for any given PTA.
- Report duplicate rows for many-to-one relationships, such as: Professional Trustee accounts (PTAs) to CDIC Member Institution (MI); beneficiaries to account (e.g., multi-beneficiary or pooled account); or SIA individuals (SIA_Ind = "Y") to account (e.g., RESP family plan or pooled account)
- If the "MI_AUID" and "MI_Account" is provided to the PT by CDIC as a part of the PTDR request, it must be reported.
- The Client_ID (surrogate key) is a mandatory PT-assigned reference for the purposes of PTDR reporting that identifies unique beneficiaries and SIA individuals (whether an individual, an entity, or a unique set of co-owners).

Example

Non-SIA multi-beneficiary trust									
Non-SIA multi-beneficiary trust									
TFSA									
RDSP									
Non-SIA trust									
Non-SIA trust									
RRSP									
RESP family plan									

PT_ID	As_At_Date	MI_ID	MI_AUID	MI_Account	Ins_Cat_Code	SIA_Ind	Share_Unit	Share_Value	Client_ID
YABC	2023-04-01	GBOC	AUID33	452837273662	4	N	P	60	CIF234
YABC	2023-04-01	GBOC	AUID33	452837273662	4	N	P	40	CIF268
YABC	2023-04-01	GBOC	AUID37	474773976274	4	N	A	50000	CIF376
YABC	2023-04-01	GBOC	AUID37	474773976274	4	N	A	70000	CIF384
YABC	2023-04-01	GBOC	AUID45	538463782902	7	Y	P	100	CIF376
YABC	2023-04-01	GBOC	AUID56	563736492077	10	N	P	0	CIF441
YABC	2023-04-01	GBOC	AUID56	563736492077	10	Y	P	100	CIF442
YABC	2023-04-01	GBOC	AUID537	623463782902	4	N	A	120000	CIF527
YABC	2023-04-01	GBOC	AUID546	672635342780	4	N	A	35000	CIF531
YABC	2023-04-01	GBOC	AUID562	680192836473	9	Y	P	100	CIF233
YABC	2023-04-01	GBOC	AUID571	683646453845	9	N	P	0	CIF640
YABC	2023-04-01	GBOC	AUID571	683646453845	9	Y	P	50	CIF641
YABC	2023-04-01	GBOC	AUID571	683646453845	9	Y	P	50	CIF642

continued ...

Entity_Name	Co-Owners	First_Name	Middle_Name	Last_Name	Street_L1	Street_L2	City	Province	Postal_Code	Country
		Larry	T	Benton	24 Pine St.		Toronto	ON	M5X 1A3	Canada
Luma Inc.					45 King St.	Suite 600	Scranton	PA	76342	USA
	Mary Kline & Joe Kline				87 John St.		Toronto	ON	M2E 6Y1	Canada
		Sarah	Ann	Clark	54 Bret St.	Apt. 742	Toronto	ON	M6L 6T5	Canada
		John		Lasseter	62 Ohm St.		Toronto	ON	M3B 4E2	Canada
		Amanda	Janet	Keen	89 Salt St.		Toronto	ON	M6A 7C2	Canada
		David	Louis	Keen	89 Salt St.		Toronto	ON	M6A 7C2	Canada
Pie Ltd.					39 Pine St.	Box 321	Toronto	ON	M4Z 1D3	Canada
	John Doe & Jane Doe				12 Oak St.		Toronto	ON	M3E 5H2	Canada
		Karen		Benton	24 Pine St.		Toronto	ON	M5X 1A3	Canada
		Ann		Smith	73 Cone St.		Toronto	ON	M5L 3J7	Canada
		Tom	D	Smith	73 Cone St.		Toronto	ON	M5L 3J7	Canada
		Mary	S	Smith	73 Cone St.		Toronto	ON	M5L 3J7	Canada

Appendix C – XML Examples

The root metadata elements (i.e., PT-ID code, MI-ID code, and data as-at date) have been omitted from the following examples but are otherwise required. All data in the examples below is fictitious. Columns continue on following page.

Example 1: Non-SIA deposit (single individual)

```
<account>
  <miAuid>421968753930</miAuid>
  <miAccount>8753930</miAccount>
  <insCatCode>4</insCatCode>
  <beneficiary>
    <clientId>CIF12345</clientId>
    <siaInd>N</siaInd>
    <shareUnit>A</shareUnit>
    <shareValue>12000</shareValue>
    <name>
      <firstName>John</firstName>
      <middleName>Jacob</middleName>
      <lastName>Doe</lastName>
    </name>
    <address>
      <streetL1>1234 Portage Ave</streetL1>
      <streetL2></streetL2>
      <city>Winnipeg</city>
      <province>MB</province>
      <postalCode>R3G 0R3</postalCode>
      <country>Canada</country>
    </address>
  </beneficiary>
</account>
```

Example 3: Non-SIA deposit (single entity)

```
<account>
  <miAuid>421968753931</miAuid>
  <miAccount>8753931</miAccount>
  <insCatCode>4</insCatCode>
  <beneficiary>
    <clientId>CIF12346</clientId>
    <siaInd>N</siaInd>
    <shareUnit>P</shareUnit>
    <shareValue>100</shareValue>
    <name>
      <entityName>ABC Company Ltd.</entityName>
    </name>
    <address>
      <streetL1>2313 Catherine St</streetL1>
      <streetL2>Floor 17</streetL2>
      <city>Montreal</city>
      <province>QC</province>
      <postalCode>H3H 1N2</postalCode>
      <country>Canada</country>
    </address>
  </beneficiariy>
</account>
```

Example 2: Non-SIA deposit (multi-beneficiary)

```
<account>
  <miAuid>962658563</miAuid>
  <miAccount>2658563</miAccount>
  <insCatCode>4</insCatCode>
  <beneficiary>
    <clientId>CIF12345</clientId>
    <siaInd>N</siaInd>
    <shareUnit>A</shareUnit>
    <shareValue>12000</shareValue>
    <name>
      <firstName>John</firstName>
      <middleName>Jacob</middleName>
      <lastName>Doe</lastName>
    </name>
    <address>
      <streetL1>1234 Portage Ave</streetL1>
      <streetL2></streetL2>
      <city>Winnipeg</city>
      <province>MB</province>
      <postalCode>R3G 0R3</postalCode>
      <country>Canada</country>
    </address>
  </beneficiary>
  <beneficiary>
    <clientId>CIF12346</clientId>
    <siaInd>N</siaInd>
    <shareUnit>A</shareUnit>
    <shareValue>80000</shareValue>
    <name>
      <entityName>ABC Company Ltd.</entityName>
    </name>
    <address>
      <streetL1>2313 Catherine St</streetL1>
      <streetL2>Floor 17</streetL2>
      <city>Montreal</city>
      <province>QC</province>
      <postalCode>H3H 1N2</postalCode>
      <country>Canada</country>
    </address>
  </beneficiary>
  <beneficiary>
    <clientId>CIF12347</clientId>
    <siaInd>N</siaInd>
    <shareUnit>A</shareUnit>
    <shareValue>25000</shareValue>
    <name>
      <coOwners>John Doe and Mary Doe</coOwners>
    </name>
    <address>
      <streetL1>7385 Maclem Way</streetL1>
      <streetL2></streetL2>
      <city>Saskatoon</city>
```

Example 4: Non-SIA deposit (single co-owner/joint)

```
<account>
  <miAuid>421968753932</miAuid>
  <miAccount>8753932</miAccount>
  <insCatCode>4</insCatCode>
  <beneficiary>
    <clientId>CIF12347</clientId>
    <siaInd>N</siaInd>
    <shareUnit>A</shareUnit>
    <shareValue>250000</shareValue>
    <name>
      <coOwners>John Doe and Mary Doe</coOwners>
    </name>
    <address>
      <streetL1>7385 Maclem Way</streetL1>
      <streetL2></streetL2>
      <city>Saskatoon</city>
      <province>SK</province>
      <postalCode>S7N 4X3</postalCode>
      <country>Canada</country>
    </address>
  </beneficiary>
</account>
```

Example 5: TFSA deposit (pooled cash account)

```
<account>
  <miAuid>421968754531</miAuid>
  <miAccount>8754531</miAccount>
  <insCatCode>7</insCatCode>
  <beneficiary>
    <clientId>CIF12371</clientId>
    <siaInd>Y</siaInd>
    <shareUnit>A</shareUnit>
    <shareValue>40000</shareValue>
    <name>
      <firstName>Dwight </firstName>
      <middleName>K</middleName>
      <lastName>SCHRUTE</lastName>
    </name>
    <address>
      <streetL1>3158 Mivvik St.</streetL1>
      <streetL2></streetL2>
      <city>Iqaluit</city>
      <province>NU</province>
      <postalCode>X0A 0H0</postalCode>
      <country>Canada</country>
    </address>
  </beneficiary>
  <beneficiary>
    <clientId>CIF12372</clientId>
    <siaInd>Y</siaInd>
    <shareUnit>A</shareUnit>
    <shareValue>15000</shareValue>
    <name>
      <firstName> Meredith</firstName>
      <middleName></middleName>
      <lastName>Palmer</lastName>
    </name>
    <address>
      <streetL1>3232 Peel St.</streetL1 >
```

```
    <province>SK</province>
    <postalCode>S7N 4X3</postalCode>
    <country>Canada</country>
  </address>
</beneficiary>
<beneficiary>
  <clientId>CIF12348</clientId>
  <siaInd>N</siaInd>
  <shareUnit>A</shareUnit>
  <shareValue>12000</shareValue>
  <name>
    <firstName>Janet</firstName>
    <middleName>S.</middleName>
    <lastName>Williams</lastName>
  </name>
  <address>
    <streetL1>3934 Poulsen Cres</streetL1 >
    <streetL2></streetL2>
    <city>Miramichi</city>
    <province>NB</province>
    <postalCode>E1V 2B7</postalCode>
    <country>Canada</country>
  </address>
</beneficiary>
<beneficiary>
  <clientId>CIF12349</clientId>
  <siaInd>N</siaInd>
  <shareUnit>A</shareUnit>
  <shareValue>180000</shareValue>
  <name>
    <entityName>Dunder Muffler</entityName>
  </name>
  <address>
    <streetL1>1725 Slough Ave</streetL1>
    <streetL2> 2ND Floor</streetL2>
    <city>Scranton</city>
    <province>PA</province>
    <postalCode>18434</postalCode>
    <country>USA</country>
  </address>
</beneficiary>
</account>
```

Example 6: RESP deposit (family plan)

```
<account>
  <miAuid>421968754682</miAuid>
  <miAccount>8754682</miAccount>
  <insCatCode>9</insCatCode>
  <beneficiary>
    <clientId>CIF12351</clientId>
    <siaInd>N</siaInd>
    <shareUnit>A</shareUnit>
    <shareValue>0</shareValue>
    <name>
      <firstName>James</firstName>
      <middleName>B.</middleName>
      <lastName>Miller</lastName>
    </name>
    <address>
      <streetL1>3174 Edmonds Place</streetL1>
      <streetL2></streetL2>
      <city>Burnaby</city>
      <province>BC</province>
```

```
        <streetL2></streetL2>
        <city>Montreal</city>
        <province>QC</province>
        <postalCode>H3H 5E2</postalCode>
        <country>Canada</country>
      </address>
    </beneficiary>
    <beneficiary>
      <clientId>CIF12373</clientId>
      <siaInd>Y</siaInd>
      <shareUnit>A</shareUnit>
      <shareValue>12000</shareValue>
      <name>
        <firstName>Kevin</firstName>
        <middleName></middleName>
        <lastName>Malone</lastName>
      </name>
      <address>
        <streetL1>574 Water St.</streetL1>
        <streetL2></streetL2>
        <city>St. John's</city>
        <province>NL</province>
        <postalCode>A1E 6B5</postalCode>
        <country>Canada</country>
      </address>
    </beneficiary>
    <beneficiary>
      <clientId>CIF12374</clientId>
      <siaInd>Y</siaInd>
      <shareUnit>A</shareUnit>
      <shareValue>62000</shareValue>
      <name>
        <firstName>Creed</firstName>
        <middleName></middleName>
        <lastName>Bratton</lastName>
      </name>
      <address>
        <streetL1>324 Kopp Street</streetL1>
        <streetL2></streetL2>
        <city>Rennie</city>
        <province>MB</province>
        <postalCode>R0E 1R0</postalCode>
        <country>Canada</country>
      </address>
    </beneficiary>
  </account>
```

```
        <postalCode>V5A 3L5</postalCode>
        <country>Canada</country>
      </address>
    </beneficiary>
    <beneficiary>
      <clientId>CIF12352</clientId>
      <siaInd>Y</siaInd>
      <shareUnit>A</shareUnit>
      <shareValue>15000</shareValue>
      <name>
        <firstName>Judy</firstName>
        <middleName>K.</middleName>
        <lastName>Miller</lastName>
      </name>
      <address>
        <streetL1>3174 Edmonds Place</streetL1>
        <streetL2></streetL2>
        <city>Burnaby</city>
        <province>BC</province>
        <postalCode>V5A 3L5</postalCode>
        <country>Canada</country>
      </address>
    </beneficiary>
    <beneficiary>
      <clientId>CIF12353</clientId>
      <siaInd>Y</siaInd>
      <shareUnit>A</shareUnit>
      <shareValue>12000</shareValue>
      <name>
        <firstName>Frank</firstName>
        <middleName>G.</middleName>
        <lastName>Miller</lastName>
      </name>
      <address>
        <streetL1>3174 Edmonds Place</streetL1>
        <streetL2></streetL2>
        <city>Burnaby</city>
        <province>BC</province>
        <postalCode>V5A 3L5</postalCode>
        <country>Canada</country>
      </address>
    </beneficiary>
  </account>
```

Additional XML file examples can be found on CDIC's website ([Professional Trustee Data Requirements (PTDR) - cdic.ca](#)): PTDR XML Example.

Appendix D – Data Anonymization

Should CDIC offer a voluntary PTDR data validation service[3], CDIC may request that PTs submit a full or partial data extract that is de-identified or an example data set (to reduce risk in the event of a data breach). For those wishing to take advantage of this service (if available), certain actual data must be de-identified/masked.

This Appendix specifies the data elements contained in the PTDR which a Professional Trustee (PT) is required to mask for a de-identified data extract. For greater clarity, masking refers to substituting original data with modified content, but does not mean deleting the data (i.e., changing the original data to null/void).

To mask data:
- The value of the masked field must be replaced with an anonymous value, not related, or connected to the value it replaced.
- The "masking" value should comply with the Field Format requirements.
- Option #1: the masked value does not have to be unique, but the masked value should have the same character string length as the original unmasked value (e.g., "CDIC" can be masked as "U59J" in one instance and "3FDW" in another instance), or
- Option #2: the masked value should be deterministic (i.e., a single raw value is always replaced by the same masked value for any given field) but should not have the same character string length as the original unmasked value (e.g., "CDIC" can be masked as "U5SJ89LSPE4WJ" but if repeated in the same field, must be masked identically).

Professional Trustees should not delete (replace with null/void) the original values of the masked data or use default values unless otherwise indicated in these guidelines.

<u>Fields to mask</u>:

The following table sets out the requirements specific to each data element required in a de-identified data extract.

Data Element / XML tag	Field Format	Requirement
Entity_Name / entityName	VARCHAR	Mask the data (do not delete (null/void) the data)
Co-Owners / coOwners	VARCHAR	Mask the data (do not delete (null/void) the data)
First_Name / firstName	VARCHAR	Mask the data (do not delete (null/void) the data)
Middle_Name / middleName	VARCHAR	Mask the data (do not delete (null/void) the data)
Last_Name / lastName	VARCHAR	Mask the data (do not delete (null/void) the data)
Street_L1 / streetL1	VARCHAR	Mask the data (do not delete (null/void) the data)
Street_L2 / streetL2	VARCHAR	Mask the data (do not delete (null/void) the data)
City / city	VARCHAR	Mask the data (do not delete (null/void) the data)
Postal_Code / postalCode	VARCHAR	Mask the data (do not delete (null/void) the data)

---

[3] Please check CDIC's website (<u>Professional Trustee Data Requirements (PTDR) - cdic.ca</u>) for any information regarding a possible CDIC data validation service opportunity.