

CANADA DEPOSIT INSURANCE CORPORATION
Data and System Requirements Test Criteria

DSR Version 2.0



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1 Introduction

This document includes a list of tests CDIC will perform when assessing compliance to the Data and System Requirements By-law (the “By-law”). Section 2 outlines the criteria against which members will be assessed.

2 Specific Criteria

This section sets out the information that MIs must provide or make available and the format in which it must be provided in order to meet the Data Requirements.

2.1 Data Validation

Each of the tables below includes an expected field format (“Expected Field Format”) that describes the format of the data for each field. The rules for the Expected Field Formats are:

Rule	Data Validation
1	<p>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 Note: see rule 7 for definition of EMPTY</p>
2	<p>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 Note: see rule 8 for definition of BLANK</p>
3	<p>Character (n) – an alphanumeric character string of length n Definition: Same as rule 2 above.</p>
4	<p>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</p>
5	<p>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</p>



Rule	Data Validation
6	Decimal (X,Y) –with X integers plus Y integers after the decimal point Definition: DECIMAL(X,Y) where 1 - The X portion of the decimal number is a series of digits (0 - 9) with a length > 0 and < X+1 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 < Y+1 Rule: IF NOT EMPTY THEN must be DECIMAL(X,Y)
7	EMPTY Definition: a string of length 0.
8	BLANK Definition: Series of 1 or more blank characters - value equivalent to Hex(0x20).
9	PK Definition: Primary Key check Rule: IF PK must be NO DUPLICATES
10	FK (→ to table FK) Definition: Foreign Key check Rule: IF PK must be FK in related table
11	ISALPHA-PK Definition: conditional PK test Rule: IF NOT EMPTY AND NOT BLANK THEN must be PK
12	ISALPHA-FK (→ to table FK) Definition: conditional FK check Rule: IF NOT EMPTY AND NOT BLANK THEN must be FK
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 “Null”



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	<ul style="list-style-type: none"> 1 Ineligible 2 Basic 3 Joint 4 Trust account 5 Registered Retirement Savings Plan 6 Registered Retirement Income Fund 7 Tax Free Savings Account 8 Mortgage tax account
102	0235 – CDIC Hold Status Code	<ul style="list-style-type: none"> 1 No CDIC Hold 2 CDIC Full Hold 3 CDIC Partial Hold
103	0237 Trust Account Type	Trust_Account_Type_Code = 1 and Description = 'Accounts that are not trust accounts'
104	0238 Clearing Account Code	Clearing_Account_Code = 1 Description = "Not a clearing account"
105	0239 Account Type	<ul style="list-style-type: none"> 1, SA_1, Suspense account 2, MT_2, Mortgage Tax account 3, CA_3, Clearing account (acss clearing) <p>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.</p>
106	0240 CDIC Product Group Code	<ul style="list-style-type: none"> 1 Savings 2 Chequing 3 Term 4 Other (or Null or "")



Rule	Table	Content Validation
107	0212 CDIC Personal ID Type	<ul style="list-style-type: none">1 Birth Certificate from Canadian province or territory2 Canadian Certificate of Registration of Birth Abroad3 Canadian Immigration Identification Card4 Certified Statement of Live Birth from a Canadian province or territory5 Certificate of Canadian Citizenship6 Certificate of Indian Status7 Confirmation of Permanent Residence8 Credit Card9 Current Employee ID10 Current Professional Association License11 Old Age Security card12 Motor Vehicle Permit13 Passport – Canadian14 Passport – Foreign15 Permanent Resident Card16 Protected Person Status document17 Record of Landing18 Registered Indian Record19 Student ID card20 Temporary Resident Permit21 Union Card22 Valid Driver's License23 Work Permit24 Social Insurance Number25 Bank Card Number



2.3 File Characteristics

Rule	File Validation	Validation
200	All Files	Unicode – UTF 8, UTF 16, UTF 32 – 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'
205	Extract File Names	File extension can be '.ZIP'
206	Extract File Names	File count based on extract option
207	All Files	Column Headers

2.4 File Name Elements

Rule	Position	Data Type Validation	Content Validation
300	1-4	2	
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, 0201, 0110, 0211, 0212, 0900, 0999, 0400, 0401, 0500, 0600, 0800, 0120, 0221, 0501, 0231, 0240, 0234, 0236, 0130, 0232, 0233, 0235, 0237, 0238, 0239}
303		Extract File Name	If position 23 is '1' - Position 27 to 29 is '000'
304		Extract File Name	If position 23 is '3' - Position 27 to 29 is '000' for each {0100, 0110, 0120, 0201, 0211, 0212, 0221}
305		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, 0201, 0110, 0211, 0212, 0900, 0999, 0400, 0401, 0500, 0600, 0800, 0120, 0221, 0501, 0231, 0240, 0234, 0236, 0130, 0232, 0233, 0235, 0237, 0238, 0239)



2.5 Uniqueness Across Subsystems

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

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

Data Element	Description	Expected Field Type	Rule(s)
Depositor_Unique_ID	This is the primary key for the Depositor Data record. There can be no duplicates.	Variable Character	2, 9
Depositor_ID_Link	The Depositor_ID_Link field is used to link Depositor_IDs for a given depositor where multiple Depositor ID records for a depositor exist. The Depositor_ID_Link must be unique to each depositor, but must repeat within each depositor grouping.	Variable Character	2,18
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, 12(→0999) – applies to extract 1 and 2 only
Depositor_Branch	Unique identifier of the depositor’s branch.	Variable Character	2



Data Element	Description	Expected Field Type	Rule(s)
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	If the Depositor_Agent_Flag = "N", Concatenate First_Name, Middle_Name, Last_Name fields. If the Depositor_Agent_Flag = "Y", Enter the name or alpha numeric code or other identifier of the depositor for which the deposit has been made.	Variable Character	2
First_Name	First name. Enter "" if not 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 available.	DATE	4
Phone_1	Such as home, business or cell phone number. Enter "" if not applicable.	Variable Character	2
Phone_2	Such as home, business or cell phone number. Enter "" if not applicable.	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, 12(→0201)
Depositor_Agent_Flag	Where any of the name fields such as Name, First_Name, Last_Name include the name of the Depositor agent or deposit broker, enter "Y, otherwise "N".	Character (1)	3, 13



Data Element	Description	Expected Field Type	Rule(s)
Language_Flag	Preferred language for communication. Enter "E" for English, "F" for French, "O" for Other.	Character (1)	3
Employee_Flag	Depositor is employed by the MI. Enter "Y" if depositor is an employee of the MI, otherwise "N".	Character (1)	3, 13

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	Description	Expected Field Type	Rule(s)
Depositor_Unique_ID	This matches to the Depositor_Unique_ID field in the Depositor Data file (0100). Where multiple personal identification pieces exist for a Depositor_Unique_ID, this value can repeat.	Variable Character	2, 12(→0100)
Personal_ID_Count	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
	Depositor_Unique_ID + Personal_ID_Count		11
Identification_Number	The number presented on the identification.	Variable Character	2
Personal_ID_Type_Code	The values for this field are prescribed in Table 0211 - Personal Identification Type.	Integer	1, 12(→0211)



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	Description	Expected Field Type	Rule(s)
Depositor_Unique_ID	This matches to the Depositor_Unique_ID field in the Depositor Data file (0100). Where multiple address records exist for a Depositor_Unique_ID, this value can repeat.	Variable Character	2, 12(→0100)
Address_Count	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
	Depositor_Unique_ID + Address_Count		11
Address_Type_Code	The values for this field are prescribed in Table 0221 – Address Type.	Integer	1, 12(→0221)
Primary_Address_Flag	Enter “Y” for Primary Contact Address, “N” for other address.	Character (1)	3, 13
Address_Change	Enter the date-time of last address update to this field.	DATE:TIME	5
Undeliverable_Flag	Enter “Y” for mail returned as undeliverable, “N” for deliverable. Enter “” if not applicable.	Character (1)	3, 21
Address_1	Depositor address line 1.	Variable Character	2
Address_2	Depositor address line 2.	Variable Character	2
City	City	Variable Character	2
Province	Such as Province, State	Variable Character	2
Postal_Code	Such as Postal code, Zip Code	Variable Character	2
Country	Country	Variable Character	2

2.6.4 Table 0130 – Deposit Account Data

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

Data Element	Description	Expected 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, 12(→0800), 12(→0900)
Account_Number	The account number provided to the depositor to identify the account.	Variable Character	2
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, 12(→0231)
Registered_Plan_Type_Code	The values for this field are prescribed in Table 0232 – Registered Plan Type.	Integer	1, 12(→0232)
Registered_Plan_Number	The registered plan number for the financial instrument (such as, RRSP plan number). Enter "" if not applicable.	Variable Character	2
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer	1, 12(→0233)
Insurance_Determination_Category_Type_Code	The values for this field are prescribed in Table 0234 – Insurance Determination Category Type.	Integer	1, 10(→0234)
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
Accessible_Balance	CDIC Accessible Balance. The Accessible_Balance as at the determination time. The value of the accessible balance reported here may be different than the value of the Accessible_Balance reported in the Table 0800 – Hold Balance File.	Decimal (30,2)	6



Data Element	Description	Expected Field Type	Rule(s)
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, 12(→0236)
Trust_Account_Type_Code	The values for this field are prescribed in Table 0237 – Trust Account Type.	Integer	1, 12(→0237)
CDIC_Hold_Status_Code	The values for this field are prescribed in Table 0235 – CDIC Hold Status Code.	Integer	1, 12(→0235)
Joint_Account_Flag	Enter "Y" for joint accounts, Otherwise "N".	Character (1)	3, 13
Clearing_Account_Code	The values for this field are prescribed in Table 0238 – Clearing Account Code.	Integer	1, 12(→0238)
Account_Type_Code	The values for this field are prescribed in Table 0239 – Account Type Code.	Integer	1, 12(→0239)

2.6.5 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	Description	Expected 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 the Depositor Data table.	Integer	1, 11
MI_Depositor_Type	This field contains the MI's code for the Depositor Type.	Variable Character	2
Description	Description of the Depositor Type.	Variable Character	2



2.6.6 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 social insurance numbers (“SIN”) where one has been provided and Bank Card Numbers where available.

Data Element	Description	Expected 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, 11
MI_Personal_ID_Type	This field contains the MI’s code for the Personal ID Type (including the SIN where one has been provided and Bank Card Number where available).	Variable Character	2
Description	Description of the Personal Identification type (including SIN where one has been provided and Bank Card Number where available).	Variable Character	2
CDIC_Personal_ID_Type_Code	The values for this field are prescribed in Table 0212 CDIC Personal ID Type.	Integer	1, 12(→0212)

2.6.7 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 SINs where one has been provided and the Bank Card Number where available.

Data Element	Description	Expected 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 0110 – Personal Identification).	Integer	1, 11
Description	Description of the depositor’s ID type (including SIN) where one has been provided and the Bank Card Number where available.	Variable Character	2



2.6.8 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	Description	Expected 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, 11
MI_Address_Type	This field contains the MI’s code for the Address Type.	Variable Character	2
Description	Description of the Address Type.	Variable Character	2

2.6.9 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	Description	Expected 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, 11
MI_Product_Code	This field contains the MI’s code for the product.	Variable Character	2
Description	Description of the Product Code.	Variable Character	2
CDIC_Product_Group_Code	The values for this field are prescribed in Table 0240 – CDIC Product Group Code.	Integer	1, 12(→0240)



2.6.10 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	Description	Expected 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, 11
MI_Registered_Plan_Type	This field contains the MI’s code for the Registered Plan Type.	Variable Character	2
Description	Description of the Registered Plan Type.	Variable Character	2

2.6.11 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	Description	Expected 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, 11
MI_Currency_Code	This field contains the MI’s code for the currency.	Variable Character	2
Description	Description of the Currency Code.	Variable Character	2

2.6.12 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	Description	Expected Field Type	Rule(s)
Insurance_Determination_Category_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 Insurance Determination Category Type to the deposit account data table (see Table 0130 – Deposit Account Data).	Integer	1, 11
Description	Description of the Insurance Determination Category Type.	Variable Character	2

2.6.13 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	Description	Expected 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, 11
CDIC_Hold_Status	This field contains CDIC’s Hold Status.	Variable Character	2



2.6.14 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	Description	Expected 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, 11
MI_Account_Status_Code	This field contains the MI’s code for the Account Status.	Variable Character	2
Description	Description of the Account Status Code.	Variable Character	2

2.6.15 Table 0237 – Trust Account Type

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

Data Element	Description	Expected 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, 11
MI_Trust_Account_Type	This field contains the MI’s code for the Trust Account Type.	Variable Character	2
Description	Description of the Trust Account Type.	Variable Character	2



2.6.16 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.

Data Element	Description	Expected 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, 11
MI_Clearing_Account	“I” for Internal clearing accounts or “E” for those accounts used in support of an indirect clearer or on behalf of another institution. Otherwise, “N”.	Character (1)	3
Description	Name of the institution for which the clearing account is maintained.	Variable Character	2

2.6.17 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.

Data Element	Description	Expected 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, 11
MI_Account_Type	This field contains the MI’s code for the Account Type.	Variable Character	2
Description	Description of the Account Type.	Variable Character	2



2.6.18 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	Description	Expected 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, 11
CDIC_Product_Group	This field contains the Product Groups as defined by CDIC.	Variable Character	2
Description	Description of the CDIC Product Group.	Variable Character	2

2.6.19 Table 0400 – Transaction Data

MI 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	Description	Expected Field Type	Rule(s)
Account_Unique_ID	The primary key field used by the MI to identify the deposit account number.	Variable Character	2
Transaction_Number	Internally generated sequential number.	Variable Character	2
Transaction_Item_Number	Internally generated sequential number. Uniquely identifies a record containing a debit or a credit in the transaction data when combined with the Transaction_Number.	Variable Character	2
Created_Date	Date and time the transaction was initiated.	DATE:TIME	5
Posted_Date	Date and time the transaction is to be posted.	DATE:TIME	5
Transaction_Value	The amount of the transaction in Canadian funds.	Decimal (30,2)	6



Data Element	Description	Expected Field Type	Rule(s)
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
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code. Enter "" if not applicable).	Integer	1, 12(→0233)
Debit_Credit_Flag	Debit or Credit status for the transaction. Enter “DR” for Debit or “CR” for Credit.	Character (2)	3, 16

2.6.20 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	Description	Expected 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, 11
MI_Transaction_Code	This field contains the MI’s code for the transaction.	Variable Character	2
Description	Description of the Transaction Code.	Variable Character	2



2.6.21 Table 0500 – Depositor / Deposit Account Reference Table

This table contains the key pairs (Depositor_Unique_ID and Account_Unique_ID) used to relate depositors (see Table 0100 – Depositor Data) to accounts (see Table 0130 – Deposit Account Data).

Data Element	Description	Expected Field Type	Rule(s)
Depositor_Unique_ID	Depositor_Unique_ID must repeat for each of the associated accounts where a Depositor_Unique_ID has more than one account.	Variable Character	2, 12(→0100)
Account_Unique_ID	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, 12(→0130)
Relationship_Type_Code	The values for this field are prescribed in Table 0501 – Relationship Type.	Integer	1
Primary_Account_Holder_Flag	Enter “Y” if the Depositor is the primary account holder, otherwise “N”.	Character (1)	3, 13

2.6.22 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.

Data Element	Description	Expected 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, 11
MI_Relationship_Type	This field contains the MI’s code for the Relationship Type.	Variable Character	2
Description	Description of the Relationship Type.	Variable Character	2



2.6.23 Table 0600 – Ledger and Sub-Ledger Balances

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	Description	Expected 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, 11
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



2.6.24 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	Description	Expected 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



2.6.25 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	Description	Expected 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, 12(→0999)
CDIC_Hold_Status_Code	Please refer to Table 0235 – CDIC Hold Status Code.	Integer	1, 12(→0235)
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
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
CDIC_Hold_Amount	The amount of the CDIC hold applied to the account balance.	Decimal (30,2)	6
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer	1, 12(→0233)

2.6.26 Table 0900 – Account Accrued Interest Data

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

Data Element	Description	Expected 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
Last_Interest_Payment_Date	The date of the last interest payment to the account.	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
Currency_Code	The values for this field are prescribed in Table 0233 – Currency Code.	Integer	1, 12(→0233)

2.6.27 Table 0999 – Subsystem

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

Data Element	Description	Expected Field Type	Rule(s)
Subsystem_ID	The data in this field should increment by one, starting with a value of "001". This reference number will be the primary key field, and will be used to identify subsystem files.	Integer	1, 11
MI_Subsystem_Code	This field contains the MI's code for the subsystem.	Variable Character	2
Description	Description of subsystem.	Variable Character	2