

Canada Deposit Insurance Corporation

Professional Trustee Data Requirements

Version 1.0

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](#).

Questions concerning Professional Trustees or related to this document may be sent via e-mail to CDIC at: Questions@cdic.ca

Version: 1.0

Updated as of: 2021-10-15

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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. PTs may provide the information in either XML or a Windows-compatible text file. CDIC may contact PTs to ascertain their preferred method of file format and in certain cases, pre-populate certain fields (e.g., MI Account Unique IDs) in the PT’s preferred format as part of the data request.

Should CDIC offer a PTDR test service, those wishing to participate may be required to de-identify certain data elements prior to submitting the test file to CDIC. 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 PT. The beneficiary can be a person (natural or legal entity), or a 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 (“SIA”), the individual for whose benefit the plan/account is held. Beneficial owners are the annuitant of an RRSP or RRIF; the holder of a TFSA; or the beneficiary(ies) (e.g., student(s) or disabled person) of an RESP or RDSP.
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 .
Natural Person	An individual human being, as distinguished from an entity.
Professional Trustee (“PT”)	As defined in the Schedule to the <i>CDIC Act</i> .
SIA Type	A CDIC classification for a deposit account reflecting: RRSP; RRIF; TFSA; RESP; RDSP; or other (i.e., not an SIA deposit)
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”).

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.

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.

The data in the file should be stripped of any pipe characters (“|”) to avoid interfering with the processing of data by other CDIC applications.

If submitting a file using the XML option, certain special characters used by the XML structure cannot be included within the data content itself as use of these characters will cause validation errors when opening the file. Where they occur, these characters must be substituted with their ‘XML entity’ equivalents (as per the following table).

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

5 Required Information

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

- the “as-at” date of the data (per CDIC request);
- the Member Institution (“MI”) where the PTA is held;
- the account number assigned by the MI for the PTA (i.e., the MI’s account number);
- the special income arrangement type (“SIA Type”) associated with the PTA;
- the full legal name and address of PTA beneficiaries and/or beneficial owners;
- identify the beneficial owner(s) of an SIA deposit (i.e., via SIA Individual flag); and
- the share/interest of each beneficiary and/or beneficial owner of a 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 example, for a given combination of MI_ID/miid, MI_Account/miAccount, SIA_Type_Code/siaType, and beneficiary and/or beneficial owner, no duplicate records should be reported.

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.
- Where there is the option to leave a data element blank/empty (void/null), this means:
 - Text file: an absence of spaces or characters for that data element/field; or
 - XML file: the absence of a record for that tag name.

7 Data Requirements

Populate the data extract with Professional Trustee Account beneficiary and SIA beneficial owner information.

- If choosing Option 1 (text file), the header row is required as part of the file submission.
- Address fields should conform to [Canada Post Addressing Guidelines](#), with the exception that country is mandatory for Canadian addresses.
- If multiple addresses exist for a given entity, individual, or unique set of co-owners (joint owners), report only the primary address.
- For SIA deposits, PTs must report the beneficial owners of the registered plans (i.e., individuals who benefit from the plan) and ensure the “SIA_Individual_Flag” is “Y”. It is optional to also report the contributors/account owners of SIA deposits.
- PTs should be able to parse the file by MI (MI_ID) and where applicable, submit to CDIC only those MIs that have been requested.
- Under certain circumstances, CDIC may request that the Professional Trustee complete a PTDR file that has been prepared by CDIC with the following pre-populated data elements/XML tags:
 - PT_ID / ptid
 - As_At_Date / asAtDate
 - MI_ID / miid
 - MI_AUID / miAuid
 - MI_Account / miAccount

In these cases, PTs are to complete the file with the remaining associated beneficiary data.

Data Element / XML Tag Name	Description	Requirements	Field Format
PT_ID / ptid	The PT ID code assigned by CDIC to the Professional Trustee filing the PTDR.	The PT ID is a PT identifier code which consists of 4 upper-case characters that begin with the letter “Y”. This data may be populated by CDIC in a partially completed PTDR file.	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 data may be populated by CDIC in a partially completed PTDR file.	DATE(YYYY-MM-DD)
MI_ID / miid	CDIC Member Institution identification code for the MI account.	CDIC MI ID codes are published on CDIC’s website (MI ID Codes). This data may be populated by CDIC in a partially completed PTDR file.	CHAR(4)
MI_AUID / miAuid	MI Account Unique ID as per the MI Data & System Requirements (“DSR”).	This is the MI’s DSR account identifier. PTs should leave this blank/empty unless populated by CDIC in a partially completed PTDR file.	VARCHAR
MI_Account / miAccount	The PT’s account number at the MI.	This is the PT’s account number at the MI. This data may be populated by CDIC in a partially completed PTDR file.	VARCHAR

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Data Element / XML Tag Name	Description	Requirements	Field Format
SIA_Type_Code / siaType	CDIC Special Income Arrangement type code for the deposit account.	For SIA deposits (as follows), enter: <ul style="list-style-type: none"> • "5" for RRSP (including LIRA) deposits; • "6" for RRIF (including LIF) deposits; • "7" for TFSA deposits; • "9" for RESP deposits; and • "10" for RDSP deposits. For all other deposits, enter: <ul style="list-style-type: none"> • "4" for non-SIA deposits. 	INT
SIA_Ind / siaInd	Flags if the named beneficiary is a beneficial owner of a Special Income Arrangement (i.e., the individual who benefits from the SIA registered plan).	For SIA deposit beneficial owners. Enter "Y" for: <ul style="list-style-type: none"> • RRSP & RRIF annuitants; • TFSA holders; and • RESP & RDSP beneficiaries. Otherwise, enter "N".	CHAR(1)
Share_Unit / shareUnit	Specifies the unit related to the beneficiary's share 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.	CHAR(1)
Share_Value / shareValue	The value of a beneficiary's interest in a deposit for a given deposit account.	If <i>Share_Unit</i> = "P", the sum of <i>Share_Value</i> for any given account should <= 100. Note: "100" = 100%; "33.33" = 33.33%.	Decimal (30, 6)
PT_Reference / ptRef	The PT's internal reference number related to the account or client.	This is the PT's internal reference number (if applicable) related to the MI account number or client. This field is optional.	VARCHAR
Entity_Name / entityName	If an entity, the legal entity name.	If the non-SIA beneficiary is an entity (e.g., corporation, institution, association, government, etc.), enter the legal entity name. Do not populate if beneficiary is a natural person or joint/co-owners.	VARCHAR
Co-Owners / coOwners	The joint owners' names, separated by "and" or "et" or "&".	If the beneficiary is a joint/co-owner of the deposit, enter the full names of each of the joint/co-owners in this field.	VARCHAR
First_Name / firstName	If a natural person, the first name of the individual.	Enter the first name of: <ul style="list-style-type: none"> • a non-SIA beneficiary that is a natural person; • a RRSP/RRIF annuitant; • a TFSA holder; or • a RESP/RDSP beneficiary. 	VARCHAR
Middle_Name / middleName	If a natural person, the middle name of the individual.	Enter the middle name (if applicable) of: <ul style="list-style-type: none"> • a non-SIA beneficiary natural person; • a RRSP/RRIF annuitant; • a TFSA holder; or • a RESP/RDSP beneficiary. Otherwise, leave blank/empty.	VARCHAR
Last_Name / lastName	If a natural person, the last name of the individual.	Enter the last name of: <ul style="list-style-type: none"> • a non-SIA beneficiary natural person; • a RRSP/RRIF annuitant; • a TFSA holder; or • a RESP/RDSP beneficiary. 	VARCHAR
Address_1 / address1	Address line 1	Typically, the civic number and street name.	VARCHAR

Data Element / XML Tag Name	Description	Requirements	Field Format
Address_2 / address2	Address line 2	If applicable, otherwise leave blank/empty.	VARCHAR
City / city	City	Required for addresses in Canada and USA.	VARCHAR
Province / province	Province or State	Required for addresses in Canada or USA. Must conform to Canada Post Addressing Guidelines (e.g., "ON" for Ontario).	VARCHAR
Postal_Code / postalCode	Postal code	Required for addresses in Canada (postal code) and USA (ZIP code).	VARCHAR
Country / country	Country	Required for all addresses. International addresses must conform to Canada Post International Destination Listing.	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(s). 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 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).

Two file format options are acceptable: a Windows-compatible text file or an XML file.

8.1 Option 1: Windows-compatible text file

This file extract option must conform to the following:

- Windows-compatible text file
- Pipe [|] delimited fields
- 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 XML logical file schema is composed of two major parts: Account definitions (e.g., MI, account, deposit type) and Beneficiary definitions (e.g., name, address, share of deposit, SIA Individual flag).

Professional Trustee ID Code <ptId>

As at date of the extract <asAt>

Account

Member institution <miid>

MI Account Unique ID < miAuid>

MI account <miAccount>

Special income arrangement type <siaType>

Beneficiary

Professional trustee reference <ptRef>

SIA individual flag <siaInd>

Share/Interest unit <shareUnit>

Share/Interest in deposit <shareValue>

Name

Entity Name <entityName>

Co-Owners <coOwners>

First Name <firstName>

Middle Name <middleName>

Last Name <lastName>

Address

Address 1 <address1>

Address 2 <address2>

City <city>

Province <province>

Postal Code <postalCode>

Country <country>

Refer to Appendix C for an example of an Option 2, XML file.

This file extract option must conform to the following:

- File extension should be .xml (not case sensitive)
- File name must follow File Name Specification (see Section 9)
- File must conform to CDIC’s latest PTDR XML Schema Definition (XSD validation file) published on CDIC’s website.

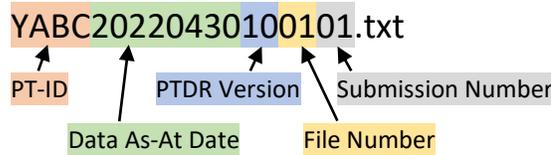
9 File Name Specification

The following table highlights the PTDR file name specification requirements.

File Name Element	Description	Format Start Position, Length
PT-ID	A four-character CDIC PT identification code. This code will be assigned by CDIC upon PT request. PT-ID codes consist of 4 upper-case characters beginning with the letter “Y”.	Alpha-numeric (4) 1, 4
Data As-At Date	An eight-character numeric string indicating the “as at” date of the data.	DATE (YYYYMMDD) 5, 8
PTDR Version	A two-character number representing the PTDR version number. PTDR version 1.0 (initial version) should be expressed as the value “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 of the PTDR. As PTDR version 1.0 is a single file, the file number value is “01”.	Numeric (2) 15, 2

File Name Element	Description	Format Start Position, Length
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 necessary for any given “as at” dataset. The first submission for any given “as at” date should be “01” and thereafter, increase by one (e.g., 02, 03, 04 ...).	Numeric (2) 17, 2

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



Professional Trustees should contact CDIC at Questions@cdic.ca to obtain or confirm their Professional Trustee ID code prior to naming and submitting a PTDR extract to CDIC.

10 File Transmission Process

CDIC uses a SFTP solution to transfer sensitive data to and from Professional Trustees. PTs should contact CDIC at Questions@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:

- 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 (e.g., those intended to access, view or edit the file who should have a business justification)
- Protect PT’s private key and never share it or upload it to SFTP
- Inform CDIC immediately if the PT’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"><li data-bbox="326 373 505 401">• Initial version	N/A

Appendix B – Windows-compatible text file Example

Although this example is split into two tables (for page formatting purposes), there is only one, 20-column table. All data in this example is fictitious.

This is an example of a PT who has 4 PTAs with MI “GBOC” and 4 PTAs with MI “TCNA” with various client types (individuals, entities, co-owners) and various deposit categories (SIA Types).

- SIA individuals (where SIA_Ind = “Y”) must be reported for all SIA deposits. However, the reporting of SIA contributors (if different from SIA individuals) is optional. If reporting SIA contributors (e.g., RESP subscribers), share value(s) should add to 100% or the full 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)
 - PTAs to SIA Type
 - beneficiaries to account (e.g., multi-beneficiary or pooled account)
 - beneficial owners (SIA_Ind = “Y”) to account (e.g., RESP family plan or pooled account)
- The MI_AUID data element (MI construct for CDIC purposes) should be left blank/empty (null/void) unless populated by CDIC and sent to a PT in a partially completed PTDR file.
- PT_Ref (PT reference number) is a PT data element and is optional.

Example	PT-ID	As_At_Date	MI_ID	MI_AUID	MI_Account	SIA_Type Code	SIA_Ind	Share Unit	Share Value	PT_Ref
Non-SIA multi-beneficiary trust	YABC	2022-06-15	GBOC	AUID33	452837273662	4	N	P	60	CIF234
	YABC	2022-06-15	GBOC	AUID33	452837273662	4	N	P	40	CIF268
Non-SIA multi-beneficiary trust	YABC	2022-06-15	GBOC	AUID37	474773976274	4	N	A	50000	CIF376
	YABC	2022-06-15	GBOC	AUID37	474773976274	4	N	A	70000	CIF384
TFSA	YABC	2022-06-15	GBOC	AUID45	538463782902	7	Y	P	100	CIF376
TFSA	YABC	2022-06-15	GBOC	AUID56	563736492077	7	Y	P	100	CIF442
Non-SIA trust	YABC	2022-06-15	TCNA	AUID537	623463782902	4	N	A	120000	CIF527
Non-SIA trust	YABC	2022-06-15	TCNA	AUID546	672635342780	4	N	A	35000	CIF531
RRSP	YABC	2022-06-15	TCNA	AUID562	680192836473	5	Y	P	100	CIF234
RESP family plan	YABC	2022-06-15	TCNA	AUID571	683646453845	9	Y	P	50	CIF640
	YABC	2022-06-15	TCNA	AUID571	683646453845	9	Y	P	50	CIF640

continued ...

Entity_Name	Co-Owners	First_Name	Middle_Name	Last_Name	Address1	Address2	City	Province	Postal_Code	Country
		Larry	T	Benton	24 Pine St.		Toronto	ON	M5X 1A3	Canada
Luma Inc.					45 King St.	Suite 600	Toronto	ON	M1L 4S3	Canada
		Adrian		Ochoa	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
		David		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
		Larry	T	Benton	24 Pine St.		Toronto	ON	M5X 1A3	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 Example

The data used in the examples below are fictitious.

Account examples

<p>Example 1: Non-SIA deposit</p> <pre><account> <miid>MIID</miid> <miAuid>421968753930</miAuid> <miAccount>421968753930</miAccount> <siaType>4</siaType> <beneficiary> </account></pre>	<p>Example 2: RRSP deposit</p> <pre><account> <miid>MGHP</miid> <miAuid>421968753930</miAuid> <miAccount>283847372949</miAccount> <siaType>5</siaType> <beneficiary> </account></pre>
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Beneficiary examples

<p>Example 1: Individual (natural person)</p> <pre><beneficiary> <ptRef>CIF12345</ptRef> <siaInd>Y</siaInd> <shareUnit>A</shareUnit> <shareValue>120000</shareValue> <name> <firstName>JOHN</firstName> <middleName>JACOB</middleName> <lastName>DOE</lastName> <address> <address1>1234 PORTAGE AVE</address1> <city>WINNIPEG</city> <province>MB</province> <postalCode>R3G 0R3</postalCode> <country>CANADA</country> </address> </name> </beneficiary></pre>	<p>Example 4: Multi-beneficiary</p> <pre><beneficiary> <ptRef>CIF12873</ptRef> <siaInd>N</siaInd> <shareUnit>P</shareUnit> <shareValue>30</shareValue> <name> <entityName>AUTO SALES LTD.</entityName> <address> <address1>2633 MAIN ST.</address1> <address2>FLOOR 17</address2> <city>VANCOUVER</city> <province>BC</province> <postalCode>V5H 5C5</postalCode> <country>CANADA</country> </address> </name> <ptRef>CIF12864</ptRef> <siaInd>N</siaInd> <shareUnit>P</shareUnit> <shareValue>60</shareValue> <name> <firstName>FRANK</firstName> <middleName>N.</middleName> <lastName>STEIN</lastName> <address> <address1>7493 WILLOW ST.</address1> <city>MONCTON</city> <province>NB</province> <postalCode>E1A 0A4</postalCode> </address> </name> <ptRef>CIF12894</ptRef> <siaInd>N</siaInd> <shareUnit>P</shareUnit> <shareValue>10</shareValue> <name> <firstName>GORDON</firstName></pre>
<p>Example 2: Joint/co-owned deposit (2 owners)</p> <pre><beneficiary> <ptRef>CIF12678</ptRef> <siaInd>4</siaInd> <shareUnit>N</shareUnit> <shareValue>100</shareValue> <name> <coOwners>JACK GALI & JILL GALI</coOwners> <address> <address1>1837 PINE ST</address1> <address2>APT. #219</address2> <city>WINNIPEG</city> <province>MB</province> <postalCode>R3B 4V7</postalCode> <country>CANADA</country> </address> </name> </beneficiary></pre>	

<p>Example 3: Entity</p> <pre> <beneficiary> <ptRef>CIF12456</ptRef> <siaInd>N</siaInd> <shareUnit>P</shareUnit> <shareValue>100</shareValue> <name> <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> </name> </beneficiary> </pre>	<pre> <lastName>FLASH</lastName> <address> <address1>683 RIVERSIDE RD.</address1> <city>CALGARY</city> <province>AB</province> <postalCode>T2J 6L3</postalCode> <country>CANADA</country> </address> </name> </beneficiary> </pre>
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Appendix D – Optional Testing Service Submissions

Should CDIC offer a PTDR testing service, CDIC may request that PTs submit a full or partial data extract that is de-identified (to reduce risk) or a sample data set. For those wishing to take advantage of this service, 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;
- The “masking” value does not have to be unique; and
- The “masking” value does have to have the same number of characters as the value it replaced, except where the Field Format sets out a character length requirement.

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.

Fields to mask:

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

Data Element / XML tag	Requirement
Entity_Name / entityName	Mask the data (do not delete (null/void) the data)
Co-Owners / coOwners	Mask the data (do not delete (null/void) the data)
First_Name / firstName	Mask the data (do not delete (null/void) the data)
Middle_Name / middleName	Mask the data (do not delete (null/void) the data)
Last_Name / lastName	Mask the data (do not delete (null/void) the data)
Address_1 / address1	Mask the data (do not delete (null/void) the data)
Address_2 / address2	Mask the data (do not delete (null/void) the data)
City / city	Mask the data (do not delete (null/void) the data)
Postal_Code / postalCode	Mask the data (do not delete (null/void) the data)