



Employment and  
Social Development Canada

Emploi et  
Développement social Canada

# Canada Disability Savings Program System

## *Interface Transaction Standards*

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## **Canada Disability Savings Program System - Interface Transaction Standards**

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1.0	June 2008	RDSP Interface Transaction Standards Version 1.0. This document covers all functionality for phase 1 of the CDSP system.
1.1	September 2008	RDSP Interface Transaction Standards Version 1.1. This document covers all functionality for phase 1a of the CDSP system.
1.2	February 2009	RDSP Interface Transaction Standards Version 1.2. This document covers all functionality for phase 1A and phase 1b of the CDSP system.
1.2	May 2009	Amendments to Version 1.2 of the RDSP Interface Transaction Standards
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2.1	May 2010	Amendments to Version 2.1 of the RDSP Interface Transaction Standards to include DAP and LDAP Reversals and changes to Reporting Transactions.
2.1	July 2010	Amendments to Version 2.1 of the RDSP Interface Transaction Standards to include Current Contract Status to RT-951 - Contract Status Report
2.2	December 2010	Version 2.2 of the RDSP Interface Transaction Standards. This document includes the introduction of the Retirement Savings Rollover/Retirement Savings Rollover Reversal functionalities into the CDSP system.
2.3	June 2011	Version 2.3 of the RDSP Interface Transaction Standards. This document introduces RDSP Carry Forward and Shared Custody functionalities into the CDSP system including the Add Consent and Revoke Consent transactions.
3.0	September 2012	Version 3.0 of the RDSP Interface Transaction Standards. This document covers Budget 2012 changes to implement the Transfer Information Extract file and remove the 60 day Contract, 120 day Transfer and 180 day Financial submission requirements.
3.1	May 2013	Version 3.1 of the document provides guidelines for the submission of information relating to the Rollover of RESP investment income into RDSP, Episodic DTC Elections and Specified Disability Savings Plans Elections.
3.1	June 2014	Amendments to Version 3.1 of the RDSP Interface Transaction Standards. This document introduces the RT-981 – Beneficiary DTC Eligibility File.
3.2	June 2020	Version 3.2 of the RDSP Interface Standards introduces the Cessation of DTC Eligibility Requirement and Related Changes as outlined in Budget 2019. Updates to align with issuer training material..

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# 1 Background to the Interface Transaction Standards

In the Budget speech of March 19, 2007, the Minister of Finance, the Honourable Jim Flaherty, P.C., M.P., announced the investment of \$140 million to establish a Registered Disability Savings Plan (RDSP). RDSPs have been established under the *Income Tax Act (ITA)* and are administered by the Canada Revenue Agency (CRA). An RDSP is a long-term savings plan to help Canadians with severe and prolonged disabilities and their families save for the future. Employment and Social Development Canada (ESDC) is tasked with the administration of the disability savings incentives, which has two components: a Canada Disability Savings Grant (CDSG) component that is awarded as a percentage of contributions made to a particular RDSP as an incentive to encourage savings and for families with more modest means, there is a Canada Disability Savings Bond (CDSB) component that is awarded annually, based on net family income.

## 1.1 Foreword

The CDSP system Interface Transaction Standards (ITS) document outlines the procedures for formatting and submitting transactions electronically to the CDSP system. This foreword provides additional information about the requirements in the ITS and explains how the CDSP system, developed in support of the RDSP, CDSG and CDSB, validates and processes the transactions reported by the RDSP issuer.

The words “authorized agent” are used throughout this document to mean the organization conveying information electronically to the CDSP system and receiving CDSG and CDSB payments from the CDSP system. This organization must be the issuer of the RDSP as approved by the CRA, or an agent for the RDSP issuer. There may only be one agent and one issuer per RDSP specimen plan. However, the CDSP system does not consider a service provider who purely facilitates the electronic transfer of information to be the sending organization or authorized agent on behalf of the RDSP issuer.

The term “contract” is used throughout this document to mean a registered disability savings plan approved by the CRA.

When reference is made to the “RDSP issuer”, this is the organization ultimately responsible for the administration of the RDSP, CDSG and CDSB and, specifically, the organization that has secured approval for the particular RDSP specimen plan from the CRA. This organization has been authorized to offer its services to the public as an issuer, has been identified as the issuer for a particular specimen plan, and has signed an agreement with ESDC allowing the issuer to administer the CDSG and CDSB.

Although the CDSP system validates certain information that it receives electronically prior to making CDSG and CDSB payments, RDSP issuers are reminded that all amounts of CDSG and CDSB are paid on the condition that the RDSP complies with all relevant legislative requirements. This includes the RDSP registration rules described in Section 146.4 of the *Income Tax Act* and the conditions relating to the RDSP found in the *Canada Disability Savings Act* and its related Regulations. All amounts of CDSG

and CDSB are subject to repayment to the Crown should ESDC or the CRA later discover payment was made inappropriately.

## **2 File submission**

When submitting electronic files, each authorized agent is required to use a unique identifier that will identify their files to the CDSP system. The CDSP system uses the Business number (BN) as assigned by the CRA as the unique identifier. The authorized agent BN will appear in the transaction file name and in the header and trailer records of the file. The issuer BN will appear in each individual transaction within the transaction file. It is essential that each individual issuer transaction number is unique to the issuer BN. If two or more authorized agents are submitting transactions for an issuer, the issuer is responsible for ensuring that the authorized agents do not use the same issuer transaction number.

Before submitting any file for processing, the authorized agent must pass industry testing. This is a process to verify that the authorized agent can provide the proper information in the correct format to the CDSP system. If a service provider is submitting files on behalf of two or more authorized agents, each one of those authorized agents must pass industry testing using their own data.

### **2.1 File format overview**

Authorized agents can submit one or more files for processing in any reporting period. The file name is structured to allow several files to be reported on a given day or for a given period. In addition to the authorized agent BN and the file date, a file number is added for further distinction. The file number need not be in any specific order. It exists solely to make multiple file names unique for files sent on the same day.

The file itself must conform to a specific structure. A file must consist of a header record (record type 001) followed by the transaction(s) formatted as specified below in this document, with a trailer record (record type 999) at the end. Failure to follow this structure will result in rejection of the file.

Any files the CDSP system receives from an authorized agent after the data delivery cut-off date will be held and processed in the next reporting period, unless otherwise notified. The authorized agent is responsible for ensuring that files arrive in a timely manner to be processed within a particular processing period.

### **2.2 Record format overview**

Once all certification requirements are met, it is necessary for the authorized agent to inform the CDSP system of all relevant activity concerning the RDSP. All activity must be reported to the CDSP system electronically as follows:

- Contract registration information, which is used to establish the contract, beneficiary and holder information for purposes of registration
- Information updates and changes relating to the non-financial aspects of the RDSP, such as beneficiary and holder information (personal), contract information and consent information

- Financial transactions such as contributions, requests for grant or bond, retirement savings rollover and reversal, education savings rollover and reversal, grant/bond repayment and reversal, disability assistance payment (DAP), lifetime disability assistance payment (LDAP) and their reversals and contribution corrections
- Election transactions, which report occurrences of Specified Disability Savings Plan (SDSP) elections
- Reporting transactions, which are utilized to report fair market value (FMV), and contract transfer information

Transactions submitted to the CDSP system are categorised by record type and transaction type. Contract registration information is reported using a record type 101, while changed or updated information to previously registered contracts is reported using a record type 102 (contract) or 201 (beneficiary and holder). Information adding or revoking consent for residency, DTC eligibility and income validations at the CRA is reported utilizing record type 202. All financial transactions fall into record type 401. Record type 501 is utilized for SDSP elections. A record type 701 includes all reporting transactions. Within each record type there are one or more transaction types.

When the CDSP system receives a file for processing, the format and content of each transaction is validated (see each record type as described in this document for layout format and validation rules). If transactions are not submitted within the guidelines outlined, the transactions may be rejected and the authorized agent will be responsible for performing the necessary corrections and resubmitting the data. The authorized agent will receive confirmation of acceptance in the processing files that the CDSP system sends back to the authorized agent. If any transaction is rejected, it will appear in the error file identifying the nature of the error.

### **2.3 Transaction reporting sequence**

Transactions must be submitted in a logical sequence. A contract must achieve a status of registered via the submission of contract registration information before any update or change transactions (RT 201 – beneficiary and holder update information) can be processed. As well, the CDSP system must have received contract registration information before any financial transactions (RT 401 – financial transactions) can be processed. While transactions may be in any order in the submission file, the CDSP system will process all transactions in the following order; contract registration information (RT 101 and RT 102), update/change information (RT 201), consent information (RT 202), elections (RT 501), financial (RT 401) and reporting information (RT 701).

### **2.4 Timeliness of transaction processing**

In Budget 2012, the requirements that new contracts are reported within 60 days, that contributions and bond requests are reported within 180 days and that transfers be completed within 120 days, were removed. These were replaced with a requirement that the issuer act without delay in reporting these transactions.

## 2.5 Reporting period cut-off date

The CDSP system will process files and pay CDSG and/or CDSB on a monthly basis. Schedules with processing dates (transaction periods, file submission cut-off and CDSG and/or CDSB payment dates) will be sent out to the authorized agent via ListServ (an electronic notice) on a periodic basis. Reporting periods extend from the first day of the month to the last day of the same month. Authorized agents are given four business days after the reporting period ends to finalize their file(s) to be sent for processing. Authorized agents are not to include any transactions that occurred after the last day of the reporting period.

## 2.6 Transaction formats

There are several transaction formats that will be used to report information to the CDSP system. These formats are outlined in detail in the Transactions format section of this document. The CDSP system implementation date for each defined transaction is listed in the Transactions format section as well.

## 3 Logical record types

The following is a description of the logical record types that will be used for the administration of the CDSP system. The detailed format is outlined in the Transaction formats section of this document.

### 3.1 Contract registration transactions

#### 3.1.1 Record type 101, transaction types 01, 02, 03 – Contract registration information

Financial institutions must submit a Contract registration information transaction (record type 101) in order to establish a contract in the CDSP system and to provide the required elements to register the contract with the CRA. The CDSP system will validate the information provided and assign a registration status to the submission. The record will contain three separate components that include contract information (transaction type 01), information on the beneficiary (transaction type 02), and information on one or more holders (transaction type 03). Please note that information about a primary caregiver (PCG) must be included in the contract information component (transaction type 01) when the beneficiary is under the age of 18.

New contracts involving the transfer of funds from an existing contract must be reported in the contract information component (transaction type 01) with the specimen plan and contract number of the relinquishing contract and the transfer indicator set to "Y" (Yes).

**Note:** A contract must achieve a status of registered prior to the payment of any CDSG or CDSB in an RDSP. When re-submitting contracts which are not initially registered, the contract registration information transactions must be submitted as a whole (all three (3) components) until registration is obtained.

## **3.2 Contract update transactions**

### **3.2.1 Record type 102, transaction type 10 – Close contract**

This record is used to report that an RDSP has been closed. A plan could close following the death of a beneficiary, after a transfer of all assets to another contract, after a plan has been de-registered by the CRA, following the loss of disability tax credit (DTC) eligibility or because of other circumstances allowed by RDSP legislation. The close contract transaction should only be submitted when all assets held under that particular contract have been disbursed.

### **3.2.2 Record type 102, transaction type 11 – Rename contract**

Once a contract registration information transaction has been submitted and the contract established in the CDSP system, the issuer may wish to change the contract number or identifier. This transaction will be used to update that information. This record will be useful during specific events such as a takeover or merger where an issuer acquires contracts from another issuer and then must rename the acquired contracts.

## **3.3 Beneficiary and holder update transactions**

### **3.3.1 Record type 201, transaction type 02 – Update beneficiary**

This transaction is used to update beneficiary tombstone information. During the life of a contract, there may be information such as a name or address that needs to be brought up to date about a beneficiary. An update beneficiary transaction cannot be submitted until a contract for that particular beneficiary has achieved a status of registered.

### **3.3.2 Record type 201, transaction type 03 – Update holder**

This transaction is used to update holder tombstone information. During the life of a contract, there may be information such as a name or address that needs to be brought up to date about a holder. An update holder transaction cannot be submitted until a contract that includes the particular holder information has achieved a status of registered.

### **3.3.3 Record type 201, transaction type 13 – Add a holder to a contract**

At any given time during the life of an RDSP there could be more than one holder named to the contract. The add holder record is used when an additional holder is named to a contract. Only the issuer that owns the contract can submit an add holder record for that contract. This record may also be used in conjunction with a remove holder record, when changing a holder.

### **3.3.4 Record type 201, transaction type 23 – Remove holder**

During the life of an RDSP there could be the requirement to remove a holder of a plan. This record will be used to report that a particular holder is no longer associated with that contract. Only the issuer that administers the contract can submit a remove holder transaction for that contract.

### 3.4 Consent transactions

With the introduction of the carry forward measures in Budget 2010, RDSPs may now attract CDSG and/or CDSB for the current year plus the ten (10) previous years. Entitlements may be paid dating back to the later of the implementation of the RDSP in 2008 and the beneficiary's year of birth.

The holder and PCG information provided within the contract, holder and financial transactions is used in order to determine DTC eligibility, Canadian residency and family income for the beneficiary. Authorized agents may request that the personal information of additional PCGs be used for the same purpose by submitting consent transactions.

#### 3.4.1 Record type 202, transaction type 01 – Add consent

The add consent transaction is used to add or update yearly PCG data which provides consent for the information to be used to determine DTC eligibility, Canadian residency and family income for the beneficiary.

#### 3.4.2 Record type 202, transaction type 02 – Revoke consent

The revoke consent transaction is utilized to cancel consent previously granted by a PCG or former holder. A current holder must first be removed from the RDSP before consent can be revoked.

### 3.5 Financial transactions

To ensure the proper payment of the CDSG and CDSB, authorized agents must report to the CDSP system all financial transactions for a beneficiary utilizing record type 401. Financial transactions include all movements of funds in and out of an RDSP, but not the growth or investment activities (these amounts are to be reported using record type 701 – reporting information). The CDSP system will determine eligibility and the amount of CDSG and/or CDSB payment using the information provided in the request transactions. Payments of CDSG and/or CDSB will only be made to contracts that have achieved a registered status. The following transactions can be submitted:

- contributions and/or request for grant
- contributions and/or request for grant corrections
- retirement savings rollovers
- retirement savings rollover reversals
- bond requests
- grant and/or bond repayments including termination adjustments
- grant and/or bond repayment reversals
- LDAP
- DAP
- LDAP reversals

- DAP reversals
- education savings rollovers
- education savings rollover reversals

**Note:** System implementation dates for each of the defined financial transactions above are listed in the Transaction formats section of this document.

### **3.5.1 Record type 401, Contribution and/or grant request transaction types**

#### **01 – Contribution and/or grant request**

#### **02 – Contribution and/or grant request correction**

Authorized agents must provide the details of all contributions made to an RDSP even when CDSG has not been requested. The record type 401 - transaction type 01 – Contribution and/or grant request is used to do so. Please note that for every contribution that is reported for a beneficiary under age 18, the PCG information or the BN of the responsible agency for a child in care at the time of the contribution must be reported on the transaction. When the contribution and request for grant transaction is processed, the CDSP system will record all contributions in the beneficiary's records and update all contribution and CDSG limits accordingly.

The record type 401 - transaction type 02 - Contribution and/or grant request correction is utilized by the authorized agent to correct a previously submitted and successfully processed contribution. Issuers submit the 401-02 transaction under the following circumstances:

- correcting a contribution amount
- correcting PCG information
- requesting grant on a contribution transaction where grant was not originally requested

### **3.5.2 Record type 401, Bond payment transaction types**

#### **05 – Bond payment request**

#### **06 – Stop bond payment request**

To request payment of the CDSB, authorized agents must provide the CDSP system with a transaction type 05 – Bond payment request. These transactions will be processed and accounts will be updated for all eligible beneficiaries.

**Note: All CDSB requests for a beneficiary under the age of 18, PCG information or the BN of the responsible agency for a child in care must be reported on the transaction.**

The CDSB, once paid, will continue to be paid automatically in subsequent years if the beneficiary remains eligible. If a holder no longer wishes to receive the CDSB, authorized agents must provide the CDSP system with a transaction type 06 – Stop bond payment request. This will prevent any further payments of the CDSB from being made in respect of that beneficiary and to that specified contract. If the holder wishes to receive the CDSB in the future, a new transaction type 05 – Bond payment request will

result in resumption of CDSB payments from the date of new request. In other words, if the stop bond payment request was chosen in a previous year, and a new bond payment request was submitted in a subsequent year, the CDSB payment will be resumed as of the transaction date of the new request for the current year and subsequent years in accordance with CDSB eligibility rules.

### **3.5.3 Record type 401, Retirement savings rollover and Retirement savings rollover reversal transaction types**

#### **08 – Retirement savings rollover**

#### **09 – Retirement savings rollover reversal**

Introduced in Budget 2010, to give parents and grandparents more flexibility in providing for a disabled child's long-term financial security, an Retirement savings rollover (transaction type 08) allows certain amounts from a deceased individual's Registered Retirement Savings Plan, Registered Retirement Income Fund, Registered Pension Plan, Specified Pension Plan and Pooled Registered Pension Plan to be transferred to the RDSP of a beneficiary who was financially dependent on the deceased because of physical or mental infirmity.

The amount transferred (rolled over) does not attract incentives and, like a regular contribution and education savings rollover, decreases the beneficiary's lifetime contribution room, currently set at \$200,000. The amount rolled over, when added to contributions made in the name of the beneficiary, is not be permitted to exceed the \$200,000 lifetime limit.

Should an authorized agent discover that a retirement savings rollover was processed in error, a Retirement savings rollover reversal (transaction type 09) must be submitted to the CDSP system.

### **3.5.4 Record type 401, Grant and/or bond repayment transaction types**

#### **10 - Grant and/or bond repayment request**

#### **11 – Grant and/or bond repayment reversal request**

When a repayment of CDSG and/or CDSB paid by the CDSP to a beneficiary is required, authorized agents must provide the CDSP system with a transaction type 10 - Grant and/or bond repayment request. This transaction is also utilized to report any termination adjustment (investment loss) of CDSG and/or CDSB.

Should an authorized agent discover that a repayment of CDSG and/or CDSB was processed in error, a transaction type 11 - Grant and/or bond repayment reversal must be submitted to the CDSP system.

### **3.5.5 Record type 401, DAP and LDAP transaction types**

#### **20 – DAP**

#### **21 – LDAP**

#### **22 – DAP Reversal**

#### **23 – LDAP Reversal**



An ad-hoc payment (DAP) made to a beneficiary must be reported by the authorized agent employing a transaction type 20 – DAP. This transaction requires the reporting of the proportional amounts of contribution, CDSG and CDSB, the non-taxable amount of DAP and total amount of DAP paid to the beneficiary.

LDAPs are recurring (at least annually) payments that, once started, must be paid until either the plan is terminated or the beneficiary has died. LDAPs may begin at any age but must commence by the end of the year in which the beneficiary turns 60. A transaction type 21 – LDAP, requiring the same type of information as detailed above in the DAP transaction (401-20), must be reported for this type of payment.

Should an authorized agent discover that a DAP or LDAP transaction was processed in error, a transaction type 22 - DAP Reversal or transaction type 23 - LDAP Reversal must be submitted to the CDSP system.

### **3.5.6 Record type 401, Education savings rollover and Education savings rollover reversal transaction types**

#### **30 – Education savings rollover**

#### **31 – Education savings rollover reversal**

The rollover of RESP investment income into an RDSP on a tax-free basis offers an additional option to parents who save in an RESP for a child with a severe disability, if the plans share a common beneficiary. As indicated in Budget 2012, this type of rollover is available for beneficiaries with a severe and prolonged mental impairment that is expected to prevent them from pursuing post-secondary education. The amount transferred (rolled over) does not attract incentives and, like a regular contribution and retirement savings rollover, decreases the beneficiary's lifetime contribution room, currently set at \$200,000.

Should an authorized agent discover that an education savings rollover was processed in error, an Education savings rollover reversal (transaction type 31) must be submitted to the CDSP system.

## **3.6 Election transactions**

### **3.6.1 Record type 501, transaction types 03 SDSP election and 04 SDSP election reversal**

Announced in Budget 2011, SDSP elections provide increased flexibility to withdrawals of assets in respect of a beneficiary with a life expectancy of five years or less, as they do not require the repayment of CDSG and CDSB paid into the plan in the preceding 10 years. Once an election is made and reported to the CDSP system, a total of \$10,000 of taxable assets or higher amount based on a legislative formula can be withdrawn annually. Further to an election, no additional CDSG and CDSB are to be paid into the SDSP. The start of the election is recorded as the date the election information is received by the CDSP system.

Should the authorized agent discover that an SDSP election transaction was processed in error, a transaction type 04 – SDSP election reversal must be submitted to the CDSP system.

## 3.7 Reporting transactions

At the beginning of each month, authorized agents are required to report various growth and investment activities by contract to the CDSP system. These activities are conveyed using record type 701 – reporting information. The following transactions must be submitted:

- monthly reporting of FMV
- reporting of FMV and earnings when transferring a contract

### 3.7.1 Record type 701, reporting transaction types

#### 01 – Monthly reporting of FMV

#### 02 – Transfer reporting of FMV and earnings

Every month, authorized agents are required to submit a 701–01 Monthly reporting of FMV transaction to report the FMV for each contract.

When a contract has been closed due to a transfer of funds to a new contract, it is the responsibility of the relinquishing authorized agent to report specific required data elements of the contract to the CDSP system by employing the 701–02 Transfer reporting transaction. In addition to reporting the same data as in the 701–01 transaction, the earnings of the transfer out contract must also be reported.

## 4 Files

At the completion of a processing period, the CDSP system will report back to each authorized agent the following file types:

- an error file (.err)
- a transaction processing file (.pro)
- a contract status file (.reg)
- a Social Insurance Number (SIN) usability file (.sur)
- a transfer information extract file (.xfr)
- a beneficiary DTC eligibility file (.dte)

### 4.1 Error file

This ITS details the format that is required for each transaction type, and provides the authorized agent with the validation rules for those transaction types. If transactions are not submitted in compliance with these format and validation requirements, the transactions are subject to rejection. Each transaction error, whether due to problems in format or invalid data, is reported back to the issuer or authorized agent for correction and resubmission. This is done electronically via the transaction error file.

These transaction errors include:

- failure to correctly format the file
- failure to correctly format a transaction

- failure to supply the necessary information for a mandatory field
- failure to comply with CDSP system business rules

The error file contains two different record types, RT 801 - Errors and RT 851 – Severe errors. A list of error codes can be found appended to this document (Appendix A).

## 4.2 Transaction processing file

At the end of each processing period, the CDSP system returns a transaction processing file to the authorized agent. The processing file provides the details of results for all successfully processed transactions submitted (such as how much CDSG and/or CDSB money was paid in respect of each contribution or bond request, or how much CDSG and/or CDSB money was repaid). Every transaction submitted to the CDSP system and successfully processed will appear in this file including those financial transactions which have been processed without CDSG or CDSB being paid. A refusal reason will accompany each of the aforementioned transactions which have not received CDSG or CDSB. A list of refusal reasons can be found appended to this document (Appendix A).

The file is the CDSP system's confirmation to the authorized agent that the submitted transactions were correctly formatted, contained all the mandatory information and passed all the necessary validation rules. The processing file will also list all contract, beneficiary and holder information transactions that were successfully processed.

CDSG and/or CDSB transactions which have been re-adjudicated (either positively or negatively) are also reported to the authorized agent in the transaction processing file. The CDSP system performs re-adjudication on financial transactions under the following situations:

- contract registration - authorized agent resubmission of contract information after the processing of unpaid grant and/or bond requests
- contribution correction - authorized agent submitted financial transaction releasing grant for previously submitted contributions
- retirement savings rollover reversal - authorized agent submitted financial transaction releasing grant for previously submitted contributions
- education savings rollover reversal - authorized agent submitted financial transaction releasing grant for the previously submitted contributions
- contract closure (transfer completed) - authorized agent transferring out closes contract allowing for the re-adjudication of pending grant/bond for authorized agent transferring in
- CRA re-assessment or update of DTC, residency, income and/or contract status

The transaction origin field (transaction position 68-69 in the RT 901 .pro file) documents the above circumstances allowing for the differentiation of CDSP system-generated transaction records and authorized agent transaction results records.

The processing of an authorized agent's file(s) results in a series of CDSG and/or CDSB payments and repayments. Repayments are netted out from the payments. This

generally results in a payment to the authorized agent. The payment will be automatically deposited into the authorized agent's account according to the banking information supplied to the CDSP system.

The record type 901 – Transaction processing file carries with it an indication of the effect the transaction has on the payment received by the authorized agent. The payment requisitioned flag tells the authorized agent if the 901 record is a payment or repayment of CDSG or CDSB, to or from the CDSP system. For example, the processing of a contribution transaction would result in the payment of CDSG to the authorized agent (assuming it passed all the rules and no refusal reason was present). The payment requisitioned flag would be set in this case. In the case of a DAP or LDAP there is no money moving between the authorized agent and the CDSP system. The payment requisitioned flag would not be set for those transactions. The authorized agent can reconcile all flagged transactions with the payment received from the CDSP system.

### **4.3 Contract status file**

Each month the CDSP system will process all contract registration information transactions and report back the current status of the contract transaction to the financial institution. In certain circumstances the CDSP system will receive information from the CRA that affects the contract registration status of a particular contract. Any change in the contract status (current and/or at contract signature date) will be reported back to the authorized agent with the record type 951 in the contract status file. If there is more than one change, only the most up to date status will be indicated. The 'reason for change of contract status' field was added to this report in version 2.0 of the ITS in order to clarify why a contract status has been changed. The 'transfer status' field was added to this record type in version 2.1 of the ITS in order to convey the current status of a contract being transferred. Beginning with version 3.1 of the ITS, the purpose of the contract status file is expanded to inform the financial institution of the successful processing of new or updated SDSP elections.

### **4.4 SIN usability file**

Each month the CDSP system will verify the integrity of all beneficiary and holder SINS through the Social Insurance Registry (SIR). As a result of this monthly verification, any particular SIN may either be identified (flagged) by SIR as not usable or identified (un-flagged) by SIR as usable. The CDSP system will report the information regarding the usability status of SINS back to issuers/authorized agents via the record type 921 - SIN usability file (.sur).

### **4.5 Transfer information extract file**

Beginning in January 2013, ESDC will provide to the receiving issuer, all historical transactional information in ESDC's possession from all previous contracts for a particular beneficiary for all RDSP transfer transactions when the following criteria is met:

- a valid close contract transaction must be received from the originating/relinquishing issuer

- the contract transfer from the relinquishing to the receiving issuer must be resolved, and
- the new contract under the receiving issuer must be registered

The record type 971 - Transfer information extract file(.xfr) will include all information from all prior issuers that can be used by the receiving issuer for the ongoing administration of a particular beneficiary's RDSP.

The transactions of the .xfr file are as follows:

- 971-01 - Contribution/Contribution correction information
- 971-02 - Bond request information
- 971-03 - Retirement savings rollover/Retirement savings rollover reversal information
- 971-04 - Grant/Bond repayment - Grant/Bond repayment reversal information
- 971-05 - DAP/DAP reversal information
- 971-06 - LDAP/LDAP reversal information
- 971-07 - Education savings rollover/Education savings rollover reversal information

The details of each individual transaction type for the RT-971 - Transfer information extract file(.xfr) are outlined in section 11 of this document.

#### **4.6 Beneficiary DTC eligibility file**

Beginning in February 2015, the CDSP system will extract and send authorized agents all updated beneficiary DTC eligibility information via a record type 981 – Beneficiary DTC eligibility file (.dte). This monthly generated file will report all updates which have been made by the CRA to the yearly DTC eligibility status of beneficiaries who have a pending (having passed Social Insurance Registry (SIR) validation) or registered contract. In transfer situations, this information will be sent to the latest relinquishing issuer if the transfer is unresolved or to the receiving issuer upon resolution of the transfer and registration of the contract.

The record type 981 – Beneficiary DTC eligibility file will also include an annual DTC eligibility status update produced in February of every calendar year providing an update of all beneficiary DTC eligibility profiles for that calendar year.

The initial file scheduled to be sent during the February 2015 processing period will report the DTC eligibility profiles of all beneficiaries by year, beginning from the year of the contract signature date to the year the file is produced. It will not provide information for carry forward years or for contracts that have a status other than pending (passed SIR validation) or registered.

**Note:** The authorized agent will receive a blank file when no DTC eligibility update has been made in that period for any beneficiaries.

## 5 Technical specifications

This section of the ITS document describes the data interface for the exchange of information between the CDSP system and issuers/authorized agents. These technical specifications are intended for use in support of system development to implement data interchanges with the CDSP system.

### 5.1 Scope

This document is the standard by which information is exchanged with the issuer/authorized agent for the application and administration of the CDSG and/or CDSB. Data integrity rules are described in detail in this document. Descriptions of the business and general rules under which data is processed within the CDSP system are described in the foreword of this document.

Operational aspects of the movement of data and functions used to manage the movement of data files are not part of this document but are found in the *Data Operations and Connectivity Guide*. Operational functionality includes the following:

- logging of files
- authentication of authorized agent
- transmission verification
- transmission mechanisms

Detailed operational instructions concerning reporting schedules and methods of transfer of information may be obtained by using the contact information below or by accessing the [Service Partner](#) page on the ESDC website.

Employment and Social Development Canada

Electronic Services Section

Phase IV, Mailstop: Bag 4

140 Promenade du Portage

Gatineau QC K1A 0J9

Telephone: 1-888-276-3632

Email: [rdsp-reei@hrsdc-rhdcc.gc.ca](mailto:rdsp-reei@hrsdc-rhdcc.gc.ca)

### 5.2 CDSP system transaction processing record format overview

These technical specifications describe a data interface that is based on the exchange of bulk data files. Authorized agents are required to conform to the record formats and rules specified herein as well as other data interchange rules described in the *Data Operations and Connectivity Guide*.

This portion of the ITS outlines both input and output data record formats. Input records are used to record contract registration information, record beneficiary and holder information and report financial transactions. Output records report the status of reported data in the form of transaction processing files and error files on a record-by-record basis.

### 5.3 Logical record types

Source transactions are identified by a record type code as outlined in the following table.

Record type	Description
001	Header record (source of transaction)
002	Sub-header record (used only when the CDSP system reports back to authorized agent in processing report)
003	Files processed (used only when the CDSP system reports back to authorized agent in processing report)
101	Contract registration information
102	Contract update transactions
201	Update beneficiary and holder or add/remove holder
202	Add/update and revoke consent transactions
401	Financial transactions <ul style="list-style-type: none"> <li>• Contributions / grant request (01)</li> <li>• Contribution / grant request correction (02)</li> <li>• Request for bond payment (05)</li> <li>• Stop bond payment request (06)</li> <li>• Retirement savings rollover (08)</li> <li>• Retirement savings rollover reversal (09)</li> <li>• Repayments (10)</li> <li>• Repayment reversals (11)</li> <li>• DAP (20)</li> <li>• LDAP (21)</li> <li>• DAP reversal (22)</li> <li>• LDAP reversal (23)</li> <li>• Education savings rollover (30)</li> <li>• Education savings rollover reversal (31)</li> </ul>
501	Election transactions <ul style="list-style-type: none"> <li>• SDSP election (03)</li> <li>• SDSP election reversal (04)</li> </ul>
701	Reporting transactions
801	Transaction errors in error file

Record type	Description
851	Severe errors in error file
901	Successfully processed transaction in transaction processing file
921	SIN usability information in SIN usability file
951	Contract status in contract status file
953	SDSP elections in contract status file
971	Transferred information in transfer extract file
981	DTC eligibility in beneficiary DTC eligibility file
999	Trailer record (control count)

## 5.4 File/record structure

All transaction files have a header record containing standard identification details and a trailer record containing a count of the number of records in the file (including the header and trailer records).

Files contain a mix of transactions, identified by a numeric record type code. This has been set at three (3) digits to allow for possible future expansion.

Source input files contain fixed length records, with record types being padded as necessary to meet a consistent standard. This enables different record types to be included in the same file.

## 5.5 Data formats

The ISO-8859-1 Latin 1 Character Set is the official Treasury Board of Canada, Information Technology Standard (TBITS) for data interchange. All data is provided in ISO-8859-1 format (numeric values are stored in their character representation) as shown in Appendix B.

All fields are fixed length and occupy fixed positions within a record.

Character data is left justified and padded with trailing spaces except for business numbers. A BN cannot be padded with spaces. If a record type 001 contains a space character (ASCII value 32) the file is rejected, and if any other record contains a space in the authorized agent BN field the record is rejected.

Numeric data is right justified with leading zeroes.

Most amount fields are standardized at 9 digits (10 bytes) with two explicit decimal places (up to a maximum of \$9,999,999.99); negative amounts contain a minus sign “-“ as the first character in the field. The amount field in record type 002 is longer than other amount fields allowing a maximum value of \$9,999,999,999.99 (13 bytes).



List-type data fields use code tables whenever practical (such as province codes and error codes).

Record types 101, 102, 201, 202, 401, 501, 701 and 971 include a transaction type code. Separate codes are used with each type of transaction in order to identify the specific processing requirements.

## 5.6 Record separators

Records within files must be separated by a record separator character(s). Record separator characters vary depending on the originator's operating system. The CDSP system replaces the *carriage return* (CR, decimal value 13) record separator character with the UNIX *new line* character (NL, decimal value 10).

Only the *new line* and *carriage return* characters are acceptable as record separators. No other record separator characters may be used.

## 5.7 End of file

The CDSP system rejects files that do not conform to the following rules:

- files must have a record type 999 as the last record
- the record type 999 must have a record separator character following it

If the end of file (EOF) character is provided, the following rules apply:

- the CDSP system accepts any single character as an EOF character following the record type 999
- no characters may follow the EOF character

## 5.8 File naming standards

The physical naming of files is described as follows.

**To the CDSP system:** *"CDSP" + File type + Authorized Agent BN + Transactions Latest Month + Date Sent + File number.*

**From the CDSP system:** *"CDSP" + File type + Authorized Agent BN + Date Processed + CDSP system File number + extension.*

If the filename is not 36 characters long, and/or not formatted as outlined, an error record type **8001** is generated.

The combination of BN, Transactions Latest Month, Date Sent, and File number must be unique. If the same combination has already been received and processed by the CDSP system, the file is rejected and an error record type **8002** is generated.

If the Transactions Latest Month is in the future, the file is rejected and an error record type **8013** is generated.

The following definitions apply to the components of the file-naming standard.

Component	Format
<b>Program identifier</b>	The program identifier <b>must</b> be <b>CDSP</b> .
<b>File type</b>	One uppercase character indicates the file type. The file type character indicates whether the file is a production file, a summary reporting file, a test file or a test summary reporting file.  <b>P</b> = Production data file <b>T</b> = Test data file (for industry testing only)
<b>Authorized agent BN</b>	15 character business number
<b>Transactions latest month</b>	6 numeric character date YYYYMM The latest month to which the transaction dates in the file relate.
<b>Date sent</b>	8 numeric character date YYYYMMDD
<b>File number</b>	2 digit file number Must be between 01 and 99. Generated by CDSP system for <b>.pro</b> , <b>.err</b> , <b>.sur</b> , <b>.reg</b> , <b>.xfr</b> and <b>.drc</b> files.
.	. (period)
<b>Extension</b>	The file extension is one of:  <b>pro</b> = processing file from the CDSP system to authorized agent. <b>err</b> = error file from the CDSP system to authorized agent. <b>sur</b> = SIN usability file from the CDSP system to the authorized agent. <b>reg</b> = contract status file from the CDSP system to authorized agent. <b>xfr</b> = transfer information extract file from the CDSP system to authorized agent. <b>drc</b> = beneficiary DTC eligibility file from the CDSP system to authorized agent.

## 5.9 File type

Production files being submitted to the CDSP system must begin with "CDSPP" while files starting with "CDSPT" are used strictly for industry testing and are never part of a production file group. The procedures for industry testing are outlined in *the CDSP System Industry Testing Guide*.

### 5.9.1 File number

There may be instances where an authorized agent wishes to send more than one file in a single day. In order to be able to give each file a unique name, the file name contains a file number. If the authorized agent sends one file in a day, a file number must be provided, though it can be any two-digit value. The ordering of the file numbers

will not be enforced. The file number is used purely to distinguish files sent on the same day.

### 5.9.2 File extension

Files returned to the authorized agent have the same file type and BN but have the CDSP system processing date and file number in the prefix. In each reporting period a **.pro**, **.err**, **.reg** (if applicable), **.xfr** (if applicable) and **.drc** file is returned to the authorized agent. The SIN usability file, a **.sur** file, is returned to the authorized agent following the monthly production run. The following is an example of a filename group:

```
Input Files  CDSPP123456789RC00012009112009113098
             CDSPP123456789RC00012009112009113099

Output Files CDSPP123456789RC00012009121501.err
             CDSPP123456789RC00012009121501.reg
             CDSPP123456789RC00012009121501.pro
             CDSPP123456789RC00012009121501.sur
             CDSPP123456789RC00012009121501.xfr
             CDSPP123456789RC00012009121501.drc
```

All file names are in uppercase except file extensions.

### 5.9.3 Header and trailer record

The header record (adhering to the file identification standard) is the first record in the file and the trailer record, providing a control count of the records in the file, is the last.

The trailer record sent by the CDSP system contains the unique file number assigned by the CDSP system and the date the CDSP system processing occurred.

## 5.10 Source data definition standard

Transaction format and content is defined in this document using a common (COBOL) standard, with the following symbols for data attributes.

Symbol	Description
X	Any printable alphanumeric character (includes numbers, letters, punctuation marks, spaces and other special characters). The entire field contains spaces if not used. For example: the letter A in a 3 character alphanumeric field is stored as "A ". The number 5 in a character alphanumeric field is stored as "5 ".
9	Any number. The entire field contains zeros if unused (blanks are not allowed). If larger than 1 digit, the contents are right justified with leading zeroes. For example: the number 5 in a 3 character numeric field is stored as "005". <b>Note:</b> Negative amounts are preceded by a minus sign "-" as the first character in the field.

Symbol	Description
( )	Indicates a recurrence of the preceding data type, with the number of occurrences stored inside of the parenthesis. For example: 9(6) means a number up to six digits long, X(6) means 6 consecutive characters of alphanumeric data.

## 5.11 Standard data formats

The following table outlines standard formatting rules for common data field types.

Type	Type size	Format
Dates	X(8)	Valid date formatted YYYYMMDD.
Amount Fields	9(9).99 or -9(8).99	Up to maximum of \$999,999,999.99. Decimals are explicit. For example, a contribution of \$1000.00 is reported as 000001000.00 with the appropriate number of leading zeros for padding the field to the correct length (000001000.00).
Filler	X(n-500)	Unused field. Must contain the specified number of spaces, or optional comments and is ignored regardless of its contents.

All record types follow a standard layout, with the same fields occurring in the same positions to the extent possible.

## 5.12 Transaction sequence

The CDSP system will process transactions in a logical order. Issuers should be aware of this and as much as possible all transactions should be submitted in a logical sequence.

All contract elements, including beneficiary, holder and PCG (where the beneficiary is under the age of 18) must be established in the CDSP system before financial transactions can be processed.

Contract registration information and the respective financial transactions pertaining to the contract can be sent in the same file. However, the processing of the financials remains dependent on the successful establishment of the contract elements.

## 6 Transaction formats

This section contains detailed descriptions of all transaction record formats. If any record is rejected, at least one record of the error is written into the error file (filename.err). If any field designated as mandatory is blank, an error message is generated with error code 8104.

### 6.1 Record type 001 – Header record

**Purpose:** To identify the source of a transaction file.

**Requirements:** None.

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	001 – header record	n/a
Program identifier	X(4)	4 to 7	CDSP	n/a
Authorized agent BN	X(15)	8 to 22	n/a	n/a
Date sent	X(8)	23 to 30	Date on which file was sent to the CDSP system or date on which the CDSP system created the file.	YYYYMMDD
File number	9(2)	31 to 32	Number to distinguish files sent on the same day. Range 01 to 99	n/a
Data version	X(4)	33 to 36	Version of the CDSP system Interface Transaction Standards currently in use.	n/a
Filler	X(464)	37 to 500	Spaces	n/a

### 6.1.1 Record type 001 validation rules

When record type 001 is generated by the CDSP system, validation rules are not applicable. For files being sent to the CDSP system, the header record type 001, is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code
Record type	There must be a header record.	8004
	The first record in every file must be type 001.	8003
	No other record can be type 001.	8005
Program identifier	Mandatory field.	8104
	Must be CDSP.	8012
Authorized agent BN	Mandatory field.	8104
	The authorized agent BN must match the authorized agent BN in the filename.	8000
	The authorized agent BN must exist in the CDSP system.	8101
	The authorized agent BN must be identified in the CDSP system as authorized to send files.	8006

Field	Rule	Error code
	The authorized agent BN must be associated to a specimen plan.	8006
Date sent	Mandatory field.	8104
	The date sent must match the date in the filename.	8000
	The date sent must be on or before the current date.	8100
	The date sent must be on or after December 1, 2008.	8100
	The date sent must be in a valid format.	8100
File number	Mandatory field.	8104
	The file number must match the file number in the file name.	8000
Data version	Mandatory field.	8104
	Data version must be 02.1, 02.2, 02.3, 03.0, '03.1 or 03.2.	8007

## 6.2 Record type 002 – Sub-header record (transaction processing file)

The record type 002 is only included in the transaction processing file produced by the CDSP system.

**Purpose:** The sub-header records supply reporting period information, one for each issuer in the transaction processing file.

**Requirements:** This record is generated by the CDSP system and occurs as the second record type in the transaction processing file.

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	002 – sub-header record	n/a
Issuer BN	X(15)	4 to 18	BN of the issuer.	n/a
Reporting period start date	X(8)	19 to 26	Valid date.	YYYYMMDD
Reporting period end date	X(8)	27 to 34	Valid date.	YYYYMMDD
Summary amount	9(10).99	35 to 47	Sum of CDSG and CDSB payments less the sum of repayments for an issuer in this reporting period.	Positive if CDSG plus CDSB disbursed exceeds repayment by the issuer.

Data element name	Type size	Trxn posn	Description	Notes
Payment amount	9(10).99	48 to 60	CDSG and CDSB money paid to authorized agent in this reporting period.	\$0 if net repayment of CDSG or CDSB.
Payment requisition ID	9(10)	61 to 70	n/a	Generated by the CDSP system.
Filler	X(430)	71 to 500	n/a	n/a

### 6.2.1 Record type 002 validation rules

Because record type 002 is generated by the CDSP system, validation rules are not applicable.

### 6.3 Record type 003 – Files processed record (transaction processing file)

The record type 003 is only included in the transaction processing file produced by the CDSP system.

**Purpose:** The files processed record gives the name of a production file sent by the authorized agent that was processed by the CDSP system during the production run. One record is generated for each production file sent and processed.

**Requirements:** This record is generated by the CDSP system and occurs as the third record type in the transaction processing file.

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	003 – files processed record	n/a
Authorized agent BN	X(15)	4 to 18	BN of authorized agent.	n/a
Date sent	X(8)	19 to 26	Date authorized agent sent the file to the CDSP system.	n/a
Date received	X(8)	27 to 34	Date the CDSP system received the file.	n/a
File number	9(2)	35 to 36	File number generated by the authorized agent.	n/a
Filler	X(464)	37 to 500	n/a	n/a

### 6.3.1 Record type 003 validation rules

Because record type 003 is generated by the CDSP system, validation rules are not applicable.

## 6.4 Record type 101 – Contract registration information

Record type 101 is used to provide all contract information relating to registration.

**Purpose:** Issuers use this record type to provide all information elements necessary to register a new contract.

**Requirements:** The record type 101 requires three separate components to achieve registration of a contract. These include:

- record type 101, transaction type 01, contract information
- record type 101, transaction type 02, beneficiary information
- record type 101, transaction type 03, holder information (report one transaction type 03 for each holder named on the contract)

All components of a contract registration information record must be submitted during the same production cycle and all must have the same issuer transaction number. The CDSP system will process all components as one, and return the results to the authorized agent, identifying errors on each component, if applicable. A single error on any one component will “error out” all three components. All three components must be resubmitted in one processing cycle when correcting an error.

**Note:** If the contract is already registered, please refer to record type 201 to add, update or remove holder information as well as to update beneficiary information.

### 6.4.1 The 101-01 transaction - Record component layout – Contract registration - Contract information

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	101 – contract registration information	n/a
Transaction type	X(2)	4 to 5	01 – contract information	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.  The transaction ID must be identical for all components (01, 02 and 03) of the contract registration information record.	Issuer transaction number must not be reused to submit corrections.
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.



Data element name	Type size	Trxn posn	Description	Notes
Filler	X(3)	43 to 45	Spaces	n/a
Contract	X(15)	46 to 60	Issuer's contract number.	n/a
Contract signature date	X(8)	61 to 68	The date that the contract was signed with the issuer.	YYYYMMDD
Primary caregiver SIN or agency BN	X(15)	69 to 83	Used to determine Disability Tax Credit (DTC) eligibility, Canadian residency and family income.	Specified only until the end of the month in which the beneficiary turns 18. 9 digits when specifying a SIN of an individual, or; 15 characters when specifying an agency's BN provided by the CRA: 9 digits + X(2) + 4 digit reference number.
Primary caregiver name	X(30)	84 to 113	n/a	Specified only until the end of the month in which the beneficiary turns 18. Specified only when the PCG is an individual.
Primary caregiver surname or agency name	X(60)	114 to 173	n/a	Specified only until the end of the month in which the beneficiary turns 18.
Primary caregiver type	X(1)	174	1 – individual (SIN) 2 – agency (BN)	Specified only until the end of the month in which the beneficiary turns 18.

Data element name	Type size	Trxn posn	Description	Notes
Transfer indicator	X(1)	175	Y – There is an existing contract for the beneficiary with assets that will be transferred into this contract.  N - This contract registration request does not involve the transfer of another contract.	n/a
Contract creation or update date	X(8)	176 to 183	Date the contract was created or updated with the issuer.	YYYYMMDD
Other contract	X(15)	184 to 198	Contract number of relinquishing contract if transfer indicator = Y	In order for transfer to be resolved, must match existing contract in CDSP system.
Other specimen plan	X(7)	199 to 205	Specimen plan of relinquishing contract if transfer indicator = Y	In order for transfer to be resolved, must match existing specimen plan in CDSP system.
Filler	X(295)	206 to 500	Spaces	n/a

#### 6.4.1.1 The 101-01 transaction validation rules

The 101-01 Contract information transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error Code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	Issuer BN must be identified in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)

Field	Rule	Error Code(s)
	The issuer transaction number must be unique foreach contract registration requests at the issuer.	Severe error (1)
	Contract registration request is missing a component (101-02 or 101-03).	8238
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be valid.	8220
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
Contract	Mandatory field.	8104
	Must not already be registered, closed, de-registered or nullified.	8230
	The beneficiary must not already have a pending, registered or de-registered contract unless the transfer indicator is Yes on the current submission.	8231
	Duplicate contract registration in the same period.	8239
	Only one contract registration request for the beneficiary in the same period is permitted.	8240
	Conflicting contract transactions pertaining to the same contract received in the period.	8254
Contract signature date	Mandatory field.	8104
	Must be a valid date.	8100
	Contract signature date cannot change once a contract status is pending.	8233
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after December 1, 2008.	8200

Field	Rule	Error Code(s)
Primary caregiver SIN or agency BN	Mandatory field until the end of the month in which the beneficiary turns 18 years old.	8104
	When present, the first nine characters are numerals only.	8101
	When present, the SIN or BN must be numerically valid.	8250
	When PCG type = 2 (agency), must be 15 characters in length.	8101
Primary caregiver given name	Mandatory field if PCG SIN is present and the PCG type = 1 (individual).	8104
Primary caregiver surname or agency name	Mandatory field if PCG BN/SIN is present.	8104
Primary caregiver type	Mandatory field if PCG BN/SIN is present.	8104
	Must be 1 or 2.	8101
Transfer indicator	Mandatory field.	8104
	Must be Y or N.	8101
	There must not already be a contract awaiting transfer in the CDSP system for the beneficiary.	8253
Contract creation or update date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after contract signature date.	8206
	Must be within the dates the issuer is eligible.	8207
Other contract	Mandatory if transfer indicator = Y.	8104
	Must exist in CDSP system.	8102
	Must be associated to the beneficiary and other specimen plan and must be pending, registered, de-registered or closed.	8234
	Must not change after transfer resolved.	8261

Field	Rule	Error Code(s)
Other specimen plan	Mandatory if transfer indicator = Y.	8104
	Must exist in CDSP system.	8102
	Must not change after transfer resolved.	8261

#### 6.4.2 The 101-02 transaction – Record component layout – Contract Registration – Beneficiary information

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	101 – contract registration information	n/a
Transaction type	X(2)	4 to 5	02 – beneficiary information	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer. The transaction number must be identical for all components (01, 02 and 03) of the contract registration information record.	Issuer transaction number must not be reused to submit corrections.
Beneficiary SIN	X(9)	36 to 44	n/a	n/a
Beneficiary given name	X(30)	45 to 74	n/a	n/a
Beneficiary surname	X(30)	75 to 104	n/a	n/a
Beneficiary date of birth	X(8)	105 to 112	n/a	YYYYMMDD
Beneficiary sex	X(1)	113	1 - female 2 - male	n/a
Address line 1	X(40)	114 to 153	Street name, number, and apartment.	n/a
Address line 2	X(40)	154 to 193	Street name, number, and apartment (cont'd).	n/a
Address line 3	X(40)	194 to 233	If country = 002, contains "state, ZIP code". If country = 999 contains "province equivalent, postal code, country".	n/a

Data element name	Type size	Trxn posn	Description	Notes
City	X(30)	234 to 263	n/a	n/a
Province	X(2)	264 to 265	Refer to Appendix A.	If country not Canada, province ignored.
Country	X(3)	266 to 268	001 - Canada 002 - USA 999 - other country	n/a
Postal code	X(6)	269 to 274	Postal code if country is Canada	n/a
Language	X(1)	275	1 - English 2 - French	n/a
Filler	X(225)	276 to 500	Spaces	n/a

#### 6.4.2.1 The 101-02 transaction validation rules

The 101-02 Beneficiary information transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	Transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	BN of issuer must be identified in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
	Contract registration information is missing a component (101-01 or 101-03).	8238
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must be numerically valid.	8250

Field	Rule	Error code(s)
	Must pass SIR validation as outlined in Appendix C.	8105
	Contract already associated to another beneficiary SIN.	8252
Beneficiary given name	Mandatory field.	8104
	Must pass SIR validation as outlined in Appendix C.	8105
Beneficiary surname	Mandatory field.	8104
	Must pass SIR validation as outlined in Appendix C.	8105
Beneficiary date of birth	Mandatory field.	8104
	Must be a valid date.	8100
	Must pass SIR validation as outlined in Appendix C.	8105
	Year of birth must be the same if beneficiary is already in CDSP system.	8251
Beneficiary sex	Mandatory field.	8104
	Must be 1 or 2.	8101
	Must pass SIR validation as outlined in Appendix C.	8105
Address line 1	Mandatory field.	8104
Address line 2	Not validated.	n/a
Address line 3	Not validated.	n/a
City	Mandatory field.	8104
Province	Mandatory if country is Canada.	8104
	If country is Canada, must match code in Appendix A, Province codes.	8101
Country	Mandatory field.	8104
	Must be 001, 002 or 999.	8101
Postal code	Mandatory if country is Canada.	8104
Language	Mandatory field.	8104
	Must be English or French.	8101

### 6.4.3 The 101-03 transaction - Record component layout – Contract registration - Holder information

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	101 – contract registration information	n/a
Transaction type	X(2)	4 to 5	03 – holder information	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer. The transaction ID must be identical for all components (01, 02 and 03) of the contract registration information record.	Issuer transaction number must not be reused to submit corrections.
Holder SIN or BN	X(15)	36 to 50	Used to determine DTC eligibility, Canadian residency and family income.	9 left justified digits with 6 trailing blanks when specifying a SIN of an individual, or;  15 characters when specifying an agency's BN as provided by the CRA; 9 digits + X(2) + 4 digit reference number
Holder given name	X(30)	51 to 80	n/a	n/a
Holder surname or holder agency name	X(60)	81 to 140	n/a	n/a
Holder type	X(1)	141	1 – individual (SIN) 2 – agency (BN)	n/a
Holder relationship	X(2)	142 to 143	01 - beneficiary 02 - legal parent 03 - guardian 04 - tutor 05 - curator 06 - legal representative or qualified family member 07 - public department 08 - agency 09 - institution	n/a



Data element name	Type size	Trxn posn	Description	Notes
Holder date of birth	X(8)	144 to 151	n/a	YYYYMMDD
Holder sex	X(1)	152	1 - female 2 - male	n/a
Address line 1	X(40)	153 to 192	Street name, number, and apartment.	n/a
Address line 2	X(40)	193 to 232	Street name, number, and apartment (cont'd).	n/a
Address line 3	X(40)	233 to 272	If country = 002, contains "state, ZIP code".  If country = 999 contains "province equivalent, postal code, country".	n/a
City	X(30)	273 to 302	n/a	n/a
Province	X(2)	303 to 304	Refer to Appendix A.	If country not Canada, province ignored.
Country	X(3)	305 to 307	001 - Canada 002 - USA 999 - other country	n/a
Postal code	X(6)	308 to 313	Postal code if country is Canada	n/a
Language	X(1)	314	1- English 2- French	n/a
Filler	X(186)	315 to 500	Spaces	n/a

#### 6.4.3.1 The 101-03 transaction validation rules

The 101-03 Holder information transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)

Field	Rule	Error code(s)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	BN of issuer must be identified in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
	Contract registration request is missing a component (101-01 or 101-02).	8238
Holder SIN or holder agency BN	Mandatory field.	8104
	Numerals (9) only.	8101
	The SIN or BN must be numerically valid.	8250
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
	When holder type = 2 (agency), must be 15 characters in length.	8101
Holder given name	Mandatory field if holder type is individual.	8104
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
Holder surname or holder agency name	Mandatory field.	8104
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
Holder type	Mandatory field.	8104
	Must be 1 (individual) or 2 (agency).	8101
Holder relationship	Mandatory field.	8104
	Must be 01 through 09	8101
Holder date of birth	Mandatory field if holder type is individual.	8104
	Must be a valid date.	8100
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105

Field	Rule	Error code(s)
Holder sex	Mandatory field if holder type is individual.	8104
	Must be 1 or 2.	8101
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
Address line 1	Mandatory field.	8104
Address line 2	Not validated.	n/a
Address line 3	Not validated.	n/a
City	Mandatory field.	8104
Province	Mandatory if country is Canada.	8104
	If country is Canada, must match code in Appendix A, Province codes.	8101
Country	Mandatory field.	8104
	Must be 001, 002 or 999	8101
Postal code	Mandatory if country is Canada.	8104
Language	Mandatory field.	8104
	Must be English or French.	8101

## 6.5 Record type 102 - Contract update information

Record type 102 is used by the issuer to update contract information. There are two contract update transaction types reported, 10 - Close a contract and 11 – Rename a contract.

**Purpose:** Issuers use these record types to perform specific updates to a contract.

**Requirements:** The record type 102 will refer to the contract number requiring updates.

### 6.5.1 The 102-10 transaction – Record component layout - Contract updates – Close a contract

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	102 – contract update	n/a
Transaction type	X(2)	4 to 5	10 – close a contract	n/a
Issuer BN	X(15)	6 to 20	Business number of issuer	n/a

Data element name	Type size	Trxn posn	Description	Notes
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	Issuer transaction number must not be reused to submit corrections.
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Filler	X(3)	43 to 45	Spaces	n/a
Contract	X(15)	46 to 60	Issuer's contract number.	n/a
Closure reason	X(2)	61 to 62	01 - death of beneficiary 02 - loss of DTC 03 - transfer 04 - plan de-registered 05 - other	n/a
Closure reason date	X(8)	63 to 70	Date related to closure reason	YYYYMMDD
Closure date	X(8)	71 to 78	Date the contract was closed with the issuer.	n/a
Filler	X(422)	79 to 500	Spaces	n/a

### 6.5.1.1 The 102-10 transaction validation rules

The 102-10 Close a contract transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	Issuer BN must be identified in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for issuer.	Severe error (1)

Field	Rule	Error code(s)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be valid.	8220
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
Contract	Mandatory field.	8104
	Must be a contract that is pending, registered, or de-registered.	8246
	Contract must be associated to the specimen plan.	8235
Closure reason	Mandatory field.	8104
	Must be 01 through 05.	8101
Closure reason date	Must be a valid date.	8100
	Mandatory if closure reason = 01 (death of beneficiary)	8104
Closure date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after contract signature date.	8206
	Must be within the dates the issuer is eligible.	8207

### 6.5.2 The 102-11 transaction – Record component layout - Contract update – Rename a contract

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	102 – contract update	n/a
Transaction type	X(2)	4 to 5	11 – rename a contract	n/a
Issuer BN	X(15)	6 to 20	Business number of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer	n/a

Data element name	Type size	Trxn posn	Description	Notes
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Filler	X(3)	43 to 45	Spaces	Filler
Contract	X(15)	46 to 60	Issuer's new contract number	n/a
Original contract	X(15)	61 to 75	Issuer's original contract number	n/a
Rename date	X(8)	76 to 83	Date the contract was renamed	YYYYMMDD
Filler	X(417)	84 to 500	Spaces	n/a

### 6.5.2.1 The 102-11 transaction validation rules

The 102-11 Rename a contract transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	Issuer BN must be identified in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be valid.	8220
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221

Field	Rule	Error code(s)
Contract	Mandatory field.	8104
	Must not exist in the CDSP system.	8245
	Conflicting contract transactions pertaining to the same contract received in the period.	8254
Original contract	Mandatory field	8104
	Contract must be associated to the specimen plan.	8235
	Must exist in the CDSP system with a status of registered, pending or closed.	8247
Rename date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after contract signature date.	8206
	Must be within the dates the issuer is eligible.	8207

## 6.6 Record type 201 – Beneficiary and holder update information

Record type 201 is used to update beneficiary information, update holder information, as well as adding and removing a holder from a contract. These transactions are only to be used in situations where the contract has already achieved a status of registered.

**Purpose:** Issuers use these record types to change the contract information elements that have been previously reported on a registered contract registration information transaction with respect to the beneficiary and or the holder.

**Requirements:** The record type 201 refers to the beneficiary or holder where the information held in the CDSP system needs to be changed.

### 6.6.1 The 201-02 transaction - Record component layout – Update beneficiary information

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	201 – beneficiary and holder updates	n/a
Transaction type	X(2)	4 to 5	02 – update beneficiary information	n/a
Issuer BN	X(15)	6 to 20	Business number	n/a

Data element name	Type size	Trxn posn	Description	Notes
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Beneficiary SIN	X(9)	36 to 44	n/a	n/a
Beneficiary given name	X(30)	45 to 74	n/a	n/a
Beneficiary surname	X(30)	75 to 104	n/a	n/a
Beneficiary date of birth	X(8)	105 to 112	n/a	YYYYMMDD
Beneficiary sex	X(1)	113	1 – female 2 – male	n/a
Address line 1	X(40)	114 to 153	Street name, number, and apartment.	n/a
Address line 2	X(40)	154 to 193	Street name, number, and apartment(cont'd).	n/a
Address line 3	X(40)	194 to 233	If country = 002, contains "state, ZIP code". If country = 999, contains "province equivalent, postal code, country".	n/a
City	X(30)	234 to 263	n/a	n/a
Province	X(2)	264 to 265	Reference Appendix A.	If country not Canada, province is ignored.
Country	X(3)	266 to 268	001 - Canada 002 - USA 999 - other country	n/a
Postal code	X(6)	269 to 274	Postal code if country is Canada	n/a
Language	X(1)	275	1 - English 2 - French	n/a
Specimen plan	X(7)	276 to 282	n/a	Assigned by the CRA.
Filler	X(3)	283 to 285	Spaces	n/a
Contract	X(15)	286 to 300	Issuer's contract number	n/a



Data element name	Type size	Trxn posn	Description	Notes
Update date	X(8)	301 to 308	Date the beneficiary information was updated with the issuer	n/a
Filler	X(192)	309 to 500	Spaces	n/a

### 6.6.1.1 The 201-02 transaction validation rules

The 201-02 Update beneficiary information transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	BN of issuer must be identified in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must be numerically valid.	8250
	Must pass SIR validation as outlined in Appendix C.	8105
	Must exist in the CDSP system.	8102
Beneficiary given name	Mandatory field.	8104
	Must pass SIR validation as outlined in Appendix C.	8105
Beneficiary surname	Mandatory field.	8104
	Must pass SIR validation as outlined in Appendix C.	8105
	Mandatory field.	8104

Field	Rule	Error code(s)
Beneficiary date of birth	Must be a valid date.	8100
	Must pass SIR validation as outlined in Appendix C.	8105
	Year of birth must match beneficiary already in CDSP system.	8251
Beneficiary sex	Mandatory field.	8104
	Must be 1 or 2.	8101
	Must pass SIR validation as outlined in Appendix C.	8105
Address line 1	Mandatory field.	8104
Address line 2	Not validated.	n/a
Address line 3	Not validated.	n/a
City	Mandatory field.	8104
Province	Mandatory if country is Canada.	8104
	If country is Canada, must match code in Appendix A, Province codes.	8101
Country	Mandatory field.	8104
	Must be 001, 002 or 999.	8101
Postal code	Mandatory if country is Canada.	8104
Language	Mandatory field.	8104
	Must be 1 or 2.	8101
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be valid.	8220
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235

Field	Rule	Error code(s)
	Contract must be associated to the beneficiary.	8236
	Contract must be registered.	8241
Update date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after contract signature date.	8206
	Must be within the dates the issuer is eligible.	8207

### 6.6.2 The 201-03 transaction - Record component layout – Update holder information

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	201 – beneficiary and holder updates	n/a
Transaction type	X(2)	4 to 5	03 – update holder information	n/a
Issuer BN	X(15)	6 to 20	Business number	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Holder SIN or BN	X(15)	36 to 50	Used to determine DTC eligibility, Canadian residency and family income.	9 left justified digits with 6 trailing blanks when specifying a SIN of an individual, or; 15 characters when specifying an agency's BN; 9 digits + X(2) + 4 digit reference number
Holder given name	X(30)	51 to 80	n/a	n/a
Holder surname or holder agency name	X(60)	81 to 140	n/a	n/a

Data element name	Type size	Trxn posn	Description	Notes
Holder type	X(1)	141	1 – individual (SIN) 2 – agency (BN)	n/a
Holder relationship	X(2)	142 to 143	01 - beneficiary 02 - legal parent 03 - guardian 04 - tutor 05 - curator 06 - legal representative or qualified family member 07 - public department 08 - agency 09 - institution	n/a
Holder date of birth	X(8)	144 to 151	n/a	YYYYMMDD
Holder sex	X(1)	152	1 - female 2 - male	n/a
Address line 1	X(40)	153 to 192	Street name, number and apartment.	n/a
Address line 2	X(40)	193 to 232	Street name, number, and apartment (cont'd).	n/a
Address line 3	X(40)	233 to 272	If country = 002, contains "state, ZIP code". If country = 999 contains "province equivalent, postal code, country ".	n/a
City	X(30)	273 to 302	n/a	n/a
Province	X(2)	303 to 304	Refer to Appendix A.	If country not Canada, province is ignored.
Country	X(3)	305 to 307	001 - Canada 002 - USA 999 - other country	n/a
Postal code	X(6)	308 to 313	Postal code if country is Canada	n/a
Language	X(1)	314	1- English 2- French	n/a
Specimen plan	X(7)	315 to 321	n/a	Assigned by the CRA.

Data element name	Type size	Trxn posn	Description	Notes
Filler	X(3)	322 to 324	Spaces	n/a
Contract	X(15)	325 to 339	Issuer's contract number	n/a
Update date	X(8)	340 to 347	Date the holder information was updated	n/a
Filler	X(153)	348 to 500	Spaces	n/a

### 6.6.2.1 The 201-03 transaction validation rules

The 201-03 Update holder information transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	BN of issuer must be identified in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Holder SIN or holder agency BN	Mandatory field.	8104
	Numerals (9) only.	8101
	The SIN or BN must be numerically valid.	8250
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
	When holder type = 2 (agency), must be 15 characters in length.	8101
	Must exist in the CDSP system.	8102
Holder given name	Mandatory field if holder type is individual.	8104

Field	Rule	Error code(s)
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
Holder surname or holder agency name	Mandatory field.	8104
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
Holder type	Mandatory field.	8104
	Must be 1 (individual) or 2 (agency).	8101
Holder relationship	Mandatory field.	8104
	Must be 01 through 09.	8101
Holder date of birth	Mandatory field if holder type is individual.	8104
	Must be a valid date.	8100
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
Holder sex	Mandatory field if holder type is individual.	8104
	Must be 1 or 2.	8101
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
Address line 1	Mandatory field.	8104
Address line 2	Not validated.	n/a
Address line 3	Not validated.	n/a
City	Mandatory field.	8104
Province	Mandatory if country is Canada.	8104
	If country is CAN, must match code in Appendix A, Province codes.	8101
Country	Mandatory field.	8104
	Must be 001, 002 or 999.	8101
Postal code	Mandatory if country is Canada.	8104
Language	Mandatory field.	8104

Field	Rule	Error code(s)
	Must be English or French.	8101
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be valid.	8220
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be currently associated to the holder.	8237
	Contract must be registered.	8241
Update date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after contract signature date.	8206
	Must be between the dates the issuer is eligible.	8207

### 6.6.3 The 201-13 transaction - Record component layout – Add holder to contract

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	201 – beneficiary and holder updates	n/a
Transaction type	X(2)	4 to 5	13 – add holder	n/a
Issuer BN	X(15)	6 to 20	Business number	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a

Data element name	Type size	Trxn posn	Description	Notes
Holder SIN or BN	X(15)	36 to 50	Used to determine DTC eligibility, Canadian residency and family income.	9 left justified digits with 6 trailing blanks when specifying a SIN of an individual, or;  15 characters when specifying an agency's BN; 9 digits + X(2) + 4 digit reference number.
Holder given name	X(30)	51 to 80	n/a	n/a
Holder surname or holder agency name	X(60)	81 to 140	n/a	n/a
Holder type	X(1)	141	1 - individual (SIN) 2 - agency (BN)	n/a
Holder relationship	X(2)	142 to 143	01 - beneficiary 02 - legal parent 03 - guardian 04 - tutor 05 - curator 06 - legal representative or qualified family member 07 - public department 08 - agency 09 - institution	n/a
Holder date of birth	X(8)	144 to 151	n/a	YYYYMMDD
Holder sex	X(1)	152	1 - female 2 - male	n/a
Address line 1	X(40)	153 to 192	Street name, number, and apartment.	n/a
Address line 2	X(40)	193 to 232	Street name, number, and apartment. (cont'd)	n/a
Address line 3	X(40)	233 to 272	If country = 002, contains "state, ZIP code". If country = 999, contains "province equivalent, postal code, country".	n/a
City	X(30)	273 to 302	n/a	n/a



Data element name	Type size	Trxn posn	Description	Notes
Province	X(2)	303 to 304	Refer to Appendix A.	If country not Canada, province is ignored.
Country	X(3)	305 to 307	001 - Canada 002 - USA 999 - other country	n/a
Postal code	X(6)	308 to 313	Postal code if country is Canada.	n/a
Language	X(1)	314	1 - English 2 - French	n/a
Specimen plan	X(7)	315 to 321	n/a	Assigned by the CRA.
Filler	X(3)	322 to 324	Spaces	Filler
Contract	X(15)	325 to 339	Issuer's contract number	n/a
Add date	X(8)	340 to 347	Date the holder was added to the contract with the issuer.	n/a
Filler	X(153)	348 to 500	Spaces	n/a

### 6.6.3.1 The 201-13 transaction validation rules

The 201-13 Add holder transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	BN of issuer must be identified in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)

Field	Rule	Error code(s)
Holder SIN or holder agency BN	Mandatory field.	8104
	Numerals (9) only.	8101
	The SIN or BN must be numerically valid.	8250
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
	When holder type = 2 (agency), must be 15 characters in length.	8101
Holder given name	Mandatory field if holder type is Individual.	8104
	Must pass SIR validation as outlined in Appendix C, if holder type is 'individual.	8105
Holder surname or holder agency name	Mandatory field.	8104
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
Holder type	Mandatory field.	8104
	Must be 1 (individual) or 2 (agency).	8101
Holder relationship	Mandatory field.	8104
	Must be 01 through 09.	8101
Holder date of birth	Mandatory field if holder type is individual.	8104
	Must be a valid date.	8100
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
Holder sex	Mandatory field if holder type is individual.	8104
	Must be a valid sex.	8101
	Must pass SIR validation as outlined in Appendix C, if holder type is individual.	8105
Address line 1	Mandatory field.	8104
Address line 2	Not validated.	n/a
Address line 3	Not validated.	n/a

Field	Rule	Error code(s)
City	Mandatory field.	8104
Province	Mandatory if country is Canada.	8104
	If Country is CAN, must match code in Appendix A, Province codes.	8101
Country	Mandatory field.	8104
	Must be 001, 002 or 999.	8101
Postal code	Mandatory if country is Canada.	8104
Language	Mandatory field.	8104
	Must be English or French.	8101
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be valid.	8220
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be registered.	8241
	Must not be currently associated to the holder.	8248
Add date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after contract signature date.	8206
	Must be between the dates the issuer is eligible.	8207

### 6.6.4 The 201-23 transaction - Record component layout – Remove holder from contract

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	201 – beneficiary and holder updates	n/a
Transaction type	X(2)	4 to 5	23 – remove holder	n/a
Issuer BN	X(15)	6 to 20	Business number	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Holder SIN or BN	X(15)	36 to 50	n/a	9 left justified digits with 6 trailing blanks when specifying a SIN of an individual, or;  15 characters when specifying an Agency's BN; 9 digits + X(2) + 4 digit reference number
Specimen plan	X(7)	51 to 57	n/a	Assigned by the CRA.
Filler	X(3)	58 to 60	Spaces	n/a
Contract	X(15)	61 to 75	Issuer's contract number	n/a
Removal date	X(8)	76 to 83	Date the holder was removed with the issuer	n/a
Filler	X(417)	84 to 500	Spaces	n/a

#### 6.6.4.1 The 201-23 transaction validation rules

The 201-23 Remove holder transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)

Field	Rule	Error code(s)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	BN of issuer must be identified in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Holder SIN or holder agency BN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
	Must not be the only active holder on the contract.	8249
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be valid.	8220
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be currently associated to the holder.	8237
	Contract must be registered.	8241
Removal date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after contract signature date.	8206
	Must be between the dates the issuer is eligible.	8207

## 6.7 Record type 202 – Consent information for beneficiary

Record type 202 is used to add or revoke consent for the beneficiary as well as to update said consent.

**Purpose:** Issuers use these record types to add, revoke or change consent information required by the CRA with respect to the beneficiary.

**Requirements:** The record type 202 will refer to the beneficiary where add, revoke or update consent information is required.

### 6.7.1 The 202-01 transaction - Record component layout – Add or update consent for beneficiary

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	202 – consent for beneficiary	n/a
Transaction type	X(2)	4 to 5	01 – add/update consent for beneficiary	n/a
Issuer BN	X(15)	6 to 20	Business number	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	Issuer contract number	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
Add consent date	X(8)	67 to 74	The date the add consent transaction was completed with the issuer.	YYYYMMDD
Consent SIN/BN	X(15)	75 to 89	The SIN/BN of the individual/agency granting consent.	9 digits when specifying a SIN of an individual, or; 15 characters when specifying an Agency's BN provided by the CRA: 9 digits + X(2) + 4 digit reference number
Consent given name	X(30)	90 to 119	Given name of the individual granting consent.	n/a

Data element name	Type size	Trxn posn	Description	Notes
Consent surname/agency	X(60)	120 to 179	Surname/name of the individual/agency granting consent.	n/a
Consent type	X(1)	180	1 – individual (SIN) 2 – agency (BN)	n/a
Filler	X(320)	181 to 500	Spaces	n/a

### 6.7.1.1 The 202-01 transaction validation rules

The 202-01 Add/update consent for beneficiary transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	BN of issuer must be identified in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be associated to beneficiary.	8236

Field	Rule	Error code(s)
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system database.	8102
Add consent date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or before the current reporting period end date.	8201
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or after contract signature date.	8206
	When consent already exists, must be later than the last consent transaction date.	8264
Consent SIN/BN	Mandatory field.	8104
	First nine characters are numerals (9) only.	8101
	When consent type = 2 (agency), must be 15 in length.	8101
	The SIN or BN must be numerically valid.	8250
	Must not exist as an active holder on any contract of the reported beneficiary.	8265
Consent given name	Mandatory field, if consent type = 1 (individual).	8104
Consent surname/agency	Mandatory field.	8104
Consent type	Mandatory field.	8104
	Value must be 1 or 2.	8101



## 6.7.2 The 202-02 transaction - Record component layout – Revoke consent for beneficiary

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	202 – consent for beneficiary	n/a
Transaction type	X(2)	4 to 5	02 – revoke consent for beneficiary	n/a
Issuer BN	X(15)	6 to 20	Business number	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	Issuer's contract number	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
Revoke consent date	X(8)	67 to 74	The date the revoke consent transaction was completed with the issuer.	YYYYMMDD
Consent SIN/BN	X(15)	75 to 89	The SIN/BN of the individual/agency revoking consent.	Must not be an active holder on the current contract.
Filler	X(411)	90 to 500	Spaces	n/a

### 6.7.2.1 The 202-02 transaction validation rules

The 202-02 Revoke beneficiary consent transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)

Field	Rule	Error code(s)
	BN of issuer must be identified in the CDSP system.	8102
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Revoke consent date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or before the current reporting period end date.	8201
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or after contract signature date.	8206
Consent SIN/BN	Mandatory field.	8104
	Must be 9 or 15 characters.	8101
	First nine characters are Numerals (9) only.	8101
	The SIN or BN must be numerically valid.	8250
	Must already be recorded as a consent for the beneficiary.	8266
	Must not be an active holder on the current beneficiary contract.	8267

Field	Rule	Error code(s)
	Beneficiary cannot revoke consent.	8268

## 6.8 Record type 401 – Financial transactions

Record type 401 is used by the issuer to report all financial transactions and to request CDSB payments. There are fourteen financial transactions types reported, as follows:

- 01 – contribution/grant request
- 02 – contribution/grant request correction
- 05 – request for bond payment
- 06 – stop bond payment
- 08 – retirement savings rollover
- 09 – retirement savings rollover reversal
- 10 – repayment of grant and/or bond
- 11 – reversal of repayment of grant and/or bond
- 20 – DAP
- 21 – LDAP
- 22 – DAP reversal
- 23 – LDAP reversal
- 30 – education savings rollover
- 31 – education savings rollover reversal

**Purpose:** Issuers use these record types to report all financial transactions that occur on a registered contract.

**Requirements:** The record type 401 will refer to the contract number of the contract and the date on which the financial transaction occurs with the issuer.

### 6.8.1 The 401-01 transaction - Record component layout – Financial information – Contribution / Grant request

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	01 – contribution	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	Issuer transaction number must not be reused to submit corrections.

Data element name	Type size	Trxn posn	Description	Notes
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Filler	X(3)	43 to 45	Spaces	n/a
Contract	X(15)	46 to 60	n/a	n/a
Beneficiary SIN	X(9)	61 to 69	n/a	n/a
Contribution date	X(8)	70 to 77	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Contribution amount	9(7).99	78 to 87	The amount of the contribution.	n/a
Grant requested	X(1)	88	N – No Y – Yes	If grant request flag is N, no CDSG is awarded for the transaction.
Primary caregiver SIN (1) or agency BN (1)	X(15)	89 to 103	Used to determine DTC eligibility, Canadian residency and family income.	Specified only until the end of the month in which the beneficiary turns 18.  9 digits when specifying a SIN of an individual, or;  15 characters when specifying an agency's BN; 9 digits + X(2) + 4 digit reference number.
Primary caregiver given name (1)	X(30)	104 to 133	n/a	Specified only until the end of the month in which the beneficiary turns 18.  Specified only when the PCG is an Individual.
Primary caregiver surname (1) or primary caregiver agency name (1)	X(60)	134 to 193	n/a	Specified only until the end of the month in which the beneficiary turns 18.
Primary caregiver type (1)	X(1)	194	1 – individual (SIN) 2 – agency (BN)	Specified only until the end of the month in which the beneficiary turns 18.

Data element name	Type size	Trxn posn	Description	Notes
Primary caregiver SIN (2) or agency BN (2)	X(15)	195 to 209	Used to determine DTC eligibility, Canadian residency and family income.	Used only up until December 31 the year beneficiary turns 18. 9 digits when specifying a SIN of an individual, or; 15 characters when specifying an agency's BN; 9 digits + X(2) + 4 digit reference number.
Primary caregiver given name (2)	X(30)	210 to 239	n/a	Used only up until December 31 the year beneficiary turns 18. Specified only when the PCG is an individual.
Primary caregiver surname (2) or primary caregiver agency name (2)	X(60)	240 to 299	n/a	Used only up until December 31 the year beneficiary turns 18.
Primary caregiver type (2)	X(1)	300	1 – individual (SIN) 2 – agency (BN)	Used only up until December 31 the year beneficiary turns 18.
Filler	X(200)	301 to 500	Spaces	n/a

### 6.8.1.1 The 401-01 transaction validation rules

The 401-01 Contribution and/or Grant request transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error Code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	The issuer BN must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)

Field	Rule	Error Code(s)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Contribution date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or after December 1, 2008.	8200
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after contract signature date.	8206
Contribution amount	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than \$0.	8106
Grant requested	Mandatory field.	8104

Field	Rule	Error Code(s)
	Must be Y (yes) or N (no).	8101
Primary caregiver SIN (1) or agency BN (1)	Mandatory field until the end of the month in which the beneficiary turns 18.	8104
	When present, the first nine characters are numerals only.	8101
	When present, the SIN or BN must be numerically valid.	8250
	When PCG type = 2 (agency), must be 15 characters in length.	8101
Primary caregiver given name (1)	Mandatory if PCG (1) is present and the PCG type = 1 (individual).	8104
Primary caregiver surname (1) or primary caregiver agency name (1)	Mandatory if PCG (1) is present.	8104
Primary caregiver type (1)	Mandatory if PCG (1) is present.	8104
	Must be 1 or 2.	8101
Primary caregiver SIN (2) or agency BN (2)	Mandatory field up until December 31 the year beneficiary turns 18.	8104
	When present, the first nine characters are numerals only.	8101
	When present, the SIN or BN must be numerically valid.	8250
	When PCG type = 2 (agency), must be 15 characters in length.	8101
Primary caregiver given name (2)	Mandatory if PCG (2) is present and the PCG type = 1 (individual).	8104
Primary caregiver surname (2) or primary caregiver agency name (2)	Mandatory if PCG (2) is present.	8104
Primary caregiver type (2)	Mandatory if PCG (2) is present.	8104
	Must be 1 or 2.	8101

### 6.8.2 The 401-02 transaction - Record component layout – Financial information – Correction of contribution / grant request

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	02 – contribution correction	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	Issuer transaction number must not be reused to submit corrections.
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Filler	X(3)	43 to 45	Spaces	n/a
Contract	X(15)	46 to 60	n/a	n/a
Beneficiary SIN	X(9)	61 to 69	n/a	n/a
Contribution date	X(8)	70 to 77	The date on which the contribution was originally made.	YYYYMMDD
Contribution amount	9(7).99	78 to 87	The correct amount of the contribution. Can be the same as the original contribution amount.	n/a
Grant requested	X(1)	88	N – no Y – yes	If grant request flag is N, no CDSG is awarded for the transaction.
Primary caregiver SIN (1) or agency BN (1)	X(15)	89 to 103	Used to determine DTC eligibility, Canadian residency and family income.	Specified only until the end of the month in which the beneficiary turns 18.  9 digits when specifying a SIN of an individual, or;  15 characters when specifying an agency's BN; 9 digits + X(2) + 4 digit reference number



Data element name	Type size	Trxn posn	Description	Notes
Primary caregiver given name (1)	X(30)	104 to 133	n/a	Specified only until the end of the month in which the beneficiary turns 18.  Specified only when the PCG is an individual.
Primary caregiver surname (1) or primary caregiver agency name (1)	X(60)	134 to 193	n/a	Specified only until the end of the month in which the beneficiary turns 18.
Primary caregiver type (1)	X(1)	194	1 – individual (SIN) 2 – agency (BN)	Specified only until the end of the month in which the beneficiary turns 18.
Primary caregiver SIN (2) or agency BN (2)	X(15)	195 to 209	Used to determine DTC eligibility, Canadian residency and family income.	Used only up until December 31 of the year in which the beneficiary turns 18.  9 digits when specifying a SIN of an individual, or;  15 characters when specifying an agency's BN; 9 digits + X(2) + 4 digit reference number.
Primary caregiver given name (2)	X(30)	210 to 239	n/a	Used only up until December 31 of the year in which the beneficiary turns 18.  Specified only when the PCG is an individual.
Primary caregiver surname (2) or primary caregiver agency name (2)	X(60)	240 to 299	n/a	Used only up until December 31 of the year in which the beneficiary turns 18.
Primary caregiver type (2)	X(1)	300	1 – individual (SIN) 2 – agency (BN)	Used only up until December 31 of the year in which the beneficiary turns 18.

Data element name	Type size	Trxn posn	Description	Notes
Original issuer BN	X(15)	301 to 315	BN of the original issuer for the transaction to be corrected.	n/a
Original issuer transaction number	X(15)	316 to 330	Unique identifier used on the original transaction for which the correction has been submitted.	n/a
Correction date	X(8)	331 to 338	Date the correction was made for the contribution.	YYYYMMDD
Filler	X(162)	339 to 500	Spaces	n/a

### 6.8.2.1 The 401-02 transaction validation rules

The 401-02 Correction of contribution and/or grant request0 transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	Must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222

Field	Rule	Error code(s)
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Contribution date	Mandatory field.	8104
	Must be a valid date.	8100
	Must match the original contribution date in the CDSP system.	8242
	Date must be on or after beneficiary's date of birth.	8203
Contribution amount	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
Grant requested	Mandatory field.	8104
	Must be Y (yes) or N (no).	8101
	Grant requested may only change from N (no) to Y (yes).	8243
Primary caregiver SIN (1) or agency BN (1)	Mandatory field until the end of the month in which the beneficiary turns 18.	8104
	When present, the first nine characters are numerals only.	8101

Field	Rule	Error code(s)
	When present, the SIN or BN must be numerically valid.	8250
	When PCG type = 2 (agency), must be 15 characters in length.	8101
Primary caregiver given name (1)	Mandatory if PCG (1) is present and the PCG type = 1 (individual).	8104
Primary caregiver surname (1) or primary caregiver agency name (1)	Mandatory if PCG (1) is present.	8104
Primary caregiver type (1)	Mandatory if PCG (1) is present.	8104
	Must be 1 or 2.	8101
Primary caregiver SIN (2) or agency BN (2)	Mandatory field up until December 31 of the year the beneficiary turns 18.	8104
	When present, the first nine characters are numerals only.	8101
	When present, the SIN or BN must be numerically valid.	8250
	When PCG type = 2 (agency), must be 15 characters in length.	8101
Primary caregiver given name (2)	Mandatory if PCG (2) is present and the PCG type = 1 (individual).	8104
Primary caregiver urname (2) or primary caregiver agency name (2)	Mandatory if PCG (2) is present.	8104
Primary caregiver type (2)	Mandatory if PCG (2) is present.	8104
	Must be 1 or 2.	8101
Original issuer BN	Mandatory field.	8104
	Must be 15 characters.	8101
	Must exist in the CDSP system.	8102
Original issuer transaction number	Mandatory field.	8104
	Original issuer must have previously reported the transaction to the CDSP system.	8303

Field	Rule	Error code(s)
	Original transaction must not have been in error.	8301
	A more recent correction transaction is already associated to the contribution.	8307
Correction date	Mandatory field.	8104
	Must be a valid date.	8100
	Must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after the original contribution date.	8244

### 6.8.3 The 401-05 transaction - Record component layout – Financial information – Bond payment request

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	05 – bond request	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Filler	X(3)	43 to 45	Spaces	n/a
Contract	X(15)	46 to 60	n/a	n/a
Beneficiary SIN	X(9)	61 to 69	n/a	n/a
Bond request date	X(8)	70 to 77	The date on which the CDSB was requested by the holder to the issuer.	YYYYMMDD

Data element name	Type size	Trxn posn	Description	Notes
Primary caregiver SIN (1) or agency BN (1)	X(15)	78 to 92	Used to determine DTC eligibility, Canadian residency and family income.	Specified only until the end of the month in which the beneficiary turns 18. 9 digits when specifying a SIN of an individual, or; 15 characters when specifying an agency's BN; 9 digits + X(2) + 4 digit reference number.
Primary caregiver given name (1)	X(30)	93 to 122	n/a	Specified only until the end of the month in which the beneficiary turns 18. Specified only when the PCG is an individual.
Primary caregiver surname (1) or primary caregiver agency name (1)	X(60)	123 to 182	n/a	Specified only until the end of the month in which the beneficiary turns 18.
Primary caregiver type (1)	X(1)	183	1 – individual (SIN) 2 – agency (BN)	Specified only until the end of the month in which the beneficiary turns 18.
Primary caregiver SIN (2) or agency BN (2)	X(15)	184 to 198	Used to determine DTC eligibility, Canadian residency and family income.	Used only up until December 31 of the year in which the beneficiary turns 18. 9 digits when specifying a SIN of an individual, or; 15 characters when specifying an agency's BN; 9 digits + X(2) + 4 digit reference number.
Primary caregiver given name (2)	X(30)	199 to 228	n/a	Used only up until December 31 of the year in which the beneficiary turns 18.
Primary caregiver surname (2) or primary caregiver agency name (2)	X(60)	229 to 288	n/a	Used only up until December 31 of the year in which the beneficiary turns 18.

Data element name	Type size	Trxn posn	Description	Notes
Primary caregiver type (2)	X(1)	289	1 – individual (SIN) 2 – agency (BN)	Used only up until December 31 of the year in which the beneficiary turns 18.
Filler	X(211)	290 to 500	Spaces	n/a

### 6.8.3.1 The 401-05 transaction validation rules

The 401-05 Bond payment request transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	The issuer BN must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255

Field	Rule	Error code(s)
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Bond request date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or after December 1, 2008.	8200
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after contract signature date.	8206
	Date must be on or before December 31 of the year in which the beneficiary turns 49.	8204
	Must be within the dates the issuer is eligible.	8207
Primary caregiver SIN (1) or agency BN (1)	Mandatory field until the end of the month in which the beneficiary turns 18.	8104
	When present, the first nine characters are numerals only	8101
	When present, the SIN or BN must be numerically valid.	8250
	When PCG type = 2 (agency), must be 15 characters in length.	8101
Primary caregiver given name (1)	Mandatory if PCG (1) is present and the PCG type = 1 (individual).	8104
Primary caregiver surname (1) or primary caregiver agency name (1)	Mandatory if PCG (1) is present.	8104
Primary caregiver type (1)	Mandatory if PCG (1) is present.	8104
	Must be 1 or 2.	8101
Primary caregiver SIN (2) or agency BN (2)	Mandatory field up until December 31 the year beneficiary turns 18.	8104
	When present, the first nine characters are numerals only.	8101



Field	Rule	Error code(s)
	When present, the SIN or BN must be numerically valid.	8250
	When PCG type = 2 (agency), must be 15 characters in length.	8101
Primary caregiver given name (2)	Mandatory if PCG (2) is present and the PCG type = 1 (individual).	8104
Primary caregiver surname (2) or primary caregiver agency name (2)	Mandatory if PCG (2) is present.	8104
Primary caregiver type (2)	Mandatory if PCG (2) is present.	8104
	Must be 1 or 2.	8101

#### 6.8.4 The 401-06 transaction - Record component layout – Financial information – Stop bond payment request

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	06 – stop bond request	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Filler	X(3)	43 to 45	Spaces	n/a
Contract	X(15)	46 to 60	n/a	n/a
Beneficiary SIN	X(9)	61 to 69	n/a	n/a
Stop request date	X(8)	70 to 77	Date the stop request was made by the holder.	YYYYMMDD
Original issuer BN	X(15)	78 to 92	Issuer BN reported on the transaction to be stopped.	n/a
Original issuer transaction number	X(15)	93 to 107	Transaction number of the transaction to be stopped.	n/a

Data element name	Type size	Trxn posn	Description	Notes
Filler	X(393)	108 to 500	Spaces	n/a

#### 6.8.4.1 The 401-06 transaction validation rules

The 401-06 Stop bond payment request transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	The issuer BN must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen Plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101

Field	Rule	Error code(s)
	Must exist in the CDSP system.	8102
Stop request date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or before the current reporting period end date.	8201
	Must be within the dates the issuer is eligible.	8207
	Must be on or after original bond request date.	8208
Original issuer BN	Mandatory field.	8104
	The issuer BN must exist in the CDSP system.	8102
	Must be 15 characters.	8101
Original issuer transaction number	Mandatory field.	8104
	Original issuer must have previously reported the transaction to the CDSP system.	8303
	Original transaction must not have been in error.	8301
	Original transaction must not be stopped more than once.	8306
	Original transaction must have been designated as the active request.	8305

### 6.8.5 The 401-08 transaction - Record component layout - Financial information – Retirement savings rollover

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	08 – retirement savings rollover	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.

Data element name	Type size	Trxn posn	Description	Notes
Contract	X(15)	43 to 57	n/a	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
Retirement savings rollover date	X(8)	67 to 74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Retirement savings rollover amount	9(7).99	75 to 84	The amount of the retirement savings rollover.	n/a
Primary caregiver SIN or agency BN	X(15)	85 to 99	Used to determine DTC eligibility, Canadian residency and family income.	Specified only until the end of the month in which the beneficiary turns 18.  9 digits when specifying a SIN of an individual, or  15 characters when specifying an agency's BN; 9 digits + X(2) + 4 digit reference number
Primary caregiver given name	X(30)	100 to 129	n/a	Specified only until the end of the month in which the beneficiary turns 18.  Specified only when the PCG is an individual.
Primary caregiver surname or primary caregiver agency name	X(60)	130 to 189	n/a	Specified only until the end of the month in which the beneficiary turns 18.
Primary caregiver type	X(1)	190	1 – individual (SIN) 2 – agency (BN)	Specified only until the end of the month in which the beneficiary turns 18.
Filler	X(310)	191 to 500	Spaces	n/a

#### 6.8.5.1 The 401-08 transaction validation rules

The 401-08 Retirement savings rollover transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	The issuer BN must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
	Original transaction and its reversal were found in the same processing period.	8308
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
	Must be designated by the CRA to accept rollovers.	8262
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Retirement savings rollover date	Mandatory field.	8104
	Must be a valid date.	8100

Field	Rule	Error code(s)
	Must be on or after July 1, 2011.	8113
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after contract signature date.	8206
	Must be within the date range the specimen plan is designated by the CRA to accept rollovers.	8263
Retirement savings rollover amount	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than \$0.	8106
Primary caregiver SIN or agency BN	Mandatory field until the end of the month in which the beneficiary turns 18.	8104
	When present, the first nine characters are numerals only.	8101
	When present, the SIN or BN must be numerically valid.	8250
	When PCG type = 2 (agency), must be 15 characters in length.	8101
Primary caregiver given name	Mandatory if PCG is present and the PCG type = 1 (individual).	8104
Primary caregiver surname or primary caregiver agency name	Mandatory if PCG is present.	8104
Primary caregiver type	Mandatory if PCG is present.	8104
	Must be 1 or 2.	8101

### 6.8.6 The 401-09 transaction - Record component layout – Financial information – Retirement savings rollover reversal

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a

Data element name	Type size	Trxn posn	Description	Notes
Transaction type	X(2)	4 to 5	09 – retirement savings rollover reversal	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	n/a	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
Retirement savings rollover reversal date	X(8)	67 to 74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Original issuer BN	X(15)	75 to 89	Issuer BN reported on the transaction to be reversed.	n/a
Original issuer transaction number	X(15)	90 to 104	Transaction number of the transaction to be reversed.	n/a
Filler	X(396)	105 to 500	Spaces	n/a

#### 6.8.6.1 The 401-09 transaction validation rules

The 401-09 Retirement savings rollover transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	The issuer BN must exist in the CDSP system.	8102
	Mandatory field.	Severe error (3)

Field	Rule	Error code(s)
Issuer transaction number	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8256
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Retirement savings rollover reversal date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Must be on or after original rollover date.	8300
Original issuer BN	Mandatory field.	8104
	Must exist in the CDSP system.	8102
Original issuer transaction number	Mandatory field.	8104
	Original issuer must have previously reported the transaction to the CDSP system.	8303
	Original transaction and its reversal were found in the same processing period.	8308



Field	Rule	Error code(s)
	Error in original transaction, current transaction cannot be processed.	8301
	Original transaction must not already have been reversed.	8258
	Must not be more than one reversal for the same transaction within the current processing period.	8259

### 6.8.7 The 401-10 transaction - Record component layout – Financial information – Repayment of grant and/or bond

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	10 – repayment	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	n/a	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
Repayment date	X(8)	67 to 74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Grant repayment amount	9(7).99	75 to 84	The amount of CDSG to be repaid.	n/a
Bond repayment amount	9(7).99	85 to 94	The amount of CDSB to be repaid.	n/a
Grant termination adjustment amount	9(7).99	95 to 104	The amount of the CDSG termination adjustment.	n/a
Bond termination adjustment amount	9(7).99	105 to 114	The amount of the CDSB termination adjustment.	n/a

Data element name	Type size	Trxn posn	Description	Notes
Repayment reason	X(2)	115 to 116	Allowable values: 01 - DAP 02 - LDAP 03 - contract terminated 04 - contract ceases to be registered 05 - beneficiary ceases to be DTC eligible 06 - death of beneficiary 07 - non entitlement (as per legislation) 08 - bond payment rectification	Reason closest to original event
Filler	X(384)	117 to 500	Spaces	n/a

### 6.8.7.1 The 401-10 transaction validation rules

The 401-10 Repayment transaction is validated and error codes are generated for failures as outlined in the following table.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	Must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
	Sum of all amounts reported must be between 0.01 and 9,999,999.99	8110
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102

Field	Rule	Error code(s)
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8256
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Repayment date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or after December 1, 2008.	8200
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after contract signature date.	8206
Grant repayment amount	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
	Amount is greater than \$0, grant must have been paid.	8111
Bond repayment amount	Mandatory field.	8104

Field	Rule	Error code(s)
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
	Amount is greater than \$0, bond must have been paid.	8112
Grant termination adjustment amount	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
	Amount is greater than \$0, grant must have been paid.	8111
Bond termination adjustment amount	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
	Amount is greater than \$0, bond must have been paid.	8112
Repayment reason	Mandatory field	8104
	Must be a valid repayment reason.	8101

### 6.8.8 The 401-11 transaction - Record component layout – Financial information – Reverse repayment of grant and/or bond

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	11 – repayment reversal	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	n/a	n/a

Data element name	Type size	Trxn posn	Description	Notes
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
Repayment reversal date	X(8)	67 to 74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Original issuer BN	X(15)	75 to 89	Issuer BN reported on the transaction to be reversed.	n/a
Original issuer transaction number	X(15)	90 to 104	Transaction number of the transaction to be reversed.	n/a
Reverse repayment reason	X(2)	105 to 106	Allowable values: 01 - DAP/LDAP reversal 02 - change in payment date of DAP/LDAP 03 - assistance holdback amount calculated incorrectly 04 - administrative error – wrong plan 05 - administrative error - misunderstood instructions 06 - administrative error - input	n/a
Filler	X(394)	107 to 500	Spaces	n/a

### 6.8.8.1 The 401-11 transaction validation rules

The 401-11 Reverse repayment of grant and/or bond transaction is validated and error codes are generated for failures as outlined in the following table.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)

Field	Rule	Error code(s)
	Must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8256
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Reverse repayment date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or after December 1, 2008.	8200
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after contract signature date.	8206
	Date must be on or after original repayment date.	8300
Original issuer BN	Mandatory field.	8104

Field	Rule	Error code(s)
	Must exist in the CDSP system.	8102
Original issuer transaction number	Mandatory field.	8104
	Original issuer must have previously reported the transaction to the CDSP system.	8303
	Original transaction must not have been in error.	8301
	Original transaction must not already have been reversed.	8258
	Must not be more than one reversal for the same transaction within the current processing period.	8259
Reverse repayment reason	Mandatory field.	8104
	Must be a valid reverse repayment reason.	8101

### 6.8.9 The 401-20 transaction - Record component layout – Financial information – DAP

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	20 – DAP	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	n/a	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
DAP date	X(8)	67 to 74	The date on which the financial business was conducted with the issuer.	YYYYMMDD

Data element name	Type size	Trxn posn	Description	Notes
Contribution portion of the non-taxable formula	9(7).99	75 to 84	Amount by which prior contributions exceed the non-taxable portions of prior DAPs and LDAPs. Refer to Appendix D.	Variable B of the non-taxable formula in subsection 146.4(7) of the Income Tax Act.
Grant portion of the DAP	9(7).99	85 to 94	Amount of CDSG included in the DAP. Refer to Appendix D.	CDSG will not be included in DAP transactions before 2019.
Bond portion of the DAP	9(7).99	95 to 104	Amount of CDSB included in the DAP. Refer to Appendix D.	CDSB will not be included in DAP transactions before 2019.
Non taxable portion of the DAP	9(7).99	105 to 114	The proportion that total contributions is to the total value of the plan's assets. Refer to Appendix D.	Result of the non-taxable formula in subsection 146.4(7) of the Income Tax Act.
Total DAP amount	9(7).99	115 to 124	The total DAP amount.	n/a
DAP retirement savings rollover amount	9(7).99	125 to 134	Discontinued	n/a
Filler	X(366)	135 to 500	Spaces	n/a

### 6.8.9.1 The 401-20 transaction validation rules

The 401-20 DAP transaction is validated and error codes are generated for failures as outlined in the following table.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	Must exist in the CDSP system.	8102



Field	Rule	Error code(s)
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8256
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
DAP date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or after December 1, 2008.	8200
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after contract signature date.	8206
Contribution portion of the non-taxable formula	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108

Field	Rule	Error code(s)
Grant portion of the DAP	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
Bond portion of the DAP	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
Non taxable portion of the DAP	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
Total DAP amount	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
DAP retirement savings rollover amount	Discontinued	n/a

### 6.8.10 The 401-21 transaction - Record component layout – Financial information – LDAP

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	21 – LDAP	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	n/a	n/a

Data element name	Type size	Trxn posn	Description	Notes
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
LDAP date	X(8)	67 to 74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Contribution portion of the non-taxable formula	9(7).99	75 to 84	Amount by which prior contributions exceed the non-taxable portions of prior DAPs and LDAPs. Refer to Appendix D.	Variable B of the non-taxable formula in subsection 146.4(7) of the Income Tax Act.
Grant portion of the LDAP	9(7).99	85 to 94	Amount of CDSG included in the LDAP. Refer to Appendix D.	CDSG not included in DAP transactions before 2019.
Bond portion of the LDAP	9(7).99	95 to 104	Amount of CDSB included in the LDAP. Refer to Appendix D.	CDSB not included in DAP transactions before 2019.
Non taxable portion of the LDAP	9(7).99	105 to 114	The proportion that total contributions is to the total value of the plan's assets. Refer to Appendix D.	Result of the non-taxable formula in subsection 146.4(7) of the Income Tax Act.
Total LDAP amount	9(7).99	115 to 124	The total LDAP amount.	n/a
LDAP retirement savings rollover amount	9(7).99	125 to 134	Discontinued	n/a
Filler	X(366)	135 to 500	Spaces	n/a

#### 6.8.10.1 The 401-21 transaction validation rules

The 401-21 LDAP transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)

Field	Rule	Error code(s)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	Must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8256
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
LDAP date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or after December 1, 2008.	8200
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201

Field	Rule	Error code(s)
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after contract signature date.	8206
Contribution portion of the non-taxable formula	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
Grant portion of the LDAP	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
Bond portion of the LDAP	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
Non taxable portion of the LDAP	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
Total LDAP amount	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$1.	8109
LDAP retirement savings rollover amount	Discontinued	n/a

### 6.8.11 The 401-22 transaction - Record component layout – Financial information – DAP reversal

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	22 – DAP reversal	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a

Data element name	Type size	Trxn posn	Description	Notes
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	n/a	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
DAP reversal date	X(8)	67 to 74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Original issuer BN	X(15)	75 to 89	Issuer BN reported on the transaction to be reversed.	n/a
Original issuer transaction number	X(15)	90 to 104	Transaction number of the transaction to be reversed.	n/a
DAP reversal reason	X(2)	105 to 106	Allowable values: 01 - change in payment date of DAP. 02 - administrative error - incorrect DAP amount. 03 - administrative error - wrong plan. 04 - administrative error - misunderstood instructions. 05 - administrative error - input error.	n/a
Filler	X(394)	107 to 500	Spaces	n/a

#### 6.8.11.1 The 401-22 transaction validation rules

The 401-22 DAP reversal transaction is validated and error codes are generated for failures as outlined in the following table.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)

Field	Rule	Error code(s)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	Must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8256
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
DAP reversal date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or after December 1, 2008.	8200
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after contract signature date.	8206

Field	Rule	Error code(s)
	Date must be on or after Original DAP Date.	8300
Original issuer BN	Mandatory field.	8104
	Must exist in the CDSP system.	8102
Original issuer transaction number	Mandatory field.	8104
	Original issuer must have previously reported the transaction to the CDSP system.	8303
	Original transaction must not have been in error.	8301
	Original transaction must not already have been reversed.	8258
	Must not be more than one reversal for the same transaction within the current processing period.	8259
DAP reversal reason	Mandatory field.	8104
	Must be a valid DAP reversal reason.	8101

### 6.8.12 The 401-23 transaction - Record component layout – Financial information – LDAP reversal

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	23 – LDAP reversal	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	n/a	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
LDAP reversal date	X(8)	67 to 74	The date on which the financial business was conducted with issuer.	YYYYMMDD



Data element name	Type size	Trxn posn	Description	Notes
Original issuer BN	X(15)	75 to 89	Issuer BN reported on the transaction to be reversed.	n/a
Original issuer transaction number	X(15)	90 to 104	Transaction number of the transaction to be reversed.	n/a
LDAP reversal reason	X(2)	105 to 106	Allowable values: 01 - change in payment date of LDAP. 02 - administrative error - incorrect LDAP amount. 03 - administrative error - wrong plan. 04 - administrative error - misunderstood instructions. 05 - administrative error - input error.	n/a
Filler	X(394)	107 to 500	Spaces	n/a

### 6.8.12.1 The 401-23 transaction validation rules

The 401-23 LDAP reversal transaction is validated and error codes are generated for failures as outlined in the following table.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	Must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104

Field	Rule	Error code(s)
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8256
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
LDAP reversal date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or after December 1, 2008.	8200
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after contract signature date.	8206
	Date must be on or after Original LDAP Date.	8300
Original issuer BN	Mandatory field.	8104
	Must exist in the CDSP system.	8102
Original issuer transaction number	Mandatory field.	8104
	Original issuer must have previously reported the transaction to the CDSP system.	8303
	Original transaction must not have been in error.	8301

Field	Rule	Error code(s)
	Original transaction must not already have been reversed.	8258
	Must not be more than one reversal for the same transaction within the current processing period.	8259
LDAP reversal reason	Mandatory field.	8104
	Must be a valid reverse LDAP reason.	8101

### 6.8.13 The 401-30 transaction - Record component layout – Financial information – Education savings rollover

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	30 – education savings rollover	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	n/a	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
Education savings rollover date	X(8)	67 to 74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Education savings rollover amount	9(7).99	75 to 84	The amount of the education savings rollover.	n/a

Data element name	Type size	Trxn posn	Description	Notes
Primary caregiver SIN or agency BN	X(15)	85 to 99	Used to determine DTC eligibility, Canadian residency and family income.	Specified only until the end of the month in which the beneficiary turns 18.  9 digits when specifying a SIN of an individual, or  15 characters when specifying an agency's BN; 9 digits + X(2) + 4 digit reference number.
Primary caregiver given name	X(30)	100 to 129	n/a	Specified only until the end of the month in which the beneficiary turns 18.  Specified only when the PCG is an Individual.
Primary caregiver surname or primary caregiver agency name	X(60)	130- to 89	n/a	Specified only until the end of the month in which the beneficiary turns 18.
Primary caregiver type	X(1)	190	1 – individual (SIN) 2 – agency (BN)	Specified only until the end of the month in which the beneficiary turns 18.
Filler	X(310)	191 to 500	Spaces	n/a

### 6.8.13.1 The 401-30 transaction validation rules

The 401-30 Education savings rollover transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)

Field	Rule	Error code(s)
	The issuer BN must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
	Original transaction and its reversal were found in the same processing period.	8308
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
	Must be designated by the CRA to accept rollovers.	8262
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Education savings rollover date	Mandatory field.	8104
	Valid date.	8100
	Must be on or after January 1st 2014.	8312
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203

Field	Rule	Error code(s)
	Date must be on or after contract signature date.	8206
	Must be within the date range the specimen plan is designated by the CRA to accept rollovers.	8263
Education savings rollover amount	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than \$0.	8106
Primary caregiver SIN or agency BN	Mandatory field until the end of the month in which the beneficiary turns 18.	8104
	When present, the first nine characters are numerals only.	8101
	When present, the SIN or BN must be numerically valid.	8250
	When PCG type = 2 (agency), must be 15 characters in length.	8101
Primary caregiver given name	Mandatory if PCG is present and the PCG type = 1 (individual).	8104
Primary caregiver surname or primary caregiver agency name	Mandatory if PCG is present.	8104
Primary caregiver type	Mandatory if PCG is present.	8104
	Must be 1 or 2.	8101

#### 6.8.14 The 401-31 transaction - Record component layout – Financial information – Education savings rollover reversal

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	401 – financial transaction	n/a
Transaction type	X(2)	4 to 5	31 – education savings rollover reversal	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a

Data element name	Type size	Trxn posn	Description	Notes
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	n/a	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
Education savings rollover reversal date	X(8)	67 to 74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Original issuer BN	X(15)	75 to 89	Issuer BN reported on the transaction to be reversed.	n/a
Original issuer transaction number	X(15)	90 to 104	Transaction number of the transaction to be reversed.	n/a
Filler	X(396)	105 to 500	Spaces	n/a

#### 6.8.14.1 The 401-31 transaction validation rules

The 401-31 Education savings rollover reversal transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	The issuer BN must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222

Field	Rule	Error code(s)
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8256
	Must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Education savings rollover reversal date	Mandatory field.	8104
	Valid date.	8100
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Must be on or after original rollover date.	8300
Original issuer BN	Mandatory field.	8104
	Must exist in the CDSP system.	8102
Original issuer transaction number	Mandatory field.	8104
	Original issuer must have previously reported the transaction to the CDSP system.	8303
	Original transaction and its reversal were found in the same processing period.	8308
	Error in original transaction, current transaction cannot be processed.	8301
	Original transaction must not already have been reversed.	8258
	Must not be more than one reversal for the same transaction within the current processing period.	8259



## 6.9 Record type 501 – Elections

Record type 501 is used by the issuer to report election information. There are two (2) election types reported: 03 - SDSP election and 04 - SDSP election reversal.

**Purpose:** These transactions are reported in order to establish a record of SDSP elections in the CDSP system or to remove previously reported elections.

**Requirements:** Record type 501 must refer to the contract number and beneficiary named on the election. Once an election is established, grant and bond requests must no longer be forwarded to the CDSP system and no new CDSG and CDSB will be paid into the plan for the duration of the election.

### 6.9.1 The 501-03 transaction - Record component layout – SDSP election

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	501 – election	n/a
Transaction type	X(2)	4 to 5	03 – SDSP election	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	n/a	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
SDSP election transaction date	X(8)	67 to 74	The date on which the transaction was conducted with the issuer.	YYYYMMDD
Filler	X(426)	75 to 500	Spaces	n/a

#### 6.9.1.1 The 501-03 transaction validation rules

The 501-03 SDSP election transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)

Field	Rule	Error code(s)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	The issuer BN must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
	Original transaction and its reversals were found in the same processing period.	8308
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
SDSP election transaction date	Mandatory field.	8104
	Valid date.	8100
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203

Field	Rule	Error code(s)
	Date must be on or after contract signature date.	8206

### 6.9.2 The 501-04 transaction - Record component layout – SDSP election reversal

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	501 – election	n/a
Transaction type	X(2)	4 to 5	04 – SDSP election reversal	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	n/a	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
SDSP election reversal transaction date	X(8)	67 to 74	The date on which the transaction was conducted with the issuer.	YYYYMMDD
Original issuer BN	X(15)	75 to 89	Issuer BN reported on the transaction to be reversed.	n/a
Original issuer transaction number	X(15)	90 to 104	Transaction number of the transaction to be reversed.	n/a
Filler	X(396)	105 to 500	Spaces	n/a

#### 6.9.2.1 The 501-04 transaction validation rules

The 501-04 SDSP election reversal transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)

Field	Rule	Error code(s)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	The issuer BN must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8235
	Contract must be associated to the beneficiary.	8236
	Contract must not be nullified.	8255
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
SDSP election reversal transaction date	Mandatory field.	8104
	Valid date.	8100
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Must be on or after original SDSP election transaction date.	8300
Original issuer BN	Mandatory field.	8104

Field	Rule	Error code(s)
	Must exist in the CDSP system.	8102
Original issuer transaction number	Mandatory field.	8104
	Original issuer must have previously reported the transaction to the CDSP system.	8303
	Original transaction must not have been in error.	8301
	Original transaction must not already have been reversed.	8258
	Must not be more than one reversal for the same transaction within the current processing period.	8259
	Original transaction and its reversal were found in the same processing period.	8308

## 6.10 Record type 701 – Reporting transactions

Record type 701 is used by the issuer to meet the reporting requirements of the CDSP. There are two (2) types of reporting transactions, 01 – Monthly reporting of FMV, and 02 – Reporting of FMV and earnings when the relinquishing issuer is transferring a contract.

**Purpose:** Issuers use these record types to report all required RDSP financial activity that has occurred on a registered contract.

**Requirements:** The record type 701 will refer to the contract number of the contract and the date on which the reporting transaction occurs at the issuer.

### 6.10.1 The 701-01 transaction - Record component layout – Reporting information - Monthly reporting of FMV

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	701 – financial transaction	n/a
Transaction type	X(2)	4 to 5	01 – monthly reporting of FMV	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a

Data element name	Type size	Trxn posn	Description	Notes
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	Issuer's contract number.	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
Reporting date	X(8)	67 to 74	Date on which the financial data was reported by the issuer.	YYYYMMDD
FMV amount	9(7).99	75 to 84	Fair market value of contract.	n/a
Filler	X(416)	85 to 500	Spaces	n/a

#### 6.10.1.1 The 701-01 transaction validation rules

The 701-01 Monthly reporting transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	Must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222
	Agent must be authorized to send data for the specimen plan.	8221

Field	Rule	Error code(s)
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8256
	Contract must be associated to the beneficiary.	8236
	Contract must be registered.	8241
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Reporting date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or after December 1, 2008.	8200
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after contract signature date.	8206
FMV amount	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108

### 6.10.2 The 701-02 transaction - Record component layout – Transfer reporting of FMV and earnings amounts

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	701 – financial transaction	n/a
Transaction type	X(2)	4 to 5	02 – transfer reporting of FMV and earnings	n/a
Issuer BN	X(15)	6 to 20	BN of issuer	n/a

Data element name	Type size	Trxn posn	Description	Notes
Issuer transaction number	X(15)	21 to 35	Unique identifier assigned to each transaction by the issuer.	n/a
Specimen plan	X(7)	36 to 42	n/a	Assigned by the CRA.
Contract	X(15)	43 to 57	Issuer's contract number.	n/a
Beneficiary SIN	X(9)	58 to 66	n/a	n/a
Reporting date	X(8)	67 to 74	Date on which the financial data was reported by the issuer.	YYYYMMDD
FMV amount	9(7).99	75 to 84	Fair market value of contract.	n/a
Earnings	9(7).99	85 to 94	Amount of interest earned.	n/a
Filler	X(406)	95 to 500	Spaces	n/a

### 6.10.2.1 The 701-02 transaction validation rules

The 701-02 Transfer reporting transaction is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	Mandatory field.	Severe error (2)
Transaction type	Mandatory field.	Severe error (2)
	The transaction type must be valid for the record type.	Severe error (2)
Issuer BN	Mandatory field.	Severe error (4)
	Must be 15 characters.	Severe error (4)
	Must exist in the CDSP system.	8102
Issuer transaction number	Mandatory field.	Severe error (3)
	The issuer transaction number must be unique for each issuer.	Severe error (1)
Specimen plan	Mandatory field.	8104
	Specimen plan must exist in the CDSP system.	8102
	Specimen plan must be associated with the issuer.	8222



Field	Rule	Error code(s)
	Agent must be authorized to send data for the specimen plan.	8221
	Specimen plan must be valid.	8220
Contract	Mandatory field.	8104
	Contract must be associated to the specimen plan.	8256
	Contract must be associated to the beneficiary.	8236
	Contract must have a status of registered or closed.	8260
Beneficiary SIN	Mandatory field.	8104
	Numerals (9) only.	8101
	Must exist in the CDSP system.	8102
Reporting date	Mandatory field.	8104
	Must be a valid date.	8100
	Date must be on or after December 1, 2008.	8200
	Date must be within the dates the issuer is eligible.	8207
	Date must be on or before the current reporting period end date.	8201
	Date must be on or after beneficiary's date of birth.	8203
	Date must be on or after contract signature date.	8206
FMV amount	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108
Earnings	Mandatory field.	8104
	Numerals only.	8101
	Amount must be greater than or equal to \$0.	8108

## 7 Error file

Error files advise the authorized agent that an error is present in a transaction or that a record or file is rejected and must be corrected and resubmitted. If an error is detected,

either a record type 801 (error) or a record type 851 (severe error) is created and added to the error file.

The error file consists of:

- a header record - type 001
- a series of error records - types 801 and 851
- a trailer record - type 999

**Purpose:** To report back to the issuer all transactions containing errors identified during processing, which allows the originators to correct and resubmit. Transaction errors are reported in files referencing the issuer transaction number, along with the name of the field in error. The error file is only sent by the CDSP system to authorized agents. The file is always sent back to an authorized agent whether or not there are errors.

The file lists the following types of error:

- data format errors
- business rule errors
- severe errors

**Requirements:** The report is based on all CDSP system transaction records processed during any given production period.

## 7.1 Record type 801 – Errors

Error records advise the authorized agent that an error is present in a transaction, that the record submitted is rejected and must be corrected and resubmitted.

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	801 – error	n/a
Issuer transaction date	X(8)	4 to 11	Date of transaction as reported by issuer.	YYYYMMDD
Issuer transaction number	X(15)	12 to 26	Present when transaction error, not for file error.	n/a
Issuer BN	X(15)	27 to 41	Present when transaction error, not for file error.	n/a
Field name	X(30)	42 to 71	Field name where error occurred.	n/a
Error code	X(4)	72 to 75	Refer to Appendix A, Transaction error codes.	n/a

Data element name	Type size	Trxn posn	Description	Notes
SIN issue	X(1)	76	Blank if not numerically valid. Flag indicating results of SIR validation. 0 - failed SIR validation 1 - passed SIR validation	8105 errors on beneficiary and holder transactions.
Given name issue	X(1)	77	Blank if not numerically valid. Flag indicating results of SIR validation: 0 - failed SIR validation 1 - passed SIR validation	8105 errors on beneficiary and holder transactions.
Surname issue	X(1)	78	Blank if not numerically valid. Flag indicating results of SIR validation. 0 - failed SIR validation 1 - passed SIR validation	8105 errors on beneficiary and holder transactions.
Birth date issue	X(1)	79	Blank if not numerically valid. Flag indicating results of SIR validation: 0 - failed SIR validation 1 - exact match 2 - failed - exact year and month matched. 3 - failed - exact year and day matched.	8105 errors on beneficiary and holder transactions.
Sex issue	X(1)	80	Blank if not numerically valid. Flag indicating results of SIR validation: 0 - failed SIR validation 1 - passed SIR validation	8105 errors on beneficiary and holder transactions.
Filler	X(420)	81 to 500	n/a	n/a

### 7.1.1 Record type 801 validation rules

Because record type 801 is generated by the CDSP system, validation rules are not applicable.

## 7.2 Record type 851 – Severe errors

Severe error records advise the authorized agent that a severe error is present in a transaction, that the record submitted is rejected and must be corrected and resubmitted.

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	851 – severe error	n/a
Severe error code	X(1)	4	Refer to Appendix A, Severe error codes.	n/a
Transaction data	X(496)	5 to 500	Original record as received by the CDSP system.	n/a

### 7.2.1 Record type 851 validation rules

Record type 851 is generated by the CDSP system, validation rules are not applicable.

## 8 Transaction processing file

Each transaction processed successfully by the CDSP system is acknowledged by a record type 901.

The transaction processing file consists of:

- a header record - type 001
- one or more sub-header records - type 002
- one or more file processed records - type 003
- a series of transaction processing records - type 901
- a trailer record - type 999

**Purpose:** To create a list of transaction details for each authorized agent.

**Requirements:** None.

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	901 – financial/non-financial transaction	n/a
Issuer BN	X(15)	4 to 18	BN of the current issuer of the specimen plan.	n/a
Transaction number	X(15)	19 to 33	As reported by the issuer or as assigned by CDSP system when transaction is initiated by the CDSP system.	n/a

<b>Data element name</b>	<b>Type size</b>	<b>Trxn posn</b>	<b>Description</b>	<b>Notes</b>
Grant amount	9(9).99	34 to 45	Gives the amount by which the CDSG balance changed due to successful processing of a financial transaction.	Zero filled for no CDSG change or non-financial transaction.
Bond amount	9(9).99	46 to 57	Gives the amount by which the CDSB balance changed due to successful processing of a financial transaction.	Zero filled for no CDSB change or non-financial transaction.
Date of payment	X(8)	58 to 65	Date the CDSP system paid the CDSG or CDSB.	Date that is to be used to determine AHA.
Refusal reason or retirement savings/ education savings rollover issue	X(2)	66 to 67	Indicates a retirement savings or education savings rollover issue or why full CDSG or CDSB not paid.  See Appendix A.	Blank if not a contribution, bond request or RDSP rollover.

Data element name	Type size	Trxn posn	Description	Notes
Transaction origin	X(2)	68 to 69	Indicates origin of transaction: 01 – issuer Initiated 02 – re-adjudication due to contribution correction 03 – CDSP system initiated 04 – re-adjudication due to CRA-BPD reassessment 05 – annual bond submission 06 – inactive bond request 07– re-adjudication due to CRA-RPD update 08 – re-adjudication due to contract closure – transfer completed 09 – re-adjudication due to contract registration 10 – reversal due to failure of contract registration – contract nullified 11 – reversal due to CRA-BPD reassessment – contract nullified 12 – reversal due to CRA-RPD update – contract nullified 13 – re-adjudication due to rollover reversal. 14 – re-adjudication due to new consent. 16 – re-adjudication due to episodic DTC election <b>(Discontinued)</b>	See note at end of table.
Original issuer BN	X(15)	70 to 84	Issuer BN under which the issuer transaction number was reported.	n/a
Payment requisitioned	X(1)	85	Indicates whether payment amount is affected. Y – yes N – no	n/a
Specimen plan	X(7)	86 to 92	n/a	n/a

Data element name	Type size	Trxn posn	Description	Notes
Filler	X(3)	93 to 95	Spaces	n/a
Contract number	X(15)	96 to 110	n/a	n/a
CDSP system date	X(8)	111 to 118	Date on which the CDSP system initiated a transaction or notification.	Blank if transaction origin <> 03 or 05.
CDSP system SIN	X(9)	119 to 127	CDSP system beneficiary SIN.	Blank if transaction origin <> 03.

**Note:** Occasions may arise where the CDSP system will create a transaction for processing and report the results back to an issuer. In the event that it does happen, the CDSP system will indicate the type of transaction in the transaction origin field as “CDSP system initiated”.

## 8.1 Record type 901 validation rules

Record type 901 is generated by the CDSP system, validation rules are not applicable.

## 9 SIN usability file

As part of ongoing efforts to ensure integrity, the beneficiary and holder SIN information will be verified monthly with the SIR. As a result of this monthly SIN validation, certain beneficiary and holder SINs will be identified (flagged) by SIR as “SIN is not useable”. As well, a beneficiary or holder SIN may have a status of “SIN is useable”. This is a result of SIR re-activating (un-flagging) a beneficiary or holder SIN.

In order to help issuers identify the usability of beneficiary and holder SINs, the CDSP system will be sending out a new file to issuers called the SIN usability file (SUR) each month. This file will contain a new record type called the RT 921 - SIN usability record consisting of:

- a header record - type 001
- a series of SIN usability records - type 921
- a trailer record - type 999

**Purpose:** The record type 921 reports SIN usability issues to the authorized agent.

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	921 – SIN usability	n/a
Issuer BN	X(15)	4 to 18	BN of the current issuer of the specimen plan/contract associated to the SIN.	n/a

Data element name	Type size	Trxn posn	Description	Notes
Transaction date	X(8)	19 to 26	Date the record was written to this file.	YYYYMMDD
SIN	X(9)	27 to 35	Beneficiary or holder SIN.	n/a
SIN issue	X(1)	36	1 - SIN is not usable 2 - SIN is usable 3 - Linked SIN	n/a

### 9.1 Record type 921 validation rules

Because record type 921 is generated by the CDSP system, validation rules are not applicable.

## 10 Contract status file

The contract status file reports contract status information, as well as SDSP elections. Record type 951 reports contracts for which a request to register or transfer has been submitted in the current reporting period. The same record type is also used to report status updates occurring in relation to contract registration requests submitted in earlier periods. Record type 953 reports SDSP elections established in the current period or updated from earlier periods.

The contract status file consists of:

- a header record – type 001
- a series of contract status report records - type 951
- SDSP Election records – type 953
- a trailer record – type 999

**Purpose:** To inform the authorized agent of the status of contracts resulting from registration requests submitted in the period, transfers between contracts or updates to such information as DTC eligibility, residency and consent. The intent is, furthermore, to inform of the recording in the CDSP system of new or updated SDSP elections.

**Requirements:** None.

### 10.1 Record type 951 – Contract status

This record type is used to report contract status information to the authorized agent.

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	951 – contract status	n/a
Issuer BN	X(15)	4 to 18	BN of issuer	n/a



Data element name	Type size	Trxn posn	Description	Notes
Specimen plan	X(7)	19 to 25	n/a	Assigned by the CRA.
Filler	X(3)	26 to 28	n/a	n/a
Contract	X(15)	29 to 43	n/a	n/a
Current contract status	X(2)	44 to 45	01 - pending 02 - registration confirmed 03 - de-registered 04 - nullified 05 - closed 99 - rejected	n/a
Contract information passes transaction validation	X(1)	46	Y = yes N = no	n/a
Contract information passes 60 day rule	X(1)	47	Discontinued	n/a
Contract information contains minimum information requirements	X(1)	48	Y = yes N = no Blank = not evaluated	n/a
Beneficiary SIN passes identity validation at SIR	X(1)	49	Y = yes N = no Blank = not evaluated	n/a
Holder(s) SIN passes identity validation at SIR	X(1)	50	Y = yes N = no Blank = not evaluated	n/a
Current contract is waiting for a transfer to occur	X(1)	51	Y = yes N = no Blank = not evaluated	n/a
Beneficiary passes residency validation at contract signature date	X(1)	52	Y = yes N = no Blank = not evaluated	n/a
Beneficiary passes DTC eligibility validation at contract signature date	X(1)	53	Y = yes N = no Blank = not evaluated	n/a

Data element name	Type size	Trxn posn	Description	Notes
Beneficiary SIN is usable at contract signature date	X(1)	54	Y = yes N = no Blank = not evaluated	n/a
Holder(s) SIN is usable at contract signature date	X(1)	55	Y = yes N = no Blank = not evaluated	n/a
Remaining balance on contract	X(1)	56	Y = yes N = no Blank = not evaluated	Reported on closed contracts.
Current reason for change of contract status	X(2)	57 to 58	01 – unresolved transfer 02 – more than 365 days from contract signature date 03 – DTC is No 04 – DTC is Yes 05 – residency is no 06 – residency is yes 07 – residency reinstated 08 – ITA violation 09 – ESDC request 10 – contract closure request 11 – contract registration request	n/a
Current transfer status	X(1)	59	Blank – no transfer action 1 – awaiting transfer 2 – transfer cancelled 3 – transfer resolved	n/a
Current residency eligibility of beneficiary	X(1)	60	Y = yes N = no U = undetermined Blank = not evaluated	n/a
Current DTC eligibility of beneficiary	X(1)	61	Y = yes N = no U = undetermined Blank = not evaluated	n/a
Current beneficiary SIN usability	X(1)	62	Y = yes N = no Blank = not evaluated	n/a

Data element name	Type size	Trxn posn	Description	Notes
Current holder(s) SIN usability	X(1)	63	Y = yes N = no Blank = not evaluated	n/a
Contract registration – retirement savings rollover compliant	X(1)	64	Y = yes N = no Blank = not evaluated	Applicable only in a transfer situation.
Contract registration – education savings rollover compliant	X(1)	65	Y = yes N = no Blank = not evaluated	Applicable only in a transfer situation.

**Note:** Contract registration information will not be reported in the record type 951 contract status file under the following circumstances:

- a) the contract component (RT 101-01) is missing
- b) the contract ID and/or specimen plan ID are omitted from the contract component (RT 101-01)

### 10.1.1 Record type 951 validation rules

Record type 951 is generated by the CDSP system, validation rules are not applicable.

## 10.2 Record type 953 – SDSP election

Record type 953 informs the authorized agent of new or updated SDSP elections recorded in the CDSP system.

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	953 - SDSP election	n/a
Issuer BN	X(15)	4 to 18	BN of issuer	n/a
Transaction number	X(15)	19 to 33	Issuer transaction number as reported.	n/a
Transaction origin	X(2)	34 to 35	Indicates origin of transaction. 01 - issuer initiated 03 - CDSP system initiated 12 - reversal due to CRA-RPD update – contract nullified	n/a
Original issuer BN	X(15)	36 to 50	Issuer BN under which the transaction was reported.	n/a

Data element name	Type size	Trxn posn	Description	Notes
Specimen plan	X(7)	51 to 57	Specimen plan approval number as reported.	Assigned by the CRA.
Contract number	X(15)	58 to 72	Contract number as reported.	n/a
Election period start date	X(8)	73 to 80	The date the SDSP election transaction was received by the CDSP system.	YYYYMMDD Blank, when a reversal.
Election period end date	X(8)	81 to 88	The date on which the SDSP election period expires.	YYYYMMDD Blank
Filler	X(412)	89 to 500	n/a	n/a

**Note:** The 953 SDSP election records will be reported under the following circumstances:

- a) an SDSP election (501-03) or an SDSP election reversal transaction (501-04) has been processed successfully
- b) an SDSP election is removed due to a contract nullification procedure initiated by CRA-RPD

### 10.2.1 Record type 953 validation rules

Since record type 953 is generated by the CDSP system, validation rules are not applicable.

## 11 Transfer extract file

Further to the termination and transfer of a contract on the part of a relinquishing issuer and the registration of a new contract under a receiving issuer, the transfer extract file reports to the receiving issuer all successfully processed financial transactions. These include transactions that have been reported to the CDSP system for the contract of the relinquishing issuer, as well as those reported for earlier contracts also transferred for the same beneficiary.

The transfer information extract file consists of:

- RT 001 - header record
- the 971-01 transaction - contribution/contribution correction information
- the 971-02 transaction - bond request information
- the 971-03 transaction - retirement savings rollover/retirement savings rollover reversal information
- the 971-04 transaction - grant/bond repayment - grant/bond repayment reversal information

- the 971-05 transaction - DAP/DAP reversal information
- the 971-06 transaction - LDAP/LDAP reversal information
- the 971-07 transaction - education savings rollover/education savings rollover reversal information
- RT 999 - trailer record

**Note:** The ITS documents the data elements common to all components of the transfer information extract file in the 971 record component layout followed by the 971-01 through 971-07 record component layouts specific to each transaction. The only exceptions in the 971 common elements table are the “original issuer BN” and “original issuer transaction number” fields which are excluded in the 971-02 Bond request transaction.

**Purpose:** Provide to the receiving issuer all information in ESDC’s possession for administrative purposes.

**Requirements:** None.

### 11.1 Record type 971- Record component layout – Data elements common to all transfer extract file transaction types

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	971	n/a
Transaction type	X(2)	4 to 5	01 through 07	Refer to section 11 introduction above.
Receiving issuer BN	X(15)	6 to 20	BN of issuer receiving file.	n/a
Receiving issuer specimen plan number	X(7)	21 to 27	Current specimen plan number of the receiving contract.	n/a
Receiving issuer contract	X(15)	28 to 42	Contract number of the receiving issuer.	n/a
Reporting issuer BN	X(15)	43 to 57	Business number of the reporting issuer.	Issuer originally reported to CDSP system.
Reporting issuer transaction number	X(15)	58 to 72	Transaction number of the reporting issuer or as assigned by CDSP system when manual intervention is required.	Transaction number originally reported to CDSP system.

Data element name	Type size	Trxn posn	Description	Notes
Reporting issuer specimen plan	X(7)	73 to 79	Specimen plan number of the reporting issuer.	Specimen plan originally reported to CDSP system.
Reporting issuer contract	X(15)	80 to 94	Contract number of the reporting issuer.	Contract number originally reported to CDSP system.
Beneficiary SIN	X(9)	95 to 103	Beneficiary SIN.	n/a
Reporting issuer event date	X(8)	104 to 111	Date reported by the reporting issuer.	Event date originally reported to CDSP system.
Transaction origin	X(2)	112 to 113	Indicates origin of transaction.	Refer to record type 901.
Original issuer BN	X(15)	114 to 128	Business number of issuer originally reporting reversal/correction transaction.	Field excluded in 971-02 Bond request transaction.
Original issuer transaction number	X(15)	129 to 143	Transaction number originally reported in reversal/correction transaction.	Field excluded in 971-02 Bond request transaction.

### 11.2 The 971-01 transaction - Record component layout – Transfer extract file data elements specific to contribution/contribution correction transactions

Data element name	Type size	Trxn posn	Description	Notes
Contribution amount	9(9).99 or -9(8).99	144 to 155	Amount of the contribution reported by the issuer or as assigned by the CDSP system when manual intervention is required.	Negative amount when transaction is a correction.
Grant requested	X(1)	156	Indicates if CDSG has been requested as reported by the issuer.	Y = yes N = no
Grant amount	9(9).99 or -9(8).99	157 to 168	Amount of CDSG calculated by the CDSP system.	Negative amount when transaction is a correction.

Data element name	Type size	Trxn posn	Description	Notes
Refusal reason	X(2)	169 to 170	Reported by the CDSP system when no CDSG or partial CDSG is paid.	Refer to Appendix A.
Payment date	X(8)	171 to 178	Date CDSG payment is first processed in the CDSP system.	YYYYMMDD Relevant for AHA calculation.
Payment requisitioned	X(1)	179	Indicates whether payment amount is affected as reported by the CDSP system.	Y = yes Blank if no

### 11.3 The 971-02 transaction - Record component layout – Transfer extract file data elements specific to bond request transaction

Data element name	Type size	Trxn posn	Description	Notes
Bond amount	9(9).99	114to 125	Amount of CDSB calculated by the CDSP system.	n/a
Refusal reason	X(2)	126 to 127	Reported by the CDSP system when no CDSB or partial CDSB is paid.	Refer to Appendix A.
Payment date	X(8)	128 to 135	Date CDSB payment is first processed in the CDSP system.	YYYYMMDD Relevant for AHA calculation.
Payment requisitioned	X(1)	136	Payment amount indicator reported to the issuer.	Y = yes Blank if no

### 11.4 The 971-03 transaction - Record component layout – Transfer extract file data elements specific to retirement savings rollover/rollover reversal transactions

Data element name	Type size	Trxn posn	Description	Notes
Rollover amount	9(9).99 or -9(8).99	144 to 155	Amount of the rollover reported by the issuer or as assigned by the CDSP system when manual intervention is required.	Negative amount when transaction is a reversal.
Rollover issue	X(2)	156 to 157	Reported by the CDSP system when an issue occurs with a rollover.	Refer to Appendix A.

### 11.5 The 971-04 transaction - Record component layout – Transfer extract file data elements specific to repayment/ repayment reversal transactions

Data element name	Type size	Trxn posn	Description	Notes
Grant repayment amount	9(9).99 or -9(8).99	144 to 155	Amount of CDSG repayment reported by the issuer or as assigned by the CDSP system when manual intervention is required.	Negative amount when transaction is a reversal.
Bond repayment amount	9(9).99 or -9(8).99	156 to 167	Amount of CDSB repayment reported by the issuer or as assigned by the CDSP system when manual intervention is required.	Negative amount when transaction is a reversal.
Repayment reason or repayment reversal reason	X(2)	168 to 169	Reported by the issuer when a repayment or repayment reversal is completed.	Refer to RT 401-10/11 for repayment reasons/repayment reversal reasons
Payment requisitioned	X(1)	170	Payment amount indicator reported to the issuer.	Y = yes Blank if no

### 11.6 The 971-05 DAP and 971-06 LDAP transactions - Record component layouts – Transfer extract file data elements specific to DAP/DAP reversals and LDAP/LDAP reversals

Data element name	Type size	Trxn posn	Description	Notes
Contribution portion of non-taxable formula	9(9).99 or -9(8).99	144 to 155	Contribution amount reported by the issuer in a DAP/LDAP calculated using Variable B of the non-taxable formula.  Refer to Appendix D - DAP/LDAP formulas.	Negative amount when transaction is a reversal.
Grant portion of the DAP/LDAP	9(9).99 or -9(8).99	156 to 167	Amount of CDSG reported by the issuer in the DAP/LDAP.  Refer to Appendix D - DAP/LDAP formulas.	Negative amount when transaction is a reversal.
Bond portion of the DAP/LDAP	9(9).99 or -9(8).99	168 to 179	Amount of CDSB reported by the issuer in the DAP/LDAP.  Refer to Appendix D - DAP/LDAP formulas.	Negative amount when transaction is a reversal.



Data element name	Type size	Trxn posn	Description	Notes
Non-taxable portion of the DAP/LDAP	9(9).99 or -9(8).99	180 to 191	Non-taxable amount reported by the issuer in the DAP/LDAP.  Refer to Appendix D - DAP/LDAP formulas.	Negative amount when transaction is a reversal.
Total DAP/LDAP amount	9(9).99 or -9(8).99	192 to 203	Total amount of the DAP/LDAP reported by the issuer.	Negative amount when transaction is a reversal.
DAP/LDAP reversal reason	X(2)	204 to 205	Reason for a DAP reversal/LDAP reversal as reported by the issuer.	Refer to DAP reversals/LDAP reversals.

### 11.7 The 971-07 transaction - Record component layout – Transfer extract file data elements specific to education savings rollover/rollover reversal transactions

Data element name	Type size	Trxn posn	Description	Notes
Rollover amount	9(9).99 or -9(8).99	144 to 155	Amount of the rollover reported by issuer or as assigned by the CDSP system when manual intervention is required.	Negative amount when transaction is a reversal.
Rollover issue	X(2)	156 to 157	Reported by the CDSP system when an issue occurs with a rollover.	Refer to Appendix A.

### 11.8 Record type 971 validation rules

Record type 971 is generated by the CDSP system, validation rules are not applicable.

## 12 Beneficiary DTC eligibility file

Commencing in February 2015, the CDSP system will extract and send to the authorized agents, via the record type 981 – Beneficiary DTC eligibility file (.dtc), all updated beneficiary DTC eligibility information for contracts with a status of pending (having passed SIR validation) or registered as provided by the CRA. The record type 981 provides a monthly update to a change of status for all beneficiary DTC eligibility profiles beginning from the year of the contract signature date to the year the file is produced.

The beneficiary DTC eligibility file will consist of the following:

- a header record – type 001
- a series of yearly beneficiary DTC eligibility records – record type 981

- a trailer record – type 999

**Purpose:** To provide the authorized agent with the beneficiary DTC profile to assist in the administration of the AHA calculations and repayments, as well as enabling the provision of guidance to beneficiaries and holders pertaining to their RDSP. The authorized agents may also use the DTC file as a reference in the processing of contract registration, CDSG and/or CDSB requests and rollovers.

**Requirements:** None.

## 12.1 Record type 981 - Record component layout – Data elements

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	981 - beneficiary DTC eligibility	n/a
Issuer BN	X(15)	4 to 18	BN of the current issuer of the specimen plan/contract associated to the beneficiary.	n/a
Specimen plan	X(7)	19 to 25	Specimen plan approval number as reported.	Assigned by the CRA.
Contract number	X(15)	26 to 40	Contract number as reported.	n/a
Beneficiary SIN	X(9)	41 to 49	Beneficiary social insurance number.	n/a
Beneficiary DTC eligibility year	X(4)	50 to 53	Year of the beneficiary's DTC eligibility.	Format : YYYY
Beneficiary DTC eligibility status	X(1)	54	Beneficiary's DTC eligibility for the specified year.	U = undetermined Y = yes N = no
Beneficiary DTC undetermined reason	X(1)	55	1 - No beneficiary match at the CRA. 2 - DTC application in progress or under appeal. 3 - No DTC application received at the CRA.	Includes any changes in undetermined reason for a beneficiary already U = undetermined. Blank if DTC eligibility is N or Y.
Filler	X(445)	56 to 100	n/a	n/a

## 13 Trailer record

Record type 999 is the last record in every file sent to or by the CDSP system.

**Note:** If a type 999 record is rejected, the file is rejected and a record of the error is written into the error file (**filename.err**).

**Purpose:** To provide the CDSP system and the issuer systems with a control count of the number of records in a file.

**Requirements:** The type 999 record must be the last record in each file and contain an accurate control count or the file is rejected.

### 13.1 Record type 999 - Trailer record

Data element name	Type size	Trxn posn	Description	Notes
Record type	X(3)	1 to 3	999 – trailer record	n/a
Authorized agent BN	X(15)	4 to 18	n/a	n/a
Date	X(8)	19 to 26	Date file sent to the CDSP system if file sent by authorized agent. Date of transaction processing if file sent by the CDSP system.	YYYYMMDD
File number	9(2)	27 to 28	Range 01 to 99	n/a
Record count	9(9)	29 to 37	Total number of records in the file. (Total transactions in file including header, sub-header, and trailer record counts.)	n/a
Filler	X(463)	38 to 500	n/a	n/a

### 13.2 Record type 999 validation rules

The trailer record type 999 is validated and error codes are generated for failures as outlined in the following table and notes.

Field	Rule	Error code(s)
Record type	The trailer record is mandatory.	8010
	The type "999" record must be the last record in the file.	8011
	No other record may be type "999".	8009
Authorized agent BN	Not validated.	n/a
Date sent	Not validated.	n/a
File number	Not validated.	n/a
Record count	Mandatory field.	8104

Field	Rule	Error code(s)
	Must correspond with record count.	8008

## 14 Appendix A – Standard code tables

This section contains lists of codes used by the CDSP system.

### 14.1 Severe error codes

Severe error files advise the authorized agent that a severe error is present in a transaction, that the record is rejected and must be corrected and resubmitted.

RT 851	Severe errors
1	Duplicate issuer transaction number
2	Invalid record type/transaction type
3	Issuer transaction number not provided
4	Issuer BN is not 15 characters

### 14.2 Transaction error codes

Transaction error codes are used to identify errors or discrepancies found in processing the various record types. Error codes are common across all transactions, so that the same error generates the same code for all types of transactions.

RT 801	Errors
8000	Physical file name does not correspond to file name in header record.
8001	Incorrect format of physical file name.
8002	Duplicate record with same file name found in the CDSP system.
8003	Header record not the first record in the file.
8004	No header record.
8005	Too many header records in file.
8006	This BN is not authorized to send files or is not associated to a specimen plan.
8007	The data version in header does not match the current version of the ITS.
8008	Record count does not match the number of records in file.
8009	Too many trailer records in file.
8010	No trailer record in file.

<b>RT 801</b>	<b>Errors</b>
8011	Trailer record not last in file.
8012	Program identifier must be "CDSP".
8013	The transactions latest month must be on or before the current month.
8100	Invalid date.
8101	Invalid value.
8102	Is not identified in the CDSP system.
8104	Data is missing from field.
8105	Invalid SIN.
8106	Amount must be greater than zero.
8108	Amount must be greater than or equal to \$0.
8109	Amount must be greater than or equal to \$1.00.
8110	Sum of reported amounts must be greater than \$0.
8111	Grant must have been previously paid.
8112	Bond must have been previously paid.
8113	Date must be on or after July 1, 2011.
8200	Date must be on or after December 1, 2008.
8201	Date is of a future reporting period.
8203	Date must be on or after beneficiary's date of birth.
8204	Date must be on or before December 31 of the year in which the beneficiary turns 49.
8205	Late transaction. (Discontinued)
8206	Date must be on or after contract signature date.
8207	Date must be within issuer approval dates.
8208	Must be on or after the bond request date.
8220	Specimen plan must be valid.
8221	Authorized agent not authorized to send data for the specimen plan.

RT 801	Errors
8222	Specimen plan must be associated with the issuer.
8230	Contract must not already be a contract that is registered, closed, de-registered or nullified.
8231	The beneficiary must not already have a pending, registered or de-registered contract.
8232	Contract registration information must be received within 60 days of contract signature date. (Discontinued)
8233	The contract signature date cannot change once a contract status is pending.
8234	The other contract must be associated with the beneficiary and other specimen plan and must be pending, registered, de-registered or closed.
8235	Contract is not currently associated to the specimen plan.
8236	Contract is not currently associated to the beneficiary.
8237	Contract must be currently associated to the holder.
8238	Contract registration transaction is missing a component.
8239	Duplicate contract registration in the same period.
8240	Only one contract registration request for the beneficiary in a given period is permitted.
8241	Contract must currently have a status of registered.
8242	Must be the same as reported on the original contribution.
8243	Grant requested may only change from No to Yes.
8244	Must be on or after the original contribution date.
8245	Contract already exists in CDSP system.
8246	Contract must already be a contract that is registered, de-registered or pending.
8247	Contract must already be a contract that is registered, closed or pending.
8248	Contract is already associated to the holder.
8249	Cannot remove last holder on the contract.
8250	The SIN or BN is not numerically valid.
8251	Beneficiary year of birth cannot be modified.
8252	Contract already associated to another beneficiary SIN.

RT 801	Errors
8253	There must not already be a contract awaiting transfer in the CDSP system for the beneficiary.
8254	Conflicting contract transactions pertaining to the same contract received in the period.
8255	Contract must not be nullified
8256	Contract is not associated to the specimen plan
8258	The original transaction must not have been reversed.
8259	There must not be more than one reversal for the same transaction within the current processing period.
8260	Contract must have a status of closed or registered.
8261	The other contract and specimen plan cannot change once a transfer has been successfully resolved.
8262	Specimen plan must be designated by the CRA to accept rollovers.
8263	Must be within the date range the specimen plan is designated by the CRA to accept rollovers.
8264	Must be greater than the last consent transaction date submitted.
8265	Must not exist as a holder on any contract of the reported beneficiary.
8266	Must already be recorded as consent for the beneficiary.
8267	Must not be an active holder on the current beneficiary contract.
8268	Beneficiary cannot revoke consent.
8300	Date is earlier than original transaction date.
8301	Error in original transaction, current transaction cannot be processed.
8303	Unable to locate the original transaction.
8305	Original transaction must have been designated as the active request.
8306	Another stop bond has already been requested for the original transaction.
8307	A more recent correction transaction is already associated to the contribution.
8308	Original transaction and its reversal were found in the same processing period.
8309	Date must be on or after certification date. (Discontinued)

RT 801	Errors
8310	Beneficiary must not be DTC ineligible for 5 consecutive years on or after the contract signature year and before the year of election request processing. (Discontinued)
8311	Episodic DTC election period must not overlap with an existing episodic DTC election period for the same contract. (Discontinued)
8312	Must be on or after January 1, 2014.

### 14.3 Refusal reasons

Refusal reasons explain why a successfully processed contribution or bond request transaction did not receive CDSG or CDSB payment. Refusal reasons are found in positions 66-67 in the record type 901.

RT 901	Grant and bond refusal reason
01	Maximum current entitlement of CDSG/CDSB paid
02	Lifetime contribution limit exceeded
03	Lifetime limit exceeded
04	Age of beneficiary
05	Specimen plan not valid
06	No grant requested
07	Late transaction (Discontinued)
08	SIN not usable
09	Discontinued
10	Invalid beneficiary SIN
11	Discontinued
12	Discontinued
13	Discontinued
14	Discontinued
15	Discontinued
16	Discontinued
17	Discontinued



RT 901	Grant and bond refusal reason
18	Discontinued
19	Contract not registered
20	Discontinued
21	Last bond payment under this application – new 18+ bond request required
22	Bond request is not/no longer designated to attract bond for the beneficiary
23	Original contribution reported late (Discontinued)
24	Contract status conditions for adjustment of payment not met
25	Ineligible beneficiary in previous year(s) (Discontinued)
26	Bond resubmission date is not within issuer approval dates
27	Contribution date on or before DAP/LDAP (Discontinued)
28	Bond request date received on or before DAP/LDAP (Discontinued)
29	Beneficiary is a non-resident
30	Beneficiary DTC eligibility not confirmed
32	Beneficiary DTC eligibility not confirmed for two or more consecutive non-election years (Discontinued)
33	Beneficiary DTC eligibility not confirmed for five or more consecutive years (Discontinued)
99	Other

#### 14.4 Rollover issues

A rollover issue explains that a problem exists in a successfully processed retirement savings or education savings rollover transaction which requires the attention of the authorized agent/issuer. Rollover issues are found in positions 66-67 in the record type 901.

RT 901	Retirement savings or education savings rollover issue
90	Contract status not registered
91	Age of beneficiary
92	Lifetime contribution limit exceeded
93	SIN not usable

RT 901	Retirement savings or education savings rollover issue
94	Beneficiary is a non-resident
95	Beneficiary DTC eligibility not confirmed
96	Rollover is made during an episodic DTC election period (Discontinued)

## 14.5 Province codes

Province codes are based on the Canada Post standard.

Code	Canadian province
AB	Alberta
BC	British Columbia
MB	Manitoba
NB	New Brunswick
NL	Newfoundland and Labrador
NS	Nova Scotia
NT	Northwest Territories
NU	Nunavut
ON	Ontario
PE	Prince Edward Island
QC	Quebec
SK	Saskatchewan
YT	Yukon

## 15 Appendix B – ISO-8859-1 Latin 1 character set

**Note:** The CDSP system allows the New Line (NL) character, decimal value 10, and Carriage Return (CR) character, decimal value 13. All other characters must fall between decimal values 32 and 255. Other characters between 0 and 31 inclusive are not used.

## 16 Appendix C – SIN / BN validation

Authorized agents must confirm with the holders of the contract that the basic information provided by the holder is exactly the same as the information recorded in the SIR. Confirmation can be made by referring to the beneficiary's SIN card.

The beneficiary and holder SINs are electronically validated against the ESDC SIR database in the following manner:

- Every beneficiary and holder contract registration transaction is validated with the ESDC SIR to ensure that the SIN, given name, surname, birth date and sex reported on the transaction correspond with the SIR. If SIR reports that the information provided in the transaction does not match the records in the SIR, then the CDSP system will reject the transaction and report the error to the issuer in the error file. The SIR verification is performed as part of the validation of each contract registration transaction received.

In 2003 the SIR implemented new regulations to enhance SIN integrity. CDS nine hundred series (900-series) SINs are assigned to people who are neither Canadian citizens nor permanent residents. Under the 2003 SIR Regulations, a 900-series SIN will receive an expiry date correlated with the person's authorized stay in Canada: 900-series SINs without an expiry date became invalid as of April 3, 2004. As a result, all SINs included on the 101-02 and 101-03 transactions will be sent to SIR for validation including scrutiny for a status of fraudulent, expired, cancelled or deceased. In addition to the increased scrutiny for new beneficiary and holder transactions, all beneficiary and holder SINs in the CDSP system will be sent to SIR on a monthly basis for validation. A beneficiary or holder SIN returned from SIR with a 'not useable' flag will result in a 'not useable' status in the CDSP system and a suspension of CDSG and/or CDSB payments until the issue is resolved.

The SIR has asked ESDC to inform all SIN users that the misuse of a SIN number is a federal offence under the Employment Insurance (EI) legislation.

## 17 Appendix D – DAP/LDAP formulas

### Non-taxable portion of a DAP/LDAP

The non-taxable portion of a DAP/LDAP is the lesser of:

- the DAP/LDAP; and
- the amount determined by the formula

#### $A \times B \div C + D$

If this is a:

- DAP request, "A" is the amount of the DAP request
- LDAP request, "A" is always the amount of the LDAP request

"B" is the contributions made to the RDSP that have not already been used to determine the non-taxable portion of previous DAPs/LDAPs. (Do not include variable "D" when determining the non-taxable portion of previous DAPs/LDAPs).

"C" is the result of the AHA being subtracted from the FMV (at the time immediately before the payment). If this amount is negative, no payment can be made.

“D” is the amount of advantage tax that the RDSP holder pays in respect of the plan or in respect of a prior RDSP for the beneficiary that was held by the holder.

### Grant portion of a DAP/LDAP

To calculate the grant portion:

$$A \times B \div C$$

If this is a:

- DAP request, “A” is the amount of the request.
- LDAP request, “A” is always the amount of the LDAP request.

“B” is the amount of grant in the RDSP that is over 10 years old, thus not part of the AHA.

“C” is the result of the AHA being subtracted from the FMV (at the time immediately before the payment). If this amount is negative, no payment can be made.

### Bond portion of a DAP/LDAP

To calculate the bond portion:

$$A \times B \div C$$

If this is a:

- DAP request, “A” is the amount of the request.
- LDAP request, “A” is always the amount of the LDAP request.

“B” is the amount of bond in the RDSP that is over 10 years old, thus not part of the AHA.

“C” is the result of the AHA being subtracted from the FMV (at the time immediately before the payment). If this amount is negative, no payment can be made.

## 18 Appendix E – Abbreviations, acronyms and definitions

Term	Description
A	
Assistance holdback amount	<p>An assistance holdback amount refers to the CDSG and CDSB paid into an RDSP within the preceding 10 years from an event date minus any amount of CDSG or CDSB repaid to the Minister during that period.</p> <p>An assistance holdback amount is re-paid to the Government of Canada when a plan is terminated or ceases to be registered under the ITA, a disability assistance payment (DAP) or a lifetime disability assistance payment (LDAP) is paid or the date on which the beneficiary dies.</p>

Authorized agent	Organization conveying information electronically to the CDSP system and receiving CDSG and CDSB payments from the CDSP system. This organization must be the issuer of the RDSP as approved by the Canada Revenue Agency (CRA), or an administrative agent for the RDSP issuer.
<b>B</b>	
Beneficiary	An individual who is eligible for the disability tax Credit (DTC) and is a Canadian resident, and for whom a DAP/LDAP will be paid.
Business number – (BN)	A unique business and/or organization identifier consisting of a 15 character alphanumeric code. This BN is assigned by the CRA for the purposes of information exchanges between businesses/organizations and the CRA.
<b>C</b>	
Canada child benefit (CCB)	The Canada child benefit (CCB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under 18 years of age. The CCB might include the child disability benefit and any related provincial and territorial programs.
Canada disability savings bonds (CDSB)	A bond of up to \$1,000 can be paid annually to a registered disability savings plan where net family income does not exceed a certain income level set by ESDC.  No contribution is required by families to receive the CDSB; however a request for the CDSB must be made.
Canada disability savings grant (CDSG)	A grant of up to \$3,500 can be paid on eligible contributions made to a registered disability savings plan by a holder or other authorized contributor.
Canada Revenue Agency (CRA)	The federal government agency responsible for the administration of the rules and regulations related to registered disability savings plans as set out in the <i>Income Tax Act</i> .
CRA – Benefit Programs Directorate (BPD)	The Benefit Programs Directorate is responsible for the administration of the disability tax credit (disability amount) along with a variety of different benefits including the Canada Child Tax Benefit program.
CRA – Registered Plans Directorate (RPD)	The area responsible for all program activities related to the provisions of the <i>Income Tax Act</i> for the registering and monitoring of disability savings plans.
Canada Disability Saving Act (CDSA)	The legislation that authorizes payment of the Canada disability savings grant and bond.

Canadian resident	A beneficiary who is considered a resident of Canada under the <i>Income Tax Act</i> for the purpose of administrating the RDSP.
Consent	In the context of registered disability savings plans means the “qualifying person” as defined in 146.4 (1) of the <b><i>Income Tax Act</i></b> , expressly allowing the department of Human Resources and Skills Development Canada, access to the personal information of the “qualifying person” in order to establish eligibility and entitlement criteria for a particular beneficiary.
Contribution	Amount of money deposited into an RDSP by a holder or contributor on behalf of a beneficiary.
Contributor	A holder or a person having written authorization from the holder, who makes a contribution to an RDSP.
Curator (public)	In civil law – the person who is appointed by the court to have the care of either a minor or a person who is legally incompetent (to be defined by provincial law) for the administration of his estate.
<b>D</b>	
De-registration	De-registration of a contract occurs when the registration conditions of the <i>Income Tax Act</i> are no longer met. The CRA informs ESDC if an RDSP is no longer registered.
Disability assistance payment (DAP)	Any payment made from the RDSP to the beneficiary or to the beneficiary’s estate.
Disability tax credit (DTC)	A non-refundable tax credit that a person with a qualifying impairment can claim to reduce the amount of income tax he or she has to pay in a year.
<b>E</b>	
Earnings	The increase in value in an RDSP not including contributions, CDSG or CDSB. In the event of a return of CDSG and/or CDSB, earnings remain in the RDSP.
<b>G</b>	
Guardian	An individual appointed by the courts who is authorized to make legal and financial decisions for another individual.
<b>H</b>	

Holder	An individual who opens an RDSP with an issuer and names one beneficiary for whom DAPs/LDAPs will be paid.
<b>I</b>	
Issuer	Trust companies that have been approved by the CRA and ESDC to administer RDSPs.
Issuer agreement	An agreement between ESDC and issuers authorizing them to administer the CDSG and CDSB.
<b>L</b>	
Lifetime disability assistance payment (LDAP)	A payment made to a beneficiary that is made at least annually which continues until the RDSP is closed.
<b>O</b>	
Office for Disability Issues (ODI)	The Office for Disability Issues is a focal point within the Government of Canada for key partners working to promote the full participation of Canadians with disabilities in learning, work and community life.
<b>P</b>	
Public department, agency, institution	Any public entity that is charged with the care of a minor or someone of limited capacity. Can be a Ministry of Social Services, the Children's Aid Society or a Regional Mental Health Hospital.
<b>R</b>	
Registered disability savings plan (RDSP)	A plan that allows funds to be invested tax-free until withdrawal. It is intended to help parents and others save for the long-term financial security of persons with a disability.  An RDSP may also attract a CDSG and/or CDSB.
Education savings rollover	A tax-deferred transfer to an RDSP of investment income earned in the beneficiary's registered education savings plan.
Retirement savings rollover	A tax-deferred transfer to an RDSP of certain amounts received from a registered retirement savings plan (RRSP), registered retirement income fund (RRIF), registered pension plan (RPP), specified pension plan (SPP) or pooled registered pension plan (PRPP) as a consequence of the death of the RRSP or RRIF annuitant or RPP member.
<b>S</b>	

Service provider	An organization that provides a service, on behalf of a financial organization, to compile and submit electronic transaction information to the CDSP system.
Social insurance registry (SIR)	The division within the Integrity Services Branch of Service Canada that administers SIN information.
Specimen plan	Draft of the documents that an issuer will market to their clients. A specimen plan must be approved by the CRA Registered Plans Directorate as a condition of registration.
T	
Transfer	Process of moving RDSP assets from one contract to another or from one issuer to another. This process is performed at the request of the holder on behalf of the same beneficiary.