Employment and
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Canada Disability Savings Program System

Interface Transaction Standards

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Canada

Document Version History		
Version	**Date**	**Description**
1.0 Draft	January 2008	Initial draft commenced on this date. Final version expected for distribution on June 9, 2008.
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
2.0	September 2009	RDSP Interface Transaction Standards Version 2.0. This document covers all functionality for phases 1a, 1b and 2a of the CDSP system.
2.1	February 2010	Version 2.1 of the RDSP Interface Transaction Standards. This document covers all functionality for phases 1 and 2 of the CDSP system.
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.

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Within ESDC, the Canada Education Savings Program (CESP) provides the delivery mechanism and necessary supports for the effective administration of the grant and bond.

Table of Contents

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 (grant) 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 (bond) 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, grant and bond, 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 grant and bond 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.

When reference is made to the RDSP issuer, this is the organization ultimately responsible for the administration of the RDSP, grant and bond and, specifically, the organization that has secured approval for the particular RDSP Specimen Plan from 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 grant and bond.

Although the CDSP system validates certain information that it receives electronically prior to making grant and bond payments, RDSP issuers are reminded that all grants and bonds 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 grants and bonds are subject to repayment to the Crown should ESDC or 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 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 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 Episodic DTC and 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 CRA is reported utilizing record type 202. All financial transactions fall into record type 401. Record type 501 is utilized for SDSP elections and Episodic DTC 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 (RT101-102), 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 grant and/or bond on a monthly basis. Schedules with processing dates (transaction periods, file submission cut-off and grant

and/or bond 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 Transaction

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 grant or bond 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 contract 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 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 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, RDSP contracts may now attract grant and/or bond 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" record type 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 contract before consent can be revoked.

3.5 Financial Transactions

To ensure the proper payment of the grant and bond, 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 grant and/or bond payment using the information provided in the request transactions. Payments of grant and/or bond will only be made to contracts that have achieved '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 grant 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 grant 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 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 bond, 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 bond 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 bond, 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 bond, authorized agents must provide the CDSP system with a transaction type 06 – "Stop Bond Payment Request". This will prevent any further payments of the bond from being made in respect of that beneficiary and to that specified contract. If the holder wishes to receive the bond in the future, a new transaction type 05 – "Bond Payment Request" will result in resumption of bond payments from the date of new request. In other words, if the "Stop Bond Payment" option was chosen in a previous year, and a new "Bond Payment Request" was submitted in a subsequent year, the bond payment will be resumed as of the transaction date of the new request for the current year and subsequent years in accordance with bond eligibility rules.

3.5.3   Record Type "401" Retirement Savings Rollover and Retirement Savings Rollover Reversal Transaction Types

- **"08" – Retirement Savings Rollover Transaction**

- **"09" – Retirement Savings Rollover Reversal Transaction**

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 in order to reverse the original Retirement Savings Rollover transaction.

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 grant and/or bond paid by the Program 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 grant and/or bond.

Should an authorized agent discover that a repayment of grant and/or bond 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 Transaction**

- **"21" – LDAP Transaction**

- **"22" – DAP Reversal Transaction**

- **"23" – LDAP Reversal Transaction**

An ad-hoc payment (DAP) made to a beneficiary must be reported by the authorized agent employing a transaction type 20 – "DAP Transaction". This transaction requires the reporting of the proportional amounts of contribution, grant and bond, 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 Transaction", requiring the same type of information as detailed above in the DAP transaction (RT 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 Transaction**

- **"31" – Education Savings Rollover Reversal Transaction**

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, transaction type 30) 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 in order to reverse the original Education Savings Rollover transaction.

3.6 Election Transactions

3.6.1 Record Type "501", Transaction Types "01" Episodic DTC Election and "02" Episodic DTC Election Reversal

An RDSP must normally be terminated by the end of the year following the loss of DTC eligibility. The 10 year repayment (AHA) rules apply and the remaining assets must be paid to the beneficiary in this circumstance. Budget 2012 adds a provision to extend the period the RDSP may remain open where medical conditions are such that a beneficiary who becomes DTC ineligible might be eligible again in a later year. In order to take advantage of this provision, an Episodic DTC Election transaction must be submitted to the CDSP system. Should the authorized agent discover that a DTC Election transaction was processed in error, a transaction type 02- "Episodic DTC Election Reversal" must be submitted to the CDSP system.

3.6.2 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 grant and bond 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 grant and bond 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 record type 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 to the CDSP system by employing the record type 701–02 "Transfer Reporting" transaction. In addition to reporting the same data as in the transaction type – 01, 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 (.dtc)

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 formats 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 (e.g. how much grant and/or bond money was paid in respect of each contribution or bond request, or how much grant and/or bond 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 grant or bond being paid. A refusal reason will accompany each of the aforementioned transactions which have not received grant or bond. 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.

Grant and/or bond 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 – Reassessment or Update of DTC, Residency, Income and/or Contract Status.

- Episodic DTC Election – Re-adjudication occurs in the event an Episodic DTC Election period is processed and results in an election period which starts prior to grant and bond requests already processed.

The Transaction Origin field (transaction position 68-69 in the 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 grant and/or bond 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 grant or bond, to or from the CDSP system. For example, the processing of a contribution transaction would result in the payment of grant 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 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 – contained 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 Episodic DTC elections as well as 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 transaction types 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 transaction Record Type "981" – Beneficiary DTC Eligibility file (.dtc). This monthly generated file will report all updates which have been made by 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 grant and/or bond. 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.

> ESDC
> Electronic Services Section
> 140 Promenade du Portage, Mailstop: Bag 4
> Phase IV, Gatineau, Quebec
> K1A 0J9
>
> Telephone: 1-888-276-3632
> E-mail: **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:

Logical Record Types	
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 – Contributions / Grant request (01) – Contribution / Grant request correction (02) – Request for Bond payment (05) – Stop Bond payment request (06) – Retirement Savings Rollover (08) – Retirement Savings Rollover Reversal (09) – Repayments (10) – Repayment Reversals (11) – DAP (20) – LDAP (21) – DAP Reversal (22) – LDAP Reversal (23) – Education Savings Rollover (30) – Education Savings Rollover Reversal (31)
501	Election Transactions - Episodic DTC Election (01) - Episodic DTC Election Reversal (02) - SDSP Election (03) - SDSP Election Reversal (04)

Logical Record Types	
Record Type	**Description**
701	Reporting Transactions
801	Transaction Errors in Error File
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
952	Episodic DTC Elections 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

1. All transaction files have a header record containing standard identification details.

2. All files have a trailer record containing a count of the number of records in the file including the header and trailer records.

3. 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.

4. 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

1. 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.

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

3. Character data is left justified and padded with trailing spaces except for BN.

NOTE: 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.

4. Numeric data is right justified with leading zeroes.

5. Most amount fields are standardized at 9 digits (10 bytes) with two explicit decimal places (i.e. up to a maximum of $9,999,999.99); negative amounts contain a minus sign "**-**" as the first character in the field.

    NOTE: 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).

6. List-type data fields use code tables whenever practical (e.g. Province codes and Error codes).

7. 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 type "999" record as the last record.

- The 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 type "999" record.

- No characters may follow the EOF character.

5.8 File Naming Standards

The physical naming of files is described as follows:

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

> From 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.

File Naming Components	
Component	**Format**
Program Identifier	The Program Identifier **must** be **CDSP**
File type	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. P = Production Data File T = Test Data File (for industry testing only)
Authorized Agent BN	15 character Business Number
Transactions Latest Month	6 numeric character date YYYYMM The latest month to which the transaction dates in the file relate.
Date Sent	8 numeric character date YYYYMMDD
File number	2 digit file number Must be between 01 and 99 Generated by CDSP system for .pro, .err, .sur, .reg, .xfr and .dtc files.
.	. (Period)
Extension	The file extension is one of: pro = processing file from the CDSP system to authorized agent. err = error file from the CDSP system to authorized agent. sur = SIN usability file from the CDSP system to the authorized agent. reg = contract status file from the CDSP system to authorized agent. xfr = transfer information extract file from the CDSP system to authorized agent. dtc = Beneficiary DTC eligibility file from the CDSP 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 parts 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) and *.xfr* (if applicable) 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.*dtc*

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 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:

Source Data Definition Standard	
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". ***Note:*** Negative amounts are preceded by a minus sign "**–**" as the first character in the field.
( )	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:

Standard Data Format		
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 i.e. 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 "mandatory" is blank, an error message is generated with an Error Code of "**8104**".

6.1 Record Type "001" – Header Record

PURPOSE: To identify the source of a transaction file.

REQUIREMENTS: None.

Record Type "001" Header				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"001" – Header Record	
Program identifier	X(4)	4-7	"CDSP"	
Authorized Agent BN	X(15)	8-22		
Date Sent	X(8)	23-30	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)	31-32	Number to distinguish files sent on the same day. Range 01-99	
Data Version	X(4)	33-36	Version of the CDSP system Data Interface Standard currently in use "03.1".	
Filler	X(464)	37-500	Spaces	

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:

Type "001" Validation Rules		
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 database.	8101
	• The authorized agent BN must be identified in the CDSP system as authorized to send files.	8006
	• 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 1st , 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' or '03.1'.	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.

Record Type "002" Sub-Header				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"002" – Sub-header Record	
Issuer BN	X(15)	4-18	BN of the issuer.	
Reporting Period Start Date	X(8)	19-26	Valid date.	YYYYMMDD
Reporting Period End Date	X(8)	27-34	Valid date.	YYYYMMDD
Summary Amount	9(10).99	35-47	Sum of grant and bond payments less the sum of re-payments for an issuer in this reporting period.	Positive if grant plus bond disbursed exceeds repayment by the issuer.
Payment Amount	9(10).99	48-60	Grant and bond money paid to authorized agent in this reporting period.	$0 if net re-payment of grant or bond.
Payment Requisition ID	9(10)	61-70		Generated by CDSP system.
Filler	X(430)	71-500		

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.

Record Type "003" Files Processed				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"003" – Files Processed Record	
Authorized Agent BN	X(15)	4-18	BN of authorized agent.	
Date Sent	X(8)	19-26	Date authorized agent sent the file to the CDSP system.	
Date Received	X(8)	27-34	Date the CDSP system received the file.	
File Number	9(2)	35-36	File Number generated by the authorized agent.	
Filler	X(464)	37-500		

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 <u>all must</u> 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 Record Type "101-01" Record Component Layout – Contract Registration - Contract Information

Implementation Date – December 2008

Record Type "101" - Transaction Type "01" Contract Registration – Contract Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"101" – Contract Registration Information	
Transaction Type	X(2)	4-5	"01" – Contract information	
Issuer BN	X(15)	6-20	BN of issuer	

Record Type "101" - Transaction Type "01" Contract Registration – Contract Information

Data Element Name	Type Size	Trxn Posn	Description	Notes
Issuer Transaction Number	X(15)	21-35	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)	36-42		Assigned by CRA.
Filler	X(3)	43-45	Spaces	
Contract	X(15)	46-60	Issuer's contract number.	
Contract Signature Date	X(8)	61-68	The date that the contract was signed with the issuer.	YYYYMMDD
Primary Caregiver SIN or Agency BN	X(15)	69-83	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 CRA: 9 digits + X(2) + 4 digit reference number
Primary Caregiver Name	X(30)	84-113		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)	114-173		Specified only until the end of the month in which the beneficiary turns 18.

Record Type "101" - Transaction Type "01" Contract Registration – Contract Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Primary Caregiver Type	X(1)	174-174	"1" – Individual (SIN) "2" – Agency (BN)	Specified only until the end of the month in which the beneficiary turns 18.
Transfer Indicator	X(1)	175-175	"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.	
Contract Creation or Update Date	X(8)	176-183	Date the contract was created or updated with the issuer.	YYYYMMDD
Other Contract	X(15)	184-198	Contract number of relinquishing contract if transfer Indicator = "Y"	In order for transfer to be resolved, must match existing contract in CDSP system database.
Other Specimen Plan	X(7)	199-205	Specimen plan of relinquishing contract if transfer Indicator = "Y"	In order for transfer to be resolved, must match existing specimen plan in CDSP system database.
Filler	X(295)	206-500	Spaces	

6.4.1.1 Record Type "101-01" Validation Rules

The Contract Information record, type "101-01", is validated and error codes are generated for failures as outlined in the following table and notes:

Type "101 – 01" Validation Rules		
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 each 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 database.	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

Type "101 – 01" Validation Rules

Field	Rule	Error Code(s)
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 Dec 1st, 2008.	8200
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

Type "101 – 01" Validation Rules		
Field	**Rule**	**Error Code(s)**
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 database.	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
Other Specimen Plan	• Mandatory if transfer indicator = 'Y'.	8104
	• Must exist in CDSP system database.	8102
	• Must not change after transfer resolved	8261

6.4.2 Record Type "101-02" Record Component Layout – Contract Registration - Beneficiary Information

Implementation Date – December 2008

Record Type "101"- Transaction Type "02" Contract Registration - Beneficiary Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"101" – Contract Registration Information	
Transaction Type	X(2)	4-5	"02" – Beneficiary information	
Issuer BN	X(15)	6-20	BN of issuer	

Record Type "101"- Transaction Type "02" Contract Registration - Beneficiary Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Issuer Transaction Number	X(15)	21-35	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)	36-44		
Beneficiary Given Name	X(30)	45-74		
Beneficiary Surname	X(30)	75-104		
Beneficiary Date of Birth	X(8)	105-112		YYYYMMDD
Beneficiary Sex	X(1)	113-113	'1' – Female '2' - Male	
Address Line 1	X(40)	114-153	Street name, number, and apartment.	
Address Line 2	X(40)	154-193	Street name, number, and apartment (cont'd).	
Address Line 3	X(40)	194-233	If Country = "002", contains "State, ZIP Code". If Country = "999" contains "Province equivalent, Postal Code, Country ".	
City	X(30)	234-263		
Province	X(2)	264-265	Refer to Appendix A.	If Country not Canada, Province ignored.
Country	X(3)	266-268	"001" – Canada "002" – USA "999" - Other Country	
Postal Code	X(6)	269-274	Postal Code if Country is Canada	

Record Type "101"- Transaction Type "02" Contract Registration - Beneficiary Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Language	X(1)	275-275	'1'- English '2'- French	
Filler	X(225)	276-500	Spaces	

6.4.2.1 Record Type "101-02" Validation Rules

The Beneficiary Information record, type "101-02", is validated and error codes are generated for failures as outlined in the following table and notes:

Type "101 – 02" Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • Transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • BN of issuer must be identified in the CDSP system.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer. • Contract registration information is missing a component (101-01 or 101-03).	Severe error (3) Severe error (1) 8238
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must be numerically valid. • Must pass SIR validation as outlined in Appendix C. • Contract already associated to another beneficiary SIN.	8104 8101 8250 8105 8252
Beneficiary Given Name	• Mandatory field. • Must pass SIR validation as outlined in Appendix C.	8104 8105
Beneficiary Surname	• Mandatory field. • Must pass SIR validation as outlined in Appendix C.	8104 8105

Type "101 – 02" Validation Rules		
Field	**Rule**	**Error Code(s)**
Beneficiary Date of Birth	• Mandatory field. • Must be a valid date. • Must pass SIR validation as outlined in Appendix C. • Year of birth must be the same if beneficiary is already in CDSP system.	8104 8100 8105 8251
Beneficiary Sex	• Mandatory field • Must be '1' or '2'. • Must pass SIR validation as outlined in Appendix C.	8104 8101 8105
Address Line 1	• Mandatory field.	8104
Address Line 2	• Not validated.	
Address Line 3	• Not validated.	
City	• Mandatory field.	8104
Province	• Mandatory if Country is Canada. • If Country Canada, must match code in Appendix "A", Province Codes.	8104 8101
Country	• Mandatory field. • Must be "001', '002' or '999'	8104 8101
Postal Code	• Mandatory if Country is Canada.	8104
Language	• Mandatory field. • Must be English or French.	8104 8101

6.4.3 Record Type "101-03" Record Component Layout – Contract Registration - Holder Information

Implementation Date – December 2008

Record Type "101"- Transaction Type "03" Contract Registration – Holder Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"101" – Contract Registration Information	
Transaction Type	X(2)	4-5	"03" – Holder Information	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	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)	36-50	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 CRA; 9 digits + X(2) + 4 digit reference number
Holder Given Name	X(30)	51-80		
Holder Surname or Holder Agency Name	X(60)	81-140		
Holder Type	X(1)	141-141	"1" – Individual (SIN) "2" – Agency (BN)	

Record Type "101"- Transaction Type "03" Contract Registration – Holder Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Holder Relationship	X(2)	142-143	'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	
Holder Date of Birth	X(8)	144-151		YYYYMMDD
Holder Sex	X(1)	152-152	'1' - Female '2' - Male	
Address Line 1	X(40)	153-192	Street name, number, and apartment.	
Address Line 2	X(40)	193-232	Street name, number, and apartment (cont'd).	
Address Line 3	X(40)	233-272	If Country = "002", contains "State, ZIP Code". If Country = "999" contains "Province equivalent, Postal Code, Country ".	
City	X(30)	273-302		
Province	X(2)	303-304	Refer to Appendix A.	If Country not Canada, Province ignored.
Country	X(3)	305-307	"001" – Canada "002" – USA "999" - Other country	
Postal Code	X(6)	308-313	Postal Code if Country is Canada	
Language	X(1)	314-314	'1'- English '2'- French	

Record Type "101"- Transaction Type "03" Contract Registration – Holder Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Filler	X(186)	315-500	Spaces	

6.4.3.1 Record Type "101-03" Validation Rules

The Holder Information record, type "101-03", is validated and error codes are generated for failures as outlined in the following table and notes:

Type "101 – 03" Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • BN of issuer must be identified in the CDSP system.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer. • Contract registration request is missing a component (101-01 or 101-02)	Severe error (3) Severe error (1) 8238
Holder SIN or Holder Agency BN	• Mandatory field. • Numerals (9) only. • The SIN or BN must be numerically valid. • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'. • When holder type = '2' (Agency), must be 15 characters in length.	8104 8101 8250 8105 8101
Holder Given Name	• Mandatory field if holder type is 'Individual'. • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'.	8104 8105
Holder Surname Or Holder Agency Name	• Mandatory field. • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'.	8104 8105

Type "101 – 03" Validation Rules		
Field	**Rule**	**Error Code(s)**
Holder Type	• Mandatory field. • Must be '1' (Individual) or '2' (Agency)	8104 8101
Holder Relationship	• Mandatory field. • Must be '01' through '09'	8104 8101
Holder Date of birth	• Mandatory field if holder type is 'Individual'. • Must be a valid date. • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'.	8104 8100 8105
Holder Sex	• Mandatory field if holder type is 'Individual'. • Must be '1' or '2'. • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'.	8104 8101 8105
Address Line 1	• Mandatory field.	8104
Address Line 2	• Not validated.	
Address Line 3	• Not validated.	
City	• Mandatory field.	8104
Province	• Mandatory if Country is Canada. • If Country Canada, must match code in Appendix "A", Province Codes.	8104 8101
Country	• Mandatory field. • Must be "001', '002' or '999'	8104 8101
Postal Code	• Mandatory if Country is Canada.	8104
Language	• Mandatory field. • Must be English or French.	8104 8101

6.5 Record Type "102" - Contract Update Information

Record type "102" is used by the issuer to update contract information. There are two (2) types of contract update transactions 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 Record Type "102-10" – Record Component Layout - Contract Updates – Close a Contract

Implementation Date – May 2009

Record Type "102"- Transaction Type "10" Close a Contract				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"102" – Contract Update	
Transaction Type	X(2)	4-5	"10" – Close a Contract	
Issuer BN	X(15)	6-20	Business Number of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	Issuer transaction number must not be reused to submit corrections.
Specimen Plan	X(7)	36-42		Assigned by CRA
Filler	X(3)	43-45	Spaces	
Contract	X(15)	46-60	Issuer's contract number.	
Closure Reason	X(2)	61-62	'01' - Death of beneficiary '02' – Loss of DTC '03' – Transfer '04' – Plan De-Registered '05' – Other	
Closure Reason Date	X(8)	63-70	Date related to closure reason	YYYYMMDD
Closure Date	X(8)	71-78	Date the contract was closed with the issuer.	
Filler	X(422)	79-500	Spaces	

6.5.1.1 Record Type "102-10" Validation Rules

The Close a Contract record, type "102-10", is validated and error codes are generated for failures as outlined in the following table and notes:

Type "102 – 10" Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • Issuer BN must be identified in the CDSP system.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for issuer.	Severe error (3) Severe error (1)
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be valid. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan.	8104 8102 8220 8222 8221
Contract	• Mandatory field. • Must be a contract that is Pending, Registered, or De-registered. • Contract must be associated to the specimen plan.	8104 8246 8235
Closure Reason	• Mandatory field. • Must be '01' through '05'.	8104 8101
Closure Reason Date	• Must be a valid date. • Mandatory if closure reason = '01' – Death of beneficiary	8100 8104

Type "102 – 10" Validation Rules		
Field	**Rule**	**Error Code(s)**
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 Record Type "102-11" – Record Component Layout - Contract Update – Rename a Contract

Implementation Date – May 2009

Record Type "102"- Transaction Type "11" Rename a Contract				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"102" – Contract Update	
Transaction Type	X(2)	4-5	"11" – Rename a Contract	
Issuer BN	X(15)	6-20	Business Number of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Filler	X(3)	43-45	Spaces	Filler
Contract	X(15)	46-60	Issuer's new contract number.	
Original Contract	X(15)	61-75	Issuer's original contract number.	
Rename Date	X(8)	76-83	Date the contract was renamed	YYYYMMDD
Filler	X(417)	84-500	Spaces	

6.5.2.1 Record Type "102-11" Validation Rules

The Rename a Contract record, type "102-11", is validated and error codes are generated for failures as outlined in the following table and notes:

Type "102 – 11" Validation Rules		
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 database.	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 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

Type "102 – 11" Validation Rules		
Field	**Rule**	**Error Code(s)**
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 Record Type "201-02" Record Component Layout – Update Beneficiary Information

Implementation Date – May 2009

Record Type "201"- Transaction Type "02" Update Beneficiary Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"201" – Beneficiary and Holder Updates	
Transaction Type	X(2)	4-5	"02" – Update Beneficiary information	
Issuer BN	X(15)	6-20	Business Number	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Beneficiary SIN	X(9)	36-44		
Beneficiary Given Name	X(30)	45-74		
Beneficiary Surname	X(30)	75-104		
Beneficiary Date of Birth	X(8)	105-112		YYYYMMDD
Beneficiary Sex	X(1)	113-113	'1' – Female '2' – Male	
Address Line 1	X(40)	114-153	Street name, number, and apartment.	

Record Type "201"- Transaction Type "02" Update Beneficiary Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Address Line 2	X(40)	154-193	Street name, number, and apartment(cont'd).	
Address Line 3	X(40)	194-233	If Country = "002", contains "State, ZIP Code". If Country = "999" contains "Province equivalent, Postal Code, Country ".	
City	X(30)	234-263		
Province	X(2)	264-265	Reference: Appendix A.	If Country not Canada, Province ignored.
Country	X(3)	266-268	"001" – Canada "002" – USA "999" - Other Country	
Postal Code	X(6)	269-274	Postal Code if Country is Canada	
Language	X(1)	275-275	'1'- English '2'- French	
Specimen Plan	X(7)	276-282		Assigned by CRA
Filler	X(3)	283-285	Spaces	
Contract	X(15)	286-300	Issuer's contract number	
Update Date	X(8)	301-308	Date the beneficiary information was updated with the issuer	
Filler	X(192)	309-500	Spaces	

6.6.1.1 Record Type "201-02" Validation Rules

The Update Beneficiary Information record, type "201-02", is validated and error codes are generated for failures as outlined in the following table and notes:

Type "201 – 02" Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • BN of issuer must be identified in the CDSP system.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must be numerically valid.. • Must pass SIR validation as outlined in Appendix C. • Must exist in the CDSP system.	8104 8101 8250 8105 8102
Beneficiary Given Name	• Mandatory field. • Must pass SIR validation as outlined in Appendix C.	8104 8105
Beneficiary Surname	• Mandatory field. • Must pass SIR validation as outlined in Appendix C.	8104 8105
Beneficiary Date of Birth	• Mandatory field. • Must be a valid date. • Must pass SIR validation as outlined in Appendix C. • Year of birth must match beneficiary already in CDSP system.	8104 8100 8105 8251
Beneficiary Sex	• Mandatory field • Must be '1' or '2'. • Must pass SIR validation as outlined in Appendix C.	8104 8101 8105

Type "201 – 02" Validation Rules		
Field	**Rule**	**Error Code(s)**
Address Line 1	• Mandatory field.	8104
Address Line 2	• Not validated.	
Address Line 3	• Not validated.	
City	• Mandatory field.	8104
Province	• Mandatory if Country is Canada. • If Country Canada, must match code in Appendix "A", Province Codes.	8104 8101
Country	• Mandatory field. • Must be '001', '002' or '999'	8104 8101
Postal Code	• Mandatory if Country is Canada.	8104
Language	• Mandatory field. • Must be '1' or '2'	8104 8101
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system. • Specimen plan must be valid. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan.	8104 8102 8220 8222 8221
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be associated to the beneficiary. • Contract must be registered.	8104 8235 8236 8241
Update Date	• Mandatory field. • Must be a valid date. • Date must be on or before the current reporting period end date. • Date must be on or after contract signature date. • Must be within the dates the issuer is eligible.	8104 8100 8201 8206 8207

6.6.2 Record Type "201-03" Record Component Layout – Update Holder Information

Implementation Date – May 2009

Record Type "201" - Transaction Type "03" Update Holder Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"201" – Beneficiary and Holder Updates	
Transaction Type	X(2)	4-5	"03" – Update Holder Information	
Issuer BN	X(15)	6-20	Business Number	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Holder SIN or BN	X(15)	36-50	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)	51-80		
Holder Surname or Holder Agency Name	X(60)	81-140		
Holder Type	X(1)	141-141	"1" – Individual (SIN) "2" – Agency (BN)	
Holder Relationship	X(2)	142-143	'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	

Record Type "201" - Transaction Type "03" Update Holder Information				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Holder Date of Birth	X(8)	144-151		YYYYMMDD
Holder Sex	X(1)	152-152	'1' – Female '2' - Male	
Address Line 1	X(40)	153-192	Street name, number and apartment.	
Address Line 2	X(40)	193-232	Street name, number, and apartment (cont'd).	
Address Line 3	X(40)	233-272	If Country = "002", contains "State, ZIP Code". If Country = "999" contains "Province equivalent, Postal Code, Country ".	
City	X(30)	273-302		
Province	X(2)	303-304	Refer to Appendix A.	If Country not Canada, Province ignored.
Country	X(3)	305-307	"001" – Canada "002" – USA "999" - Other country	
Postal Code	X(6)	308-313	Postal Code if Country is Canada	
Language	X(1)	314-314	'1'- English '2'- French	
Specimen Plan	X(7)	315-321		Assigned by CRA
Filler	X(3)	322-324	Spaces	
Contract	X(15)	325-339	Issuer's contract number	
Update Date	X(8)	340-347	Date the holder information was updated	
Filler	X(153)	348-500	Spaces	

6.6.2.1 Record Type "201-03" Validation Rules

The Update Holder Information record, type "201-03", is validated and error codes are generated for failures as outlined in the following table and notes:

Type "201 – 03" Validation Rules		
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
	• 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

Type "201 – 03" Validation Rules

Field	Rule	Error Code(s)
Holder Date of Birth	• Mandatory field if holder type is 'Individual'. • Must be a valid date. • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'.	8104 8100 8105
Holder Sex	• Mandatory field if holder type is 'Individual'. • Must be '1' or '2'. • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'.	8104 8101 8105
Address Line 1	• Mandatory field.	8104
Address Line 2	• Not validated.	
Address Line 3	• Not validated.	
City	• Mandatory field.	8104
Province	• Mandatory if Country is Canada. • If Country CAN, must match code in Appendix "A", Province Codes.	8104 8101
Country	• Mandatory field. • Must be "001', '002' or '999'	8104 8101
Postal Code	• Mandatory if Country is Canada.	8104
Language	• Mandatory field. • Must be English or French.	8104 8101
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system. • Specimen plan must be valid. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan	8104 8102 8220 8222 8221

Type "201 – 03" Validation Rules		
Field	**Rule**	**Error Code(s)**
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be currently associated to the holder. • Contract must be registered.	8104 8235 8237 8241
Update Date	• Mandatory field. • Must be a valid date. • Date must be on or before the current reporting period end date. • Date must be on or after contract signature date. • Must be between the dates the issuer is eligible.	8104 8100 8201 8206 8207

6.6.3 Record Type "201-13" Record Component Layout – Add Holder to Contract

Implementation Date – May 2009

Record Type "201"- Transaction Type "13" Add Holder to Contract				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"201" – Beneficiary and Holder Updates	
Transaction Type	X(2)	4-5	"13" – Add Holder	
Issuer BN	X(15)	6-20	Business Number	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Holder SIN or BN	X(15)	36-50	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

Record Type "201"- Transaction Type "13" Add Holder to Contract				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Holder Given Name	X(30)	51-80		
Holder Surname or Holder Agency Name	X(60)	81-140		
Holder Type	X(1)	141-141	"1" – Individual (SIN) "2" – Agency (BN)	
Holder Relationship	X(2)	142-143	'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	
Holder Date of Birth	X(8)	144-151		YYYYMMDD
Holder Sex	X(1)	152-152	'1' – Female '2' - Male	
Address Line 1	X(40)	153-192	Street name, number, and apartment.	
Address Line 2	X(40)	193-232	Street name, number, and apartment. (Cont'd)	
Address Line 3	X(40)	233-272	If Country = "002", contains "State, ZIP Code". If Country = "999" contains "Province equivalent, Postal Code, Country ".	
City	X(30)	273-302		
Province	X(2)	303-304	Refer to Appendix A.	If Country not Canada, Province ignored.
Country	X(3)	305-307	"001" – Canada "002" – USA "999" - Other country	

Record Type "201"- Transaction Type "13" Add Holder to Contract				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Postal Code	X(6)	308-313	Postal Code if Country is Canada	
Language	X(1)	314-314	'1'- English '2'- French	
Specimen Plan	X(7)	315-324		Assigned by CRA
Filler	X(3)	322-324	Spaces	Filler
Contract	X(15)	325-339	Issuer's contract number	
Add Date	X(8)	340-347	Date the Holder was added to the contract with the issuer	
Filler	X(153)	348-500	Spaces	

6.6.3.1 Record Type "201-13" Validation Rules

The Add Holder record, type "201-13", is validated and error codes are generated for failures as outlined in the following table and notes:

Type "201 – 13" Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • BN of issuer must be identified in the CDSP system.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)

Type "201 – 13" Validation Rules		
Field	**Rule**	**Error Code(s)**
Holder SIN Or Holder Agency BN	• Mandatory field. • Numerals (9) only. • The SIN or BN must be numerically valid. . • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'. • When holder type = '2' (Agency), must be 15 characters in length.	8104 8101 8250 8105 8101
Holder Given Name	• Mandatory field if holder type is 'Individual'. • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'.	8104 8105
Holder Surname Or Holder Agency Name	• Mandatory field. • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'.	8104 8105
Holder Type	• Mandatory field. • Must be '1' (Individual) or '2' (Agency)	8104 8101
Holder Relationship	• Mandatory field. • Must be '01' through '09'	8104 8101
Holder Date of Birth	• Mandatory field if holder type is 'Individual'. • Must be a valid date. • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'.	8104 8100 8105
Holder Sex	• Mandatory field if holder type is 'Individual'. • Must be a valid sex. • Must pass SIR validation as outlined in Appendix C, if holder type is 'Individual'.	8104 8101 8105
Address Line 1	• Mandatory field.	8104
Address Line 2	• Not validated.	
Address Line 3	• Not validated.	
City	• Mandatory field.	8104

Type "201 – 13" Validation Rules		
Field	**Rule**	**Error Code(s)**
Province	• Mandatory if Country is Canada. • If Country CAN, must match code in Appendix "A", Province Codes.	8104 8101
Country	• Mandatory field. • Must be "001', '002' or '999'	8104 8101
Postal Code	• Mandatory if Country is Canada.	8104
Language	• Mandatory field. • Must be English or French.	8104 8101
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system. • Specimen plan must be valid. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan.	8104 8102 8220 8222 8221
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be registered. • Must not be currently associated to the holder.	8104 8235 8241 8248
Add Date	• Mandatory field. • Must be a valid date. • Date must be on or before the current reporting period end date. • Date must be on or after contract signature date. • Must be between the dates the issuer is eligible	8104 8100 8201 8206 8207

6.6.4 Record Type "201-23" Record Component Layout – Remove Holder from Contract

Implementation Date – May 2009

Record Type "201"- Transaction Type "23" Remove Holder from Contract				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"201" – Beneficiary and Holder Updates	
Transaction Type	X(2)	4-5	"23" – Remove Holder	
Issuer BN	X(15)	6-20	Business Number	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Holder SIN or BN	X(15)	36-50		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)	51-57		Assigned by CRA
Filler	X(3)	58-60	Spaces	
Contract	X(15)	61-75	Issuer's contract number	
Removal Date	X(8)	76-83	Date the holder was removed with the issuer	
Filler	X(417)	84-500	Spaces	

6.6.4.1 Record Type "201-23" Validation Rules

The Remove Holder record, type "201-23", is validated and error codes are generated for failures as outlined in the following table and notes:

Type "201 – 23" Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • BN of issuer must be identified in the CDSP system.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)
Holder SIN Or Holder Agency BN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system. • Must not be the only active holder on the contract.	8104 8101 8102 8249
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system. • Specimen plan must be valid. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan.	8104 8102 8220 8222 8221
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be currently associated to the holder. • Contract must be registered.	8104 8235 8237 8241

Type "201 – 23" Validation Rules		
Field	**Rule**	**Error Code(s)**
Removal Date	• Mandatory field. • Must be a valid date. • Date must be on or before the current reporting period end date. • Date must be on or after contract signature date. • Must be between the dates the issuer is eligible.	8104 8100 8201 8206 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 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 Record Type "202-01" Record Component Layout – Add or Update Consent for Beneficiary

Implementation Date – January 2012

Record Type "202"- Transaction Type "01" Add or Update Consent for Beneficiary				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"202" – Consent for Beneficiary	
Transaction Type	X(2)	4-5	"01" – Add/Update Consent for Beneficiary	
Issuer BN	X(15)	6-20	Business Number	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57	Issuer contract number.	
Beneficiary SIN	X(9)	58-66		
Add Consent Date	X(8)	67-74	The date the add consent transaction was completed with the issuer.	YYYYMMDD
Consent SIN/BN	X(15)	75-89	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 CRA: 9 digits + X(2) + 4 digit reference number

Record Type "202"- Transaction Type "01" Add or Update Consent for Beneficiary				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Consent Given Name	X(30)	90-119	Given name of the Individual granting consent.	
Consent Surname/Agency	X(60)	120-179	Surname/Name of the Individual/Agency granting consent.	
Consent Type	X(1)	180-180	"1" – Individual (SIN) "2" – Agency (BN)	
Filler	X(320)	181-500	Spaces	

6.7.1.1 Record Type "202-01" Validation Rules

The Add/Update Consent for Beneficiary record, type "202-01", is validated and error codes are generated for failures as outlined in the following table and notes:

Type "202 – 01" Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • BN of issuer must be identified in the CDSP system.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid.	8104 8102 8222 8221 8220

Type "202 – 01" Validation Rules		
Field	**Rule**	**Error Code(s)**
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be associated to beneficiary. • Contract must not be nullified.	8104 8235 8236 8255
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system database.	8104 8101 8102
Add Consent Date	• Mandatory field. • Must be a valid date. • Date must be on or before the current reporting period end date. • Date must be within the dates the issuer is eligible. • Date must be on or after contract signature date. • When consent already exists, must be later than the last consent transaction date.	8104 8100 8201 8207 8206 8264
Consent SIN/BN	• Mandatory field. • First nine characters are numerals (9) only. • When consent type = "2" – Agency, must be 15 in length. • The SIN or BN must be numerically valid. . • Must not exist as an active holder on any contract of the reported beneficiary.	8104 8101 8101 8250 8265
Consent Given Name	• Mandatory field, if consent type = "1" – Individual.	8104
Consent Surname/Agency	• Mandatory field.	8104
Consent Type	• Mandatory field. • Value must be 1 or 2.	8104 8101

6.7.2 Record Type "202-02" Record Component Layout – Revoke Consent for Beneficiary

Implementation Date – January 2012

Record Type "202"- Transaction Type "02" Revoke Consent for Beneficiary				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"202" – Consent for Beneficiary	
Transaction Type	X(2)	4-5	"02" – Revoke Consent for Beneficiary	
Issuer BN	X(15)	6-20	Business Number	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57	Issuer's contract number	
Beneficiary SIN	X(9)	58-66		
Revoke Consent Date	X(8)	67-74	The date the revoke consent transaction was completed with the issuer.	YYYYMMDD
Consent SIN/BN	X(15)	75-89	The SIN/BN of the Individual/Agency revoking consent.	Must not be an active holder on the current contract.
Filler	X(411)	90-500	Spaces	

6.7.2.1 Record Type "202-02" Validation Rules

The Revoke Beneficiary Consent record, type "202-02", is validated and error codes are generated for failures as outlined in the following table and notes:

Type "202 – 02" Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)

Type "202 – 02" Validation Rules		
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
Specimen Plan	• Mandatory field.	8104
	• Specimen plan must exist in the CDSP system database.	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 database.	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
	• 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 bond payments. There are fourteen (14) types of financial transactions reported, "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" – Reverse Repayment of Grant and/or Bond, "20" – DAP, "21" – LDAP, "22" – Reverse DAP, "23" – Reverse LDAP, "30" – Education Savings Rollover and "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   Record Type "401-01" Record Component Layout – Financial Information – Contribution / Grant Request

Implementation Date – December 2008

Record Type "401-01"- Financial Transaction – Contribution / Grant Request				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"01" – Contribution	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	Issuer transaction number must not be reused to submit corrections.
Specimen Plan	X(7)	36-42		Assigned by CRA
Filler	X(3)	43-45	Spaces	
Contract	X(15)	46-60		
Beneficiary SIN	X(9)	61-69		
Contribution Date	X(8)	70-77	The date on which the financial business was conducted with the issuer.	YYYYMMDD

Record Type "401-01"- Financial Transaction – Contribution / Grant Request				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Contribution Amount	9(7).99	78-87	The amount of the contribution.	
Grant Requested	X(1)	88-88	"N" – No "Y" – Yes	If grant request flag is "N", no grant is awarded for the transaction.
Primary Caregiver SIN (1) or Agency BN (1)	X(15)	89-103	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)	104-133		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)	134-193		Specified only until the end of the month in which the beneficiary turns 18
Primary Caregiver Type (1)	X(1)	194-194	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)	195-209	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

Record Type "401-01"- Financial Transaction – Contribution / Grant Request				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Primary Caregiver Given Name (2)	X(30)	210-239		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)	240-299		Used only up until December 31 the year beneficiary turns 18
Primary Caregiver Type (2)	X(1)	300-300	1 – Individual (SIN) 2 – Agency (BN)	Used only up until December 31 the year beneficiary turns 18
Filler	X(200)	301-500	Spaces	

6.8.1.1 Record Type "401-01" Validation Rules

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

Type "401-01" Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • The issuer BN must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)

Type "401-01" Validation Rules		
Field	**Rule**	**Error Code(s)**
Specimen Plan	• Mandatory field.	8104
	• Specimen plan must exist in the CDSP system database.	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 database.	8102
Contribution Date	• Mandatory field.	8104
	• Must be a valid date.	8100
	• Date must be on or after Dec 1st , 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
	• Must be 'Y' or 'N'.	8101

Type "401-01" Validation Rules		
Field	**Rule**	**Error Code(s)**
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 8101
	• When PCG type = '2' (Agency), must be 15 characters in length.	
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 Record Type "401-02" Record Component Layout – Financial Information – Correction of Contribution / Grant Request

Implementation Date – May 2009

Record Type "401-02"- Financial Transaction – Correction of Contribution / Grant Request				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"02" – Contribution Correction	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	Issuer transaction number must not be reused to submit corrections.
Specimen Plan	X(7)	36-42		Assigned by CRA
Filler	X(3)	43-45	Spaces	
Contract	X(15)	46-60		
Beneficiary SIN	X(9)	61-69		
Contribution Date	X(8)	70-77	The date on which the contribution was originally made	YYYYMMDD
Contribution Amount	9(7).99	78-87	The correct amount of the contribution. Can be the same as the original contribution amount	
Grant Requested	X(1)	88-88	"N" – No "Y" – Yes	If grant request flag is "N", no grant is awarded for the transaction.

Record Type "401-02"- Financial Transaction – Correction of Contribution / Grant Request				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Primary Caregiver SIN (1) Or Agency BN (1)	X(15)	89-103	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)	104-133		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)	134-193		Specified only until the end of the month in which the beneficiary turns 18
Primary Caregiver Type (1)	X(1)	194-194	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)	195-209	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

Record Type "401-02"- Financial Transaction – Correction of Contribution / Grant Request				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Primary Caregiver Given Name (2)	X(30)	210-239		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)	240-299		Used only up until December 31 of the year in which the beneficiary turns 18
Primary Caregiver Type (2)	X(1)	300-300	1 – Individual (SIN) 2 – Agency (BN)	Used only up until December 31 of the year in which the beneficiary turns 18
Original Issuer BN	X(15)	301-315	BN of the Original issuer for the transaction to be corrected.	
Original Issuer Transaction Number	X(15)	316-330	Unique identifier used on the original transaction for which the correction has been submitted.	
Correction Date	X(8)	331-338	Date the correction was made for the contribution.	YYYYMMDD
Filler	X(162)	339-500	Spaces	

6.8.2.1 Record Type "401-02" Validation Rules

The Correction of Contribution and/or Grant Request transaction type "401-02" is validated and error codes are generated for failures as outlined in the following table and notes:

Type "401-02" - Validation Rules		
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 database.	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 database.	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 database.	8102

Type "401-02" - Validation Rules

Field	Rule	Error Code(s)
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' or 'N'	8101
	• Grant requested may only change from 'No' to '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
	• 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

Type "401-02" - Validation Rules		
Field	**Rule**	**Error Code(s)**
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 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
Original Issuer BN	• Mandatory field.	8104
	• Must be 15 characters.	8101
	• Must exist in the CDSP database.	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
	• A more recent correction transaction is already associated to the contribution.	8307

Type "401-02" - Validation Rules		
Field	**Rule**	**Error Code(s)**
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 Record Type "401-05" Record Component Layout – Financial Information – Bond Payment Request

Implementation Date – December 2008

Record Type "401-05"- Financial Transaction – Bond Payment Request				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"05" – Bond Request	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Filler	X(3)	43-45	Spaces	
Contract	X(15)	46-60		
Beneficiary SIN	X(9)	61-69		
Bond Request Date	X(8)	70-77	The date on which the bond was requested by the holder to the issuer.	YYYYMMDD

Record Type "401-05"- Financial Transaction – Bond Payment Request				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Primary Caregiver SIN (1) Or Agency BN (1)	X(15)	78-92	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)	93-122		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)	123-182		Specified only until the end of the month in which the beneficiary turns 18.
Primary Caregiver Type (1)	X(1)	183-183	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)	184-198	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)	199-228		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)	229-288		Used only up until December 31 of the year in which the beneficiary turns 18.

Record Type "401-05"- Financial Transaction – Bond Payment Request				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Primary Caregiver Type (2)	X(1)	289-289	1 – Individual (SIN) 2 – Agency (BN)	Used only up until December 31 of the year in which the beneficiary turns 18.
Filler	X(211)	290-500	Spaces	

6.8.3.1 Record Type "401-05" Validation Rules

The Bond Payment Request transaction type "401-05" is validated and error codes are generated for failures as outlined in the following table and notes:

Type "401-05" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • The issuer BN must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid.	8104 8102 8222 8221 8220
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be associated to the beneficiary. • Contract must not be nullified.	8104 8235 8236 8255

Type "401-05" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system database.	8104 8101 8102
Bond Request Date	• Mandatory field. • Must be a valid date. • Date must be on or after Dec 1st, 2008. • Date must be on or before the current reporting period end date. • Date must be on or after beneficiary's date of birth. • Date must be on or after contract signature date. • Date must be on or before December 31st of the year in which the beneficiary turns 49. • Must be within the dates the issuer is eligible.	8104 8100 8200 8201 8203 8206 8204 8207
Primary Caregiver SIN (1) Or Agency BN (1)	• Mandatory field until the end of the month in which the beneficiary turns 18. • When present, the first nine characters are numerals only • When present, the SIN or BN must be numerically valid. • When PCG type = '2' (Agency), must be 15 characters in length.	8104 8101 8250 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. • Must be '1' or '2'.	8104 8101

Type "401-05" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Primary Caregiver SIN (2) Or Agency BN (2)	• Mandatory field up until December 31 the year beneficiary turns 18. • When present, the first nine characters are numerals only. • When present, the SIN or BN must be numerically valid. • When PCG type = '2' (Agency), must be 15 characters in length.	8104 8101 8250 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. • Must be '1' or '2'.	8104 8101

6.8.4 Record Type "401-06" Record Component Layout – Financial Information – Stop Bond Payment Request

Implementation Date – December 2008

Record Type "401-06"- Financial Transaction – Stop Bond Payment Request				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"06" – Stop Bond Request	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Filler	X(3)	43-45	Spaces	
Contract	X(15)	46-60		

Record Type "401-06"- Financial Transaction – Stop Bond Payment Request				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Beneficiary SIN	X(9)	61-69		
Stop Request Date	X(8)	70-77	Date the stop request was made by the holder.	YYYYMMDD
Original Issuer BN	X(15)	78-92	Issuer BN reported on the transaction to be stopped	
Original Issuer Transaction Number	X(15)	93-107	Transaction number of the transaction to be stopped.	
Filler	X(393)	108-500	Spaces	

6.8.4.1 Record Type "401-06" Validation Rules

The Stop Bond Payment Request transaction type "401-06" is validated and error codes are generated for failures as outlined in the following table and notes:

Type "401-06" Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • The issuer BN must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid.	8104 8102 8222 8221 8220

Type "401-06" Validation Rules		
Field	**Rule**	**Error Code(s)**
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be associated to the beneficiary. • Contract must not be nullified.	8104 8235 8236 8255
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system database.	8104 8101 8102
Stop Request Date	• Mandatory field. • Must be a valid date. • Date must be on or before the current reporting period end date. • Must be within the dates the issuer is eligible • Must be on or after original bond request date	8104 8100 8201 8207 8208
Original Issuer BN	• Mandatory field. • The issuer BN must exist in the CDSP system database. • Must be 15 characters	8104 8102 8101
Original Issuer Transaction Number	• Mandatory field. • Original issuer must have previously reported the transaction to the CDSP system. • Original transaction must not have been in error. • Original transaction must not be stopped more than once • Original transaction must have been designated as the active request.	8104 8303 8301 8306 8305

6.8.5 Record Type "401-08" Record Component Layout - Financial Information – Retirement Savings Rollover

Implementation Date – July 2011

Record Type "401-08" Financial Transaction – Retirement Savings Rollover				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"08" – Retirement Savings Rollover	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
Retirement Savings Rollover Date	X(8)	67-74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Retirement Savings Rollover Amount	9(7).99	75-84	The amount of the Retirement Savings rollover.	
Primary Caregiver SIN Or Agency BN	X(15)	85-99	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

Record Type "401-08" Financial Transaction – Retirement Savings Rollover				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Primary Caregiver Given Name	X(30)	100-129		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)	130-189		Specified only until the end of the month in which the beneficiary turns 18
Primary Caregiver Type	X(1)	190-190	1 – Individual (SIN) 2 – Agency (BN)	Specified only until the end of the month in which the beneficiary turns 18
Filler	X(310)	191-500	Spaces	

6.8.5.1 Record Type "401-08" Validation Rules

The Retirement Savings Rollover transaction type "401-08" is validated and error codes are generated for failures as outlined in the following table and notes:

Type "401-08" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • The issuer BN must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer. • Original transaction and its reversal were found in the same processing period.	Severe error (3) Severe error (1) 8308

Type "401-08" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Specimen Plan	• Mandatory field.	8104
	• Specimen plan must exist in the CDSP system database.	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 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 database.	8102
Retirement Savings Rollover Date	• Mandatory field.	8104
	• Must be a valid date.	8100
	• Must be on or after July 1st 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 CRA to accept rollovers.	8263
Retirement Savings Rollover Amount	• Mandatory field.	8104
	• Numerals only.	8101
	• Amount must be greater than $0.	8106

Type "401-08" - Validation Rules		
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.	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 Record Type "401-09" Record Component Layout – Financial Information – Retirement Savings Rollover Reversal

Implementation Date – July 2011

Record Type "401-09" Financial Transaction – Retirement Savings Rollover Reversal				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"09" – Retirement Savings Rollover Reversal	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		

Record Type "401-09" Financial Transaction – Retirement Savings Rollover Reversal				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Beneficiary SIN	X(9)	58-66		
Retirement Savings Rollover Reversal Date	X(8)	67-74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Original Issuer BN	X(15)	75-89	Issuer BN reported on the transaction to be reversed.	
Original Issuer Transaction Number	X(15)	90-104	Transaction number of the transaction to be reversed.	
Filler	X(396)	105-500	Spaces	

6.8.6.1 Record Type "401-09" Validation Rules

The Retirement Savings Rollover Reversal transaction type "401-09" is validated and error codes are generated for failures as outlined in the following table and notes:

Type "401-09" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • The issuer BN must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)

Type "401-09" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Specimen Plan	• Mandatory field.	8104
	• Specimen plan must exist in the CDSP system database.	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 database.	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

Type "401-09" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Original Issuer Transaction Number	• Mandatory field. • Original issuer must have previously reported the transaction to the CDSP system. • Original transaction and its reversal were found in the same processing period. • Error in original transaction, current transaction cannot be processed. • Original transaction must not already have been reversed. • Must not be more than one reversal for the same transaction within the current processing period.	8104 8303 8308 8301 8258 8259

6.8.7   Record Type "401-10" Record Component Layout – Financial Information – Repayment of Grant and/or Bond

Implementation Date – May 2010

Record Type "401-10"- Financial Transaction – Repayment of Grant and/or Bond				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"10" –Repayment	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
Repayment Date	X(8)	67-74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Grant Repayment Amount	9(7).99	75-84	The amount of grant to be repaid.	

Record Type "401-10"- Financial Transaction – Repayment of Grant and/or Bond				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Bond Repayment Amount	9(7).99	85-94	The amount of bond to be repaid.	
Grant Termination Adjustment Amount	9(7).99	95-104	The amount of the grant termination adjustment.	
Bond Termination Adjustment Amount	9(7).99	105-114	The amount of the bond termination adjustment.	
Repayment Reason	X(2)	115-116	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)	117-500	Spaces	

6.8.7.1 Record Type "401-10" Validation Rules

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

Type "401-10" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • Must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102

Type "401-10" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer. • Sum of all amounts reported must be between 0.01 and 9,999,999.99	Severe error (3) Severe error (1) 8110
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid.	8104 8102 8222 8221 8220
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be associated to the beneficiary. • Contract must not be nullified.	8104 8256 8236 8255
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system database.	8104 8101 8102
Repayment Date	• Mandatory field. • Must be a valid date. • Date must be on or after Dec 1st, 2008. • Date must be within the dates the issuer is eligible. • Date must be on or before the current reporting period end date. • Date must be on or after beneficiary's date of birth. • Date must be on or after contract signature date.	8104 8100 8200 8207 8201 8203 8206

Type "401-10" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Grant Repayment Amount	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0. • Amount is greater than $0, grant must have been paid.	8104 8101 8108 8111
Bond Repayment Amount	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0. • Amount is greater than $0, bond must have been paid.	8104 8101 8108 8112
Grant Termination Adjustment Amount	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0. • Amount is greater than $0, grant must have been paid.	8104 8101 8108 8111
Bond Termination Adjustment Amount	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0. • Amount is greater than $0, bond must have been paid.	8104 8101 8108 8112
Repayment Reason	• Mandatory field • Must be a valid repayment reason	8104 8101

6.8.8 Record Type "401-11" Record Component Layout – Financial Information – Reverse Repayment of Grant and/or Bond

Implementation Date – May 2010

Record Type "401-11"- Financial Transaction – Reverse Repayment of Grant and/or Bond				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"11" – Repayment Reversal	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
Repayment Reversal Date	X(8)	67-74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Original Issuer BN	X(15)	75-89	Issuer BN reported on the transaction to be reversed.	
Original Issuer Transaction Number	X(15)	90-104	Transaction number of the transaction to be reversed.	

Record Type "401-11"- Financial Transaction – Reverse Repayment of Grant and/or Bond				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Reverse Repayment Reason	X(2)	105-106	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	
Filler	X(394)	107-500	Spaces	

6.8.8.1 Record Type "401-11" Validation Rules

The Reverse Repayment of Grant and/or Bond transaction type "401-11" is validated and error codes are generated for failures as outlined in the following table:

Type "401-11" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • Must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)

Type "401-11" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Specimen Plan	• Mandatory field.	8104
	• Specimen plan must exist in the CDSP system database.	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 database.	8102
Reverse Repayment Date	• Mandatory field.	8104
	• Must be a valid date.	8100
	• Date must be on or after Dec 1st, 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
	• Must exist in the CDSP system	8102

Type "401-11" - Validation Rules		
Field	**Rule**	**Error Code(s)**
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 Record Type "401-20" Record Component Layout – Financial Information – DAP

Implementation Date – May 2010

Record Type "401-20"- Financial Transaction – DAP				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"20" – DAP	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
DAP Date	X(8)	67-74	The date on which the financial business was conducted with the issuer.	YYYYMMDD

Record Type "401-20"- Financial Transaction – DAP				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Contribution Portion of the Non-Taxable Formula	9(7).99	75-84	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	85-94	Amount of CDS grant included in the DAP. Refer to Appendix D.	Grant will not be included in DAP transactions before 2019.
Bond Portion of the DAP	9(7).99	95-104	Amount of CDS bond included in the DAP. Refer to Appendix D.	Bond will not be included in DAP transactions before 2019.
Non Taxable Portion of the DAP	9(7).99	105-114	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	115-124	The total DAP amount	
DAP Retirement Savings Rollover Amount	9(7).99	125-134	**Discontinued**	
Filler	X(366)	135-500	Spaces	

6.8.9.1 Record Type "401-20" Validation Rules

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

Type "401-20" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)

Type "401-20" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Issuer BN	• Mandatory field. • Must be 15 characters. • Must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid.	8104 8102 8222 8221 8220
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be associated to the beneficiary. • Contract must not be nullified.	8104 8256 8236 8255
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system database.	8104 8101 8102
DAP Date	• Mandatory field. • Must be a valid date. • Date must be on or after Dec 1st, 2008. • Date must be within the dates the issuer is eligible. • Date must be on or before the current reporting period end date. • Date must be on or after beneficiary's date of birth. • Date must be on or after contract signature date.	8104 8100 8200 8207 8201 8203 8206

Type "401-20" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Contribution Portion of the Non-Taxable Formula	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0.	8104 8101 8108
Grant Portion of the DAP	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0.	8104 8101 8108
Bond Portion of the DAP	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0.	8104 8101 8108
Non Taxable Portion of the DAP	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0.	8104 8101 8108
Total DAP Amount	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0.	8104 8101 8108
DAP Retirement Savings Rollover Amount	• **Discontinued**	

6.8.10 Record Type "401-21" Record Component Layout – Financial Information – LDAP

Implementation Date – May 2010

Record Type "401-21"- Financial Transaction – LDAP				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"21" – LDAP	
Issuer BN	X(15)	6-20	BN of issuer	

Record Type "401-21"- Financial Transaction – LDAP				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
LDAP Date	X(8)	67-74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Contribution Portion of the Non-Taxable Formula	9(7).99	75-84	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	85-94	Amount of CDS grant included in the LDAP. Refer to Appendix D.	Grant not included in DAP transactions before2019.
Bond Portion of the LDAP	9(7).99	95-104	Amount of CDS bond included in the LDAP. Refer to Appendix D.	Bond not included in DAP transactions before 2019.
Non Taxable Portion of the LDAP	9(7).99	105-114	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	115-124	The total LDAP amount	
LDAP Retirement Savings Rollover Amount	9(7).99	125-134	**Discontinued**	
Filler	X(366)	135-500	Spaces	

6.8.10.1   Record Type "401-21" Validation Rules

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

Type "401-21" - Validation Rules		
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 database.	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 database.	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 database.	8102

Type "401-21" - Validation Rules		
Field	**Rule**	**Error Code(s)**
LDAP Date	• Mandatory field.	8104
	• Must be a valid date.	8100
	• Date must be on or after Dec 1st, 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
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**	

6.8.11 Record Type "401-22" Record Component Layout – Financial Information – DAP Reversal

Implementation Date – December 2010

Record Type "401-22"- Financial Transaction – DAP Reversal				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"22" – DAP Reversal	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
DAP Reversal Date	X(8)	67-74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Original Issuer BN	X(15)	75-89	Issuer BN reported on the transaction to be reversed.	
Original Issuer Transaction Number	X(15)	90-104	Transaction number of the transaction to be reversed.	
DAP Reversal Reason	X(2)	105-106	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.	
Filler	X(394)	107-500	Spaces	

6.8.11.1   Record Type "401-22" DAP Reversal Validation Rules

The DAP Reversal transaction type "401-22" is validated and error codes are generated for failures as outlined in the following table:

Type "401-22" - Validation Rules		
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 database.	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 database.	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 database.	8102

Type "401-22" - Validation Rules		
Field	**Rule**	**Error Code(s)**
DAP Reversal Date	• Mandatory field.	8104
	• Must be a valid date.	8100
	• Date must be on or after Dec 1st, 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 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 Record Type "401-23" Record Component Layout – Financial Information – LDAP Reversal

Implementation Date – December 2010

Record Type "401-23"- Financial Transaction – LDAP Reversal				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"23" – LDAP Reversal	
Issuer BN	X(15)	6-20	BN of issuer	

Record Type "401-23"- Financial Transaction – LDAP Reversal				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
LDAP Reversal Date	X(8)	67-74	The date on which the financial business was conducted with issuer.	YYYYMMDD
Original Issuer BN	X(15)	75-89	Issuer BN reported on the transaction to be reversed.	
Original Issuer Transaction Number	X(15)	90-104	Transaction number of the transaction to be reversed.	
LDAP Reversal Reason	X(2)	105-106	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.	
Filler	X(394)	107-500	Spaces	

6.8.12.1   Record Type "401-23" Validation Rules

The LDAP Reversal transaction type "401-23" is validated and error codes are generated for failures as outlined in the following table:

Type "401-23" - Validation Rules		
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 database.	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 database.	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 database.	8102

Type "401-23" - Validation Rules		
Field	**Rule**	**Error Code(s)**
LDAP Reversal Date	• Mandatory field.	8104
	• Must be a valid date.	8100
	• Date must be on or after Dec 1st, 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
	• 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 Record Type "401-30" Record Component Layout – Financial Information – Education Savings Rollover

Implementation Date – January 2014

Record Type "401-30" Financial Transaction – Education Savings Rollover				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"30" – Education Savings Rollover	
Issuer BN	X(15)	6-20	BN of issuer	

Record Type "401-30" Financial Transaction – Education Savings Rollover				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
Education Savings Rollover Date	X(8)	67-74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Education Savings Rollover Amount	9(7).99	75-84	The amount of the Education Savings Rollover.	
Primary Caregiver SIN Or Agency BN	X(15)	85-99	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)	100-129		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)	130-189		Specified only until the end of the month in which the beneficiary turns 18

Record Type "401-30" Financial Transaction – Education Savings Rollover				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Primary Caregiver Type	X(1)	190-190	1 – Individual (SIN) 2 – Agency (BN)	Specified only until the end of the month in which the beneficiary turns 18
Filler	X(310)	191-500	Spaces	

6.8.13.1   Record Type "401-30" Validation Rules

The Education Savings Rollover transaction type "401-30" is validated and error codes are generated for failures as outlined in the following table and notes:

Type "401-30" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • The issuer BN must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer. • Original transaction and its reversal were found in the same processing period.	Severe error (3) Severe error (1) 8308
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid. • Must be designated by CRA to accept rollovers.	8104 8102 8222 8221 8220 8262

Type "401-30" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be associated to the beneficiary. • Contract must not be nullified.	8104 8235 8236 8255
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system database.	8104 8101 8102
Education Savings Rollover Date	• Mandatory field. • Valid date. • Must be on or after January 1st 2014 • Date must be within the dates the issuer is eligible. • Date must be on or before the current reporting period end date. • Date must be on or after beneficiary's date of birth. • Date must be on or after contract signature date. • Must be within the date range the specimen plan is designated by CRA to accept rollovers.	8104 8100 8312 8207 8201 8203 8206 8263
Education Savings Rollover Amount	• Mandatory field. • Numerals only. • Amount must be greater than $0.	8104 8101 8106
Primary Caregiver SIN Or Agency BN	• Mandatory field until the end of the month in which the beneficiary turns 18. • When present, the first nine characters are numerals only. • When present, the SIN or BN must be numerically valid. • When PCG type = '2' (Agency), must be 15 characters in length.	8104 8101 8250 8101
Primary Caregiver Given Name	• Mandatory if PCG is present and the PCG type = '1' - Individual.	8104

Type "401-30" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Primary Caregiver Surname Or Primary Caregiver Agency Name	• Mandatory if PCG is present.	8104
Primary Caregiver Type	• Mandatory if PCG is present. • Must be '1' or '2.'	8104 8101

6.8.14 Record Type "401-31" Record Component Layout – Financial Information – Education Savings Rollover Reversal

Implementation Date – January 2014

Record Type "401-31" Financial Transaction – Education Savings Rollover Reversal				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"401" – Financial Transaction	
Transaction Type	X(2)	4-5	"31" – Education Savings Rollover Reversal	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
Education Savings Rollover Reversal Date	X(8)	67-74	The date on which the financial business was conducted with the issuer.	YYYYMMDD
Original Issuer BN	X(15)	75-89	Issuer BN reported on the transaction to be reversed.	
Original Issuer Transaction Number	X(15)	90-104	Transaction number of the transaction to be reversed.	

Record Type "401-31" Financial Transaction – Education Savings Rollover Reversal				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Filler	X(396)	105-500	Spaces	

6.8.14.1   Record Type "401-31" Validation Rules

The Education Savings Rollover Reversal transaction type "401-31" is validated and error codes are generated for failures as outlined in the following table and notes:

Type "401-31" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • The issuer BN must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)
Specimen plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid.	8104 8102 8222 8221 8220
Contract	• Mandatory field. • Contract must be associated to the spec plan • Must be associated to the beneficiary • Contract must not be nullified	8104 8256 8236 8255

Type "401-31" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Beneficiary SIN	• Mandatory field.	8104
	• Numerals (9) only.	8101
	• Must exist in the CDSP system database.	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 four (4) election types reported: "01" Episodic DTC Election; "02" Episodic DTC Election Reversal; "03" SDSP Election; "04" SDSP Election Reversal.

PURPOSE: These transactions are reported in order to establish a record of Episodic DTC and 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 grant and bond will be paid into the plan for the duration of the election.

6.9.1 Record Type "501-01" Record Component Layout – Episodic DTC Election

Implementation Date – January 2014

Record Type "501-01" – Episodic DTC Election				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"501" – Election	
Transaction Type	X(2)	4-5	"01" – Episodic DTC Election	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
Certification Date	X(8)	67-74	Medical Doctor certification date.	YYYYMMDD
Episodic DTC Election Transaction Date	(8)	75-82	The date on which the transaction was conducted with the issuer.	YYYYMMDD
Filler	X(418)	83-500	Spaces	

6.9.1.1 Record Type "501-01" Validation Rules

The Episodic DTC Election transaction type "501-01" is validated and error codes are generated for failures as outlined in the following table and notes:

Type "501-01" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • The issuer BN must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer. • Original transaction and its reversal were found in the same processing period.	Severe error (3) Severe error (1) 8308
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid.	8104 8102 8222 8221 8220
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be associated to the beneficiary. • Contract must not be nullified.	8104 8235 8236 8255
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system database.	8104 8101 8102

Type "501-01" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Certification 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
	• Date must be on or after contract signature date.	8206
	• 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.	8310
	• The resulting Episodic DTC election period must not overlap with an existing Episodic DTC election period for the same contract.	8311
Episodic DTC Election Transaction Date	• Mandatory field.	8104
	• Valid date.	8100
	• Date must be on or after the Certification Date.	8309

6.9.2 Record Type "501-02" Record Component Layout – Episodic DTC Election Reversal

Implementation Date – January 2014

Record Type "501-02" – Episodic DTC Election Reversal				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"501" – Election	
Transaction Type	X(2)	4-5	"02" – Episodic DTC Election Reversal	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		

Record Type "501-02" – Episodic DTC Election Reversal				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Beneficiary SIN	X(9)	58-66		
Episodic DTC Election Reversal Transaction Date	X(8)	67-74	The date on which the transaction was conducted with the issuer.	YYYYMMDD
Original Issuer BN	X(15)	75-89	Issuer BN reported on the transaction to be reversed.	
Original Issuer Transaction Number	X(15)	90-104	Transaction number of the transaction to be reversed.	
Filler	X(396)	105-500	Spaces	

6.9.2.1 Record Type "501-02" Validation Rules

The "Episodic DTC Election Reversal" transaction type "501-02" is validated and error codes are generated for failures as outlined in the following table and notes:

Type "501-02" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • The issuer BN must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)

Type "501-02" - Validation Rules

Field	Rule	Error Code(s)
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid.	8104 8102 8222 8221 8220
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Must be associated to the beneficiary. • Contract must not be nullified.	8104 8235 8236 8255
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system database.	8104 8101 8102
Episodic DTC Election Reversal Transaction Date	• Mandatory field. • Valid date. • Date must be within the dates the issuer is eligible. • Date must be on or before the current reporting period end date. • Must be on or after original Episodic DTC Election Transaction Date.	8104 8100 8207 8201 8300
Original Issuer BN	• Mandatory field. • Must exist in the CDSP system.	8104 8102

Type "501-02" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Original Issuer Transaction Number	• Mandatory field. • Original issuer must have previously reported the transaction to the CDSP system. • Original transaction must not have been in error • Original transaction must not already have been reversed. • Must not be more than one reversal for the same transaction within the current processing period. • Original transaction and its reversal were found in the same processing period.	8104 8303 8301 8258 8259 8308

6.9.3   Record Type "501-03" Record Component Layout – SDSP Election

Implementation Date – January 2014

Record Type "501-03" – SDSP Election				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"501" – Election	
Transaction Type	X(2)	4-5	"03" – SDSP Election	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
SDSP Election Transaction Date	X(8)	67-74	The date on which the transaction was conducted with the issuer.	YYYYMMDD
Filler	X(426)	75-500	Spaces	

6.9.3.1 Record Type "501-03" Validation Rules

The SDSP Election transaction type "501-03" is validated and error codes are generated for failures as outlined in the following table and notes:

Type "501-03" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • The issuer BN must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer. • Original transaction and its reversals were found in the same processing period.	Severe error (3) Severe error (1) 8308
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid.	8104 8102 8222 8221 8220
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be associated to the beneficiary. • Contract must not be nullified.	8104 8235 8236 8255
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system database.	8104 8101 8102

Type "501-03" - Validation Rules		
Field	**Rule**	**Error Code(s)**
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
	• Date must be on or after contract signature date.	8206

6.9.4   Record Type "501-04" Record Component Layout – SDSP Election Reversal

Implementation Date – January 2014

Record Type "501-04" – SDSP Election Reversal				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"501" – Election	
Transaction Type	X(2)	4-5	"04" – SDSP Election Reversal	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57		
Beneficiary SIN	X(9)	58-66		
SDSP Election Reversal Transaction Date	X(8)	67-74	The date on which the transaction was conducted with the issuer.	YYYYMMDD
Original Issuer BN	X(15)	75-89	Issuer BN reported on the transaction to be reversed.	
Original Issuer Transaction Number	X(15)	90-104	Transaction number of the transaction to be reversed.	

Record Type "501-04" – SDSP Election Reversal				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Filler	X(396)	105-500	Spaces	

6.9.4.1 Record Type "501-04" Validation Rules

The SDSP Election Reversal transaction type "501-04" is validated and error codes are generated for failures as outlined in the following table and notes:

Type "501-04" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • The issuer BN must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid.	8104 8102 8222 8221 8220
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be associated to the beneficiary. • Contract must not be nullified.	8104 8235 8236 8255

Type "501-04" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system database.	8104 8101 8102
SDSP Election Reversal Transaction Date	• Mandatory field. • Valid date. • Date must be within the dates the issuer is eligible. • Date must be on or before the current reporting period end date. • Must be on or after original SDSP Election Transaction date.	8104 8100 8207 8201 8300
Original Issuer BN	• Mandatory field. • Must exist in the CDSP system	8104 8102
Original Issuer Transaction Number	• Mandatory field. • Original issuer must have previously reported the transaction to the CDSP system. • Original transaction must not have been in error. • Original transaction must not already have been reversed. • Must not be more than one reversal for the same transaction within the current processing period. • Original transaction and its reversal were found in the same processing period.	8104 8303 8301 8258 8259 8308

6.10 Record Type "701" – Reporting Transactions

Record type 701 is used by the issuer to meet the reporting requirements of the RSDP program. 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 Record Type "701-01" Record Component Layout – Reporting Information - Monthly Reporting of FMV

Implementation Date – June 2010

Record Type "701-01"- Monthly Reporting Transaction – FMV				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"701" – Financial Transaction	
Transaction Type	X(2)	4-5	"01" – Monthly reporting of FMV	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57	Issuer's contract number.	
Beneficiary SIN	X(9)	58-66		
Reporting Date	X(8)	67-74	Date on which the financial data was reported by the issuer.	YYYYMMDD
FMV Amount	9(7).99	75-84	Fair Market Value of contract.	
Filler	X(416)	85-500	Spaces	

6.10.1.1 Record Type "701-01" Validation Rules

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

Type "701-01" - Validation Rules		
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 database.	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 database.	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 be registered.	8241
Beneficiary SIN	• Mandatory field.	8104
	• Numerals (9) only.	8101
	• Must exist in the CDSP system database.	8102

Type "701-01" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Reporting Date	• Mandatory field. • Must be a valid date. • Date must be on or after Dec 1st, 2008. • Date must be within the dates the issuer is eligible. • Date must be on or before the current reporting period end date. • Date must be on or after beneficiary's date of birth. • Date must be on or after contract signature date.	8104 8100 8200 8207 8201 8203 8206
FMV Amount	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0.	8104 8101 8108

6.10.2 Record Type "701-02" Record Component Layout – Transfer Reporting of FMV and Earnings Amounts

Implementation Date – June 2010

Record Type "701-02"- Reporting Transfer Information Transaction				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"701" – Financial Transaction	
Transaction Type	X(2)	4-5	"02" – Transfer reporting of FMV and Earnings	
Issuer BN	X(15)	6-20	BN of issuer	
Issuer Transaction Number	X(15)	21-35	Unique identifier assigned to each transaction by the issuer.	
Specimen Plan	X(7)	36-42		Assigned by CRA
Contract	X(15)	43-57	Issuer's contract number.	
Beneficiary SIN	X(9)	58-66		
Reporting Date	X(8)	67-74	Date on which the financial data was reported by the issuer.	YYYYMMDD

Record Type "701-02"- Reporting Transfer Information Transaction				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
FMV Amount	9(7).99	75-84	Fair Market Value of contract.	
Earnings	9(7).99	85-94	Amount of Interest Earned	
Filler	X(406)	95-500	Spaces	

6.10.2.1   Record Type "701-02" Validation Rules

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

Type "701-02" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• Mandatory field.	Severe error (2)
Transaction Type	• Mandatory field. • The transaction type must be valid for the record type.	Severe error (2) Severe error (2)
Issuer BN	• Mandatory field. • Must be 15 characters. • Must exist in the CDSP system database.	Severe error (4) Severe error (4) 8102
Issuer Transaction Number	• Mandatory field. • The issuer transaction number must be unique for each issuer.	Severe error (3) Severe error (1)
Specimen Plan	• Mandatory field. • Specimen plan must exist in the CDSP system database. • Specimen plan must be associated with the issuer. • Agent must be authorized to send data for the specimen plan. • Specimen plan must be valid.	8104 8102 8222 8221 8220
Contract	• Mandatory field. • Contract must be associated to the specimen plan. • Contract must be associated to the beneficiary. • Contract must have a status of Registered or closed	8104 8256 8236 8260

Type "701-02" - Validation Rules		
Field	**Rule**	**Error Code(s)**
Beneficiary SIN	• Mandatory field. • Numerals (9) only. • Must exist in the CDSP system database.	8104 8101 8102
Reporting Date	• Mandatory field. • Must be a valid date. • Date must be on or after Dec 1st, 2008. • Date must be within the dates the issuer is eligible. • Date must be on or before the current reporting period end date. • Date must be on or after beneficiary's date of birth. • Date must be on or after contract signature date.	8104 8100 8200 8207 8201 8203 8206
FMV Amount	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0.	8104 8101 8108
Earnings	• Mandatory field. • Numerals only. • Amount must be greater than or equal to $0.	8104 8101 8108

7 Error File

Error files advise the authorized agent that an error is present in a transaction record or that a record or file is rejected and must be corrected and resubmitted. If an error is detected, either a type "801" transaction error record or a type "851" transaction severe error record 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.

Record Type "801" – Errors				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"801" – Error.	
Issuer's Transaction Date	X(8)	4-11	Date of Transaction as reported by issuer.	YYYYMMDD
Issuer Transaction Number	X(15)	12-26	Present when Transaction Error, not for File Error.	
Issuer BN	X(15)	27-41	Present when Transaction Error, not for File Error.	
Field Name	X(30)	42-71	Field name where error occurred.	

Record Type "801" – Errors				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Error Code	X(4)	72-75	Refer to Appendix A, Transaction Error Codes.	
SIN Issue	X(1)	76-76	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)	77-77	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)	78-78	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)	79-79	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)	80-80	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)	81-500		

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 Error

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.

Record Type "851"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"851" – Severe Error.	
Severe Error Code	X(1)	4-4	Refer to Appendix A Severe Error Codes.	
Transaction Data	X(496)	5-500	Original record as received by the CDSP system.	

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 type "901" transaction.

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.

Record Type "901"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"901" - Financial Transaction, non-Financial Transaction.	
Issuer BN	X(15)	4-18	BN of the current issuer of the specimen plan.	
Transaction Number	X(15)	19-33	As reported by the issuer. Or As assigned by CDSP system when transaction is initiated by the CDSP system.	
Grant Amount	9(9).99	34-45	Gives the amount by which the grant balance changed due to successful processing of a financial transaction.	Zero filled for no grant change or non-financial transaction.
Bond Amount	9(9).99	46-57	Gives the amount by which the bond balance changed due to successful processing of a financial transaction.	Zero filled for no bond change or non-financial transaction.
Date of Payment	X(8)	58-65	Date the CDSP system paid the grant or bond.	Date that is to be used to determine AHA.

Record Type "901"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Refusal Reason or Retirement Savings, Education Savings Rollover Issue	X(2)	66-67	Indicates a Retirement Savings or Education Savings Rollover Issue or why full grant or bond not paid. See Appendix A.	Blank if not a contribution, bond request or RDSP rollover.
Transaction Origin	X(2)	68-69	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	See Note at end of table.

Record Type "901"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Original Issuer BN	X(15)	70-84	Issuer BN under which the issuer transaction number was reported.	
Payment Requisitioned	X(1)	85-85	Indicates whether Payment Amount is affected. 'Y' – Yes 'N' – No	
Specimen Plan	X(7)	86-92		
Filler	X(3)	93-95	Spaces	
Contract Number	X(15)	96-110		
CDSP system Date	X(8)	111-118	Date on which the CDSP system initiated a transaction or notification.	Blank if Transaction Origin <> '03' or '05'.
CDSP system SIN	X(9)	119-127	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 program 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.

Record Type "921"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"921" – SIN Usability.	
Issuer BN	X(15)	4-18	BN of the current issuer of the specimen plan/contract associated to the SIN.	
Transaction Date	X(8)	19-26	Date the record was written to this file.	YYYYMMDD
SIN	X(9)	27-35	Beneficiary or holder SIN.	
SIN Issue	X(1)	36	1 - SIN is not usable 2 - SIN is usable 3 - Linked SIN	

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 Episodic DTC and SDSP elections. Record type "951" relates 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 "952" communicates Episodic DTC elections established in the current period or modified from earlier periods. Similarly, 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";

- Episodic DTC Election records – type "952";

- 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 Episodic DTC elections as well as 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.

Record Type "951"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"951" – Contract Status.	
Issuer BN	X(15)	4-18	BN of issuer	
Specimen Plan	X(7)	19-25		Assigned by CRA
Filler	X(3)	26-28		
Contract	X(15)	29-43		

Record Type "951"

Data Element Name	Type Size	Trxn Posn	Description	Notes
Current Contract Status	X(2)	44-45	'01' Pending '02' Registration confirmed '03' De-Registered '04' Nullified '05' Closed '99' Rejected	
Contract Information passes transaction validation	X(1)	46-46	'Y' = Yes 'N' = No	
Contract information passes 60 day rule	X(1)	47-47	Discontinued	
Contract information contains Minimum Information Requirements	X(1)	48-48	'Y' = Yes 'N' = No Blank = Not evaluated.	
Beneficiary SIN passes Identity Validation at SIR	X(1)	49-49	'Y' = Yes 'N' = No Blank = Not evaluated.	
Holder(s) SIN passes Identity Validation at SIR	X(1)	50-50	'Y' = Yes 'N' = No Blank = Not evaluated.	
Current contract is Waiting for a Transfer to occur	X(1)	51-51	'Y' = Yes 'N' = No Blank = Not evaluated.	
Beneficiary Passes Residency validation at Contract Signature Date	X(1)	52-52	'Y' = Yes 'N' = No Blank = Not evaluated.	
Beneficiary Passes DTC eligibility validation at Contract Signature Date	X(1)	53-53	'Y' = Yes 'N' = No Blank = Not evaluated.	

Record Type "951"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Beneficiary SIN is Usable at Contract Signature Date	X(1)	54-54	'Y' = Yes 'N' = No Blank = Not evaluated.	
Holder(s) SIN is Usable at Contract Signature Date	X(1)	55-55	'Y' = Yes 'N' = No Blank = Not evaluated.	
Remaining Balance on Contract	X(1)	56-56	'Y' = Yes 'N' = No Blank = Not evaluated.	Reported on closed contracts.
Current Reason for Change of Contract Status	X(2)	57-58	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.	
Current Transfer Status	X(1)	59-59	Blank – No transfer action 1 – Awaiting Transfer 2 – Transfer cancelled 3 – Transfer resolved.	
Current Residency Eligibility Of Beneficiary	X(1)	60-60	'Y' = Yes 'N' = No 'U' = Undetermined Blank = Not evaluated.	
Current DTC Eligibility Of Beneficiary	X(1)	61-61	'Y' = Yes 'N' = No 'U' = Undetermined Blank = Not evaluated.	
Current beneficiary SIN Usability	X(1)	62-62	'Y' = Yes 'N' = No Blank = Not evaluated.	
Current Holder(s) SIN Usability	X(1)	63-63	'Y' = Yes 'N' = No Blank = Not evaluated.	

Record Type "951"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Contract Registration – Retirement Savings Rollover Compliant	X(1)	64-64	'Y' = Yes 'N' = No Blank = Not evaluated.	Applicable only in a transfer situation.
Contract Registration – Education Savings Rollover Compliant	X(1)	65-65	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 "952" – Episodic DTC Election

Record type "952" relates to the authorized agent cases of new or updated DTC Episodic Election periods established in the CDSP system.

Implementation Date – January 2014

Record Type "952"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	'952' - Episodic DTC Election	
Issuer BN	X(15)	4-18	BN of issuer	
Issuer Transaction Number	X(15)	19-33	Unique identifier assigned to each transaction by the issuer.	
Transaction Origin	X(2)	34-35	Indicates origin of transaction. '01'- Issuer Initiated '03' - CDSP system initiated '04' - CRA-BPD DTC update '12' - Reversal due to CRA-RPD update – contract nullified	

Record Type "952"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Original Issuer BN	X(15)	36-50	Issuer BN under which the transaction was reported	
Specimen Plan	X(7)	51-57		Assigned by CRA
Contract number	X(15)	58-72		
Election Period Start Date	X(8)	73-80	The date on which the Election periods begins as established by the CDSP system.	YYYYMMDD Blank, when an Reversal
Election Period End Date	X(8)	81-88	The date on which the election period expires as established by the CDSP system.	YYYYMMDD Blank, when a Reversal
Filler	X(412)	89-500		

NOTE: "952" – Episodic DTC Election records will be reported under the following circumstances:

a) An Episodic DTC Election (501-01) or an Episodic DTC Election Reversal (501-02) transaction has been processed successfully;

b) An Episodic DTC Election has been amended as a result of the update, by CRA, of the beneficiary DTC profile;

c) The election is removed due to a contract nullification procedure initiated by CRA-RPD.

10.2.1 Record Type "952" Validation Rules

Since record type "952" is generated by the CDSP system, validation rules are not applicable.

10.3 Record Type "953" – SDSP Election

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

Implementation Date – January 2014

Record Type "953"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	'953' - SDSP Election	
Issuer BN	X(15)	4-18	BN of issuer	
Transaction Number	X(15)	19-33	Issuer transaction number as reported.	
Transaction Origin	X(2)	34-35	Indicates origin of transaction. '01' - Issuer Initiated '03' - CDSP system initiated '12' - Reversal due to CRA-RPD update – contract nullified	
Original Issuer BN	X(15)	36-50	Issuer BN under which the transaction was reported	
Specimen Plan	X(7)	51-57	Specimen plan approval number as reported	Assigned by CRA
Contract number	X(15)	58-72	Contract number as reported	
Election Period Start Date	X(8)	73-80	The date the SDSP Election transaction was received by the CDSP system.	YYYYMMDD Blank, when a reversal
Election Period End Date	X(8)	81-88	The date on which the SDSP Election period expires	YYYYMMDD Blank
Filler	X(412)	89-500		

NOTE: "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.

10.3.1 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.

- RT "971-01" - Contribution/Contribution Correction Information.

- RT "971-02" - Bond Request Information.

- RT "971-03" – Retirement Savings Rollover/Retirement Savings Rollover Reversal Information.

- RT "971-04" - Grant/Bond Repayment - Grant/Bond Repayment Reversal Information.

- RT "971-05" - DAP / DAP Reversal Information.

- RT "971-06" - LDAP/ LDAP Reversal Information.

- RT "971-07" – Education Savings Rollover/Education Savings Rollover Reversal Information

- Trailer record – type "999".

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 type. 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

Implementation Date – January 2013

Record Type "971"- Transfer Extract File (.xfr) - Common Elements RT 971 - 01 to 07				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"971"	
Transaction Type	X(2)	4-5	"01" through "07".	Refer to Section 11 introduction above
Receiving Issuer BN	X(15)	6-20	BN of issuer Receiving File.	
Receiving Issuer Specimen Plan Number	X(7)	21-27	Current specimen plan number of the Receiving contract.	
Receiving Issuer Contract	X(15)	28-42	Contract Number of the receiving issuer.	
Reporting Issuer BN	X(15)	43-57	Business Number of the reporting issuer.	Issuer originally reported to CDSP system.
Reporting Issuer Transaction Number	X(15)	58-72	Transaction Number of the reporting issuer or as assigned by CDSP system when manual intervention is required.	Transaction Number originally reported to CDSP system.
Reporting Issuer Specimen Plan	X(7)	73-79	Specimen plan Number of the reporting issuer.	Specimen plan originally reported to CDSP system.
Reporting Issuer Contract	X(15)	80-94	Contract Number of the reporting issuer.	Contract Number originally reported to CDSP system.
Beneficiary SIN	X(9)	95-103	Beneficiary SIN.	
Reporting Issuer Event Date	X(8)	104-111	Date reported by the reporting issuer.	Event date originally reported to CDSP system.
Transaction Origin	X(2)	112-113	Indicates origin of transaction.	Refer to record type – "901".

Record Type "971"- Transfer Extract File (.xfr) - Common Elements RT 971 - 01 to 07				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Original Issuer BN	X(15)	114-128	Business Number of issuer originally reporting Reversal/Correction transaction.	**Field excluded in "971-02" Bond Request transaction.**
Original Issuer Transaction Number	X(15)	129-143	Transaction Number originally reported in Reversal/Correction transaction.	**Field excluded in "971-02" Bond Request transaction.**

11.2 Record Type "971-01" Record Component Layout – Transfer Extract File Data Elements Specific to Contribution / Contribution Correction Transactions

Record Type "971- 01" File (.xfr) - Specific to Contribution / Contribution Correction				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Contribution Amount	9(9).99 or -9(8).99	144-155	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 grant has been requested as reported by the issuer.	"Y" = Yes, "N" = No.
Grant Amount	9(9).99 or -9(8).99	157-168	Amount of grant calculated by the CDSP system.	Negative amount when transaction is a correction.
Refusal Reason	X(2)	169-170	Reported by the CDSP system when no grant or partial grant is paid.	Refer to Appendix A.
Payment Date	X(8)	171-178	Date grant 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 Record Type "971-02" Record Component Layout – Transfer Extract File Data Elements Specific to Bond Request Transaction

Data Element Name	Type Size	Trxn Posn	Description	Notes
Record Type "971-02" File(.xfr) – Specific to Bond Request Transaction				
Bond Amount	9(9).99	114-125	Amount of bond calculated by the CDSP system.	
Refusal Reason	X(2)	126-127	Reported by the CDSP system when no bond or partial bond is paid.	Refer to Appendix A.
Payment Date	X(8)	128-135	Date bond 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 Record Type "971-03" 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
Record Type "971"- 03 (.xfr) File – Specific to Retirement Savings Rollover/Rollover Reversal Transactions				
Rollover Amount	9(9).99 or- 9(8).99	144-155	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)	156-157	Reported by the CDSP system when an issue occurs with a Rollover.	Refer to Appendix A.

11.5 Record Type "971-04" Record Component Layout – Transfer Extract File Data Elements Specific to Repayment/ Repayment Reversal Transactions

Record Type "971- 04" (.xfr) File – 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	144-155	Amount of grant 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	156-167	Amount of bond 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)	168-169	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 Record Types "971-05" DAP and "971-06" LDAP Record Component Layouts – Transfer Extract File Data Elements Specific to DAP/DAP Reversals and LDAP/LDAP Reversals

Record Type "971- 05/06" (.xfr) File - 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	144-155	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	156-167	Amount of grant reported by the issuer in the DAP/LDAP. Refer to Appendix D - DAP/LDAP formulas.	Negative amount when transaction is a reversal.

Record Type "971- 05/06" (.xfr) File - Specific to DAP/DAP Reversals and LDAP/LDAP Reversals				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Bond Portion of the DAP/LDAP	9(9).99 or -9(8).99	168-179	Amount of grant reported by the issuer in the DAP/LDAP. Refer to Appendix D - DAP/LDAP formulas.	Negative amount when transaction is a reversal.
Non-Taxable Portion of the DAP/LDAP	9(9).99 or -9(8).99	180-191	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	192-203	Total Amount of the DAP/LDAP reported by the issuer.	Negative amount when transaction is a reversal.
DAP/LDAP Reversal Reason	X(2)	204-205	Reason for a DAP Reversal/LDAP Reversal as reported by the issuer.	Refer to DAP Reversals/LDAP Reversals.

11.7 Record Type "971-07" Record Component Layout – Transfer Extract File Data Elements Specific to Education Savings Rollover/Rollover Reversal Transactions

Record Type "971"- 07 (.xfr) File – 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	144-155	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)	156-157	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 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 Beneficiaries DTC eligibility - 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, repayments and DTC elections, 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, grant and/or bond requests and rollovers.

REQUIREMENTS: None.

12.1 Record Type "981" Record Component Layout – Data Elements

Implementation Date – February 2015

Record Type "981"- Beneficiary DTC Eligibility (.dtc)				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"981"- Beneficiciary DTC Eligibility	
Issuer BN	X(15)	4-18	BN of the current issuer of the specimen plan/contract associated to the beneficiary.	
Specimen Plan	X(7)	19-25	Specimen Plan approval number as reported.	Assigned by CRA.
Contract Number	X(15)	26-40	Contract Number as reported.	
Beneficiary SIN	X(9)	41-49	Beneficiary Social Insurance Number.	

Record Type "981"- Beneficiary DTC Eligibility (.dtc)				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Beneficairy DTC Eligibility Year	X(4)	50-53	Year of 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 CRA. 2- DTC application in progress or under appeal. 3- No DTC application received at CRA.	Includes any changes in 'Undetermined' Reason for a Beneficiary already U = 'Undetermined'. Blank if DTC eligibility 'N' or 'Y'.
Filler	X(445)	56-100		

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

Record Type "999"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Record Type	X(3)	1-3	"999" – Trailer Record	
Authorized Agent BN	X(15)	4-18		

Record Type "999"				
Data Element Name	**Type Size**	**Trxn Posn**	**Description**	**Notes**
Date	X(8)	19-26	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)	27-28	Range 01-99	
Record Count	9(9)	29-37	Total number of records in the file. (Total transactions in file including header, sub-header, and trailer record counts.)	
Filler	X(463)	38-500		

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:

Type "999" Validation Rules		
Field	**Rule**	**Error Code(s)**
Record Type	• The trailer record is mandatory. • The type "999" record must be the last record in the file. • No other record may be type "999".	8010 8011 8009
Authorized Agent BN	• Not validated.	
Date Sent	• Not validated.	
File number	• Not validated.	
Record Count	• Mandatory field. • Must correspond with record count.	8104 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 transaction types, so that the same error generates the same code for all transaction record types.

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 database.
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 records in file.
8011	Trailer record not last in file.
8012	Program identifier must be "CDSP".

RT 801	Errors
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 1st, 2011.
8200	Date must be on or after December 1st, 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 31st 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.
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.

RT 801	Errors
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, Deregistered 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.
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.

RT 801	Errors
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 CRA to accept rollovers.
8263	Must be within the date range the specimen plan is designated by 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.
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.
8311	Episodic DTC election period must not overlap with an existing Episodic DTC election period for the same contract.

RT 801	Errors
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 grant or bond payment. Refusal reasons are found in transaction positions 66-67 in the 901 record type.

RT 901	Grant and Bond Refusal Reason
01	Maximum Current Entitlement of grant/bond 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
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)

RT 901	Grant and Bond Refusal Reason
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.
33	Beneficiary DTC eligibility not confirmed for five or more consecutive years.
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 transaction positions 66-67 in the 901 record type.

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.
94	Beneficiary is a non-resident.
95	Beneficiary DTC eligibility not confirmed.
96	Rollover is made during an Episodic DTC Election Period.

14.5 Province Codes

Province codes are based on the Canada Post Standard.

Province Codes	
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

SIR 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 03, 2004. As a result, all SINs included on 101-02 and 101-03 records 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 database 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 grant and/or bond 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 the DAP/LDAP Formula

The non taxable portion of a DAP/LDAP payment is the lesser of the DAP amount and the result of the following equation:

A X B/C where

A is the amount of the DAP/LDAP.

B is the total by which all contributions to date to this RDSP and the beneficiary's prior RDSP(s) exceeds the total of the non-taxable portions of all previous disability payments from this RDSP and the beneficiary's prior RDSP(s).

C is the amount by which the fair market value of the property held by the RDSP immediately before the payment exceeds the assistance holdback amount.

CDS Grant Portion Of the DAP/LDAP Formula

The grant portion of a DAP/LDAP payment is calculated as:

A X B/C where

A is the amount of the DAP/LDAP.

B is the amount of grant in the RDSP account minus all grant that is part of the assistance holdback amount at that particular time.

C is the amount by which the fair market value of the property held by the plan trust immediately before the payment exceeds the assistance holdback amount in relation to the plan.

CDS Bond Portion Of the DAP/LDAP Formula

The bond portion of a DAP/LDAP payment is calculated as:

A X B/C where

A is the amount of the DAP/LDAP.

B is the amount of bond in the RDSP account minus all bond that is part of the assistance holdback amount at that particular time.

C is the amount by which the fair market value of the property held by the plan trust immediately before the payment exceeds the assistance holdback amount in relation to the plan.

18 APPENDIX E – Abbreviations, Acronyms and Definitions

Term	Description
A	
Assistance Holdback Amount	An Assistance Holdback Amount refers to the grant and bond paid into an RDSP within the preceding 10 years from an event date minus any amount of grant or bond repaid to the Minister during that period. 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.
Authorized Agent	Organization conveying information electronically to the CDSP system and receiving grant and bond 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	
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 CRA for the purposes of information exchanges between businesses/organizations and CRA.
C	
Canada Child Tax Benefit (CCTB)	A tax-free monthly payment made to eligible families to help them with the cost of raising children under age 18. The CCTB may include the • National Child Benefit Supplement (NCBS) • Child Disability Benefit (CDB)
Canada Disability Savings Bonds (Bond)	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 bond; however a request for the bond must be made.
Canada Disability Savings Grant (Grant)	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 *Income Tax Act*.
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 *Income Tax Act* for the registering and monitoring of disability savings plans.
Canada Disability Saving Act (CDSA)	The legislation that authorizes payment of the Canada Disability Saving Grant and Bond.
Canadian Resident	A beneficiary who is considered a resident of Canada under the *Income Tax Act* for the purpose of administrating the RDSP.
Child Disability Benefit (CDB)	A tax-free benefit for families who care for a child under age 18 with a severe and prolonged impairment in mental or physical functions.

Consent	In the context of Registered Disability Savings Plans means the "qualifying person" as defined in 146.4 (1) of the ***Income Tax Act***, 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.
D	
De-registration	De-registration of a contract occurs when the registration conditions of the *Income Tax Act* are no longer met. 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.
E	
Earnings	The increase in value in an RDSP not including contributions, grant or bond. In the event of a return of grant and/or bond, earnings remain in the RDSP.
G	
Guardian	An individual appointed by the courts who is authorized to make legal and financial decisions for another individual.

H	
Holder	An individual who enters into an RDSP contract with an issuer and names one beneficiary for whom DAPs/LDAPs will be paid.
I	
Issuer	Trust Companies that have been approved by CRA and ESDC to administer RDSPs.
Issuer Agreement	An agreement between ESDC and issuers authorizing them to administer the grant and bond.
L	
Lifetime Disability Assistance Payment (LDAP)	A payment made to a beneficiary that is made at least annually which continues until the RDSP is closed.
O	
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.
P	
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.
R	

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 grant and/or bond.
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.
S	
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.