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## RDSP Provider User Guide

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### A P P E N D I X

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## Understanding Error Codes

Employment and Social Development Canada (ESDC) is responsible for the administration of the Canada Disability Savings Grant (grant) and the Canada Disability Savings Bond (bond). The Canada Disability Savings Program (CDSP) system provides the delivery mechanism and necessary system supports for the effective administration of the grant and bond.

This document explains Error Codes generated in response to transactions rejected by the CDSP system and provides guidance on how to resolve them.

For additional technical information, consult the Interface Transaction Standards (ITS).

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## 1. Background Information

This document provides information to assist in understanding Error Codes. For additional technical information, consult the Interface Transaction Standards (ITS).

### 1.1. What is an Error Code

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An Error Code is a 4-digit code indicating why the CDSP system has rejected a transaction.

### 1.2. How to report Error Codes

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The CDSP system reports rejected transactions in the monthly error report file (.err). Each rejected transaction generates one or more corresponding record type 801 transactions (Error File) which reference the original transaction identifier along with the name of the field in error.

### 1.3. How does an Error Code differ from a Refusal Reason

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If the CDSP system cannot process an RDSP transaction due to an error(s) in the transaction information, the CDSP system will reject the transaction. In these cases, a corresponding record type 801 transaction with an **Error Code** indicating why the CDSP system did not process the transaction is provided. The error(s) must be investigated and the transaction resubmitted with the corrected information if applicable.

A **Refusal Reason** is generated for a processed transaction that is requesting an incentive but has been refused grant or bond for a particular reason. Refusal reasons are reported in the record type 901 transaction (the Transaction Processing File).

### 1.4. Using this Document

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This document includes the following information:

- Error Codes
- ITS description for each Error Code
- detailed explanation for each Error Code

- how to resolve or better understand what caused the error
- a referral to an appropriate point of contact for situations where further investigation may be required to resolve the issue. The points of contact referred to in the document are:
  - Issuer Support: 1-888-276-3632
  - Client Services: 1-866-204-0357
  - Canada Revenue Agency (CRA) – Registered Plans Directorate (RPD): 1-800-267-3100 (E) or 1-800-267-5565 (F)

## 2. Error Code

ERROR CODE	EXPLANATION
<b>1</b> Duplicate Issuer Transaction Number	<p>All transactions submitted to the CDSP must contain a unique Issuer Transaction Number for a single issuer. Because identical Issuer Transaction Numbers cannot exist in the CDSP system, such a transaction cannot be processed.</p> <p><b>RESOLUTION:</b> Provide a unique Transaction Number that was not previously submitted.</p>
<b>2</b> Invalid Record Type /Transaction Type	<p>The record type and/or the Transaction Type is invalid.</p> <p><b>RESOLUTION:</b> Review the transaction file and ensure the Record and/or Transaction Type match those defined in the ITS.</p>
<b>3</b> Issuer Transaction Number not provided	<p>The Issuer Transaction Number has not been provided.</p> <p><b>RESOLUTION:</b> Verify that a unique Issuer Transaction Number is provided in all submitted records.</p>
<b>4</b> Issuer Business Number (BN) is not 15 characters	<p>The issuer BN included in a transaction record is not 15 characters long.</p> <p><b>RESOLUTION:</b> Ensure that all BNs within submitted transaction records contain 15 alpha-numeric characters.</p>

ERROR CODE	EXPLANATION
<b>8000</b> Physical file name does not correspond to file name in header record	As part of the formatting guidelines provided in the ITS, the combination of Authorized Agent BN, Date Sent and File Number must match in both the physical file name and the file's header record (001). Contact the CDSP for any system problem relating to the structure of files and/or records.  <b>RESOLUTION:</b> Ensure that both the physical file name and the file name found in the file's header are identical. Refer to section 6.8 of the ITS for information on file naming standards.
<b>8001</b> Incorrect format of physical file name	The submitted physical file name is incorrectly formatted.  <b>RESOLUTION:</b> Ensure that the physical file name is correctly formatted and contains 36 characters. Refer to section 6.8 of the ITS for information on file naming standards.
<b>8002</b> Duplicate record with same file name found in the database	A file with the same BN, Transactions Latest Month, Date Sent, and File number already exist in the CDSP system.  <b>RESOLUTION:</b> Review the file name and ensure the combination of BN, Transactions Latest Month, Date Sent, and File number is unique.
<b>8003</b> Header Record not the first record in the file	There is another character or transaction found before the Header Record (Record Type (RT) 001).  <b>RESOLUTION:</b> The Header Record must be the first record in each file. Delete all additional spaces or characters that may appear before the header record and resubmit.
<b>8004</b> No Header Record	The file does not contain a Header Record (001).  <b>RESOLUTION:</b> Ensure that the file begins with a Header Record.
<b>8005</b> Too many Header Records in the file	Multiple Header Records (RT 001) are present in a transaction file.  <b>RESOLUTION:</b> All files processed by the CDSP must contain a single Header Record. Ensure that only one Header Record beginning with 001 exists in the transaction file.

ERROR CODE	EXPLANATION
<b>8006</b> This BN is not authorized to send files or is not associated to a Specimen Plan	The BN included in the Header Record is not authorized to send files to the CDSP and/or is not associated to a Specimen Plan.  <b>RESOLUTION:</b> Ensure that the BN included in the Header Record is the correct BN for the financial organization authorized to send files to the CDSP. If the BN that was originally submitted was correct, contact Issuer Support for further assistance.
<b>8007</b> The data version in the header does not match the current version of the ITS	The data version information included in the Header Record (RT 001) does not match data versions compatible with the current version of the ITS.  <b>RESOLUTION:</b> Ensure that the Data Version included in the header record matches the current version of the ITS.
<b>8008</b> Record count does not match the number of records in the file	The record count indicated in the Trailer Record (RT 999) does not match the number of records in the transaction file.  <b>RESOLUTION:</b> Ensure that the record count indicated in the Trailer Record matches the actual record count. Refer to section 12 of the ITS for information about Trailer Record formatting standards.
<b>8009</b> Too many Trailer Records in file	Multiple Trailer Records (RT 999) are present in a transaction file.  <b>RESOLUTION:</b> Ensure that only one record beginning with 999 is present in the file.
<b>8010</b> No Trailer Records in file	The issuer submitted a transaction file that does not contain Trailer Record (RT 999).  <b>RESOLUTION:</b> Ensure that a Trailer Record is present within the transaction file and that it is the last record in the file.
<b>8011</b> Trailer Record not last in file	The issuer submitted a file with a Trailer Record (RT 999) that is not the last record within the transaction file. The Trailer Record must make up the last line within the transaction file.  <b>RESOLUTION:</b> Ensure that the Trailer Record is the last in the record sequence of the transaction file and that there are no other records beginning with 999 in the file.

ERROR CODE	EXPLANATION
<b>8012</b> Program identifier must be CDSP	<p>The program identifier in the Header Record (RT 001) is not CDSP.</p> <p><b>RESOLUTION:</b> Ensure that the program identifier is CDSP in the transaction file's Header Record.</p>
<b>8013</b> The transactions latest month must be on or before the current month	<p>The transaction's latest month is not on or before the current reporting period set by the CDSP.</p> <p><b>RESOLUTION:</b> Ensure that the Transaction's Latest Month component of the physical file name is on or before the month following the current reporting period set by the CDSP (i.e. the Transaction's Latest Month cannot be in a future reporting period). Refer to section 6.8 of the ITS for more information about physical file name formatting standards.</p>
<b>8100</b> Invalid date	<p>A date in the transaction file does not conform to the YYYYMMDD format.</p> <p><b>RESOLUTION:</b> Review the file and ensure that the format YYYYMMDD is used for all dates.</p>
<b>8101</b> Invalid value	<p>An invalid value was detected in a record submitted to the CDSP.</p> <p>Example: The gender value must be '1' or a '2' (as per the ITS) but the record contains the value '3' at the character position assigned to the gender field.</p> <p><b>RESOLUTION:</b> Ensure that all data provided conforms to formatting guidelines stated in the ITS.</p>

ERROR CODE	EXPLANATION
<b>8102</b> Is not identified in the CDSP system	<p>A field in a record cannot be matched with existing data in the CDSP system. This error code applies to most transaction records that require matching with data associated to an existing RDSP contract.</p> <p>The following fields can be affected by this Error Code:</p> <ul style="list-style-type: none"> <li>• the issuer's BN</li> <li>• the Specimen Plan</li> <li>• Social Insurance Number (SIN) information for holders and beneficiaries</li> <li>• Contract Number</li> </ul> <p><b>RESOLUTION:</b> Review the transaction and ensure that the data corresponds to data previously validated by the CDSP for the concerned RDSP.</p> <p>If unsure about the data registered in the system, contact Issuer Support.</p>
<b>8104</b> Data is missing from field	<p>Data is missing in a mandatory field.</p> <p><b>RESOLUTION:</b> Ensure that the mandatory fields were completed for each transaction and that the data complies with the formatting guidelines provided in the ITS for the transaction.</p>
<b>8105</b> Invalid SIN	<p>The SIN information submitted did not pass validation requirements.</p> <p><b>RESOLUTION:</b> Ensure that the SIN is corrected and matches the SIN provided by the client(s). In addition to the SIN itself, the Given Name, Surname, Date of Birth and Gender associated with the submitted SIN should match information held by the Social Insurance Registry (SIR). Refer to the Error Report record (RT 801) for information on which SIN field has caused the error. If necessary, contact the client(s) to validate the information that they provided.</p> <p>If the data originally submitted appears to be correct, refer the client(s) to the SIR so they can verify what information they hold.</p>



ERROR CODE	EXPLANATION
<b>8106</b> Amount must be greater than zero	<p>A dollar amount is not greater than zero within the following transaction types:</p> <ul style="list-style-type: none"> <li>• Contribution and/or Grant Request (RT 401-01)</li> <li>• Retirement Savings Rollover (RT 401-08)</li> <li>• Education Savings Rollover (RT 401-30)</li> </ul> <p><b>RESOLUTION:</b> Ensure that fields containing dollar amounts are greater than zero.</p>
<b>8108</b> Amount must be greater than or equal to \$0	<p>A dollar amount is negative on the following transaction types:</p> <ul style="list-style-type: none"> <li>• Correction of Contribution and/or Grant Request (RT 401-02)</li> <li>• Repayment of Grant and/or Bond (RT 401-10)</li> <li>• Disability Assistance Payment (DAP) (RT 401-20)</li> <li>• Lifetime Disability Assistance Payment (LDAP) (RT 401-21)</li> <li>• Monthly Reporting (RT 701-01). Applies to Fair Market Value (FMV) Amount field only</li> <li>• Transfer Reporting (RT 701-02). Applies to FMV Amount field only</li> </ul> <p><b>RESOLUTION:</b> Ensure that fields containing dollar amounts are equal to or greater than zero.</p>
<b>8109</b> Amount must be greater than or equal to \$1	<p>The Total LDAP amount on the LDAP transaction type (RT 401-21) is less than one dollar.</p> <p><b>RESOLUTION:</b> Ensure that the Total LDAP amount field includes a value that is greater than or equal to one dollar.</p>
<b>8110</b> Sum of reported amounts must be greater than \$0	<p>The sum of all amounts reported on the Repayment of Grant and/or Bond Transaction Type (RT 401-10) is not greater than zero. This sum may include:</p> <ul style="list-style-type: none"> <li>• Grant Repayment Amount</li> <li>• Bond Repayment Amount</li> <li>• Grant Termination Adjustment Amount</li> <li>• Bond Termination Adjustment Amount</li> </ul> <p><b>RESOLUTION:</b> Ensure that the sum is greater than zero.</p>

ERROR CODE	EXPLANATION
<b>8111</b> Grant must have been previously paid	<p>No Grant was previously paid to a beneficiary and a repayment of Grant and/or a Grant Termination Adjustment is being reported on the Repayment of Grant and/or Bond transaction type (RT 401-10).</p> <p><b>RESOLUTION:</b> Repayment of Grant and Grant Termination Adjustment transactions can only be processed if they correspond to amounts of Grant that were previously paid into a RDSP. Determine if Grant was previously paid to the beneficiary and:</p> <ul style="list-style-type: none"> <li>• if not, no further action is required as there is no grant to repay or adjust</li> <li>• if grant does appear to have been previously paid, contact Issuer Support</li> </ul>
<b>8112</b> Bond must have been previously paid	<p>A repayment of Bond and/or a Bond Termination Adjustment is being reported on a Repayment of Grant and/or Bond transaction (RT 401-10) but no Bond was previously paid to the beneficiary.</p> <p><b>RESOLUTION:</b> Repayment of Bond and Bond Termination Adjustment transactions can only be processed if they correspond to amounts of Bond that was previously paid into an RDSP.</p> <p>Determine if Bond was previously paid for the concerned RDSP and,</p> <ul style="list-style-type: none"> <li>• if not, no further action is required as there is no bond to repay or adjust, or</li> <li>• if bond does appear to have been previously paid, contact Issuer Support</li> </ul>
<b>8113</b> Date must be on or after July 1, 2011	<p>The LDAP and DAP and/or Retirement Savings Rollover date is before July 1, 2011. This code applies to the following transaction types:</p> <ul style="list-style-type: none"> <li>• Retirement Savings Rollover (RT 401-08)</li> <li>• Disability Assistance Payment (RT 401-20)</li> <li>• Lifetime Disability Assistance Payment (RT 401-21)</li> </ul> <p><b>RESOLUTION:</b> For the above transactions, ensure the date reported is on or after July 1, 2011.</p>

ERROR CODE	EXPLANATION
<b>8200</b> Date must be on or after December 1, 2008	<p>The date on the following transactions must be on or after December 1, 2008:</p> <ul style="list-style-type: none"> <li>• RDSP Contract Registration (RT 101-01). Applies to the Contract Signature Date field only</li> <li>• Contribution and/or Grant request as well as Bond Payment Request (RT 401-01 and 401-05). Applies to the Contribution Date and Bond Request Date fields</li> <li>• Repayment of Grant and/or Bond as well as Reverse Repayment of Grant and/or Bond (RT 401-10 and 401-11). Applies to the Repayment Date and Reverse Repayment Date fields</li> <li>• Disability Assistance Payment (DAP) as well as Lifetime Disability Assistance Payment (LDAP) (RT 401-20 and 401-21). Applies to the DAP date and LDAP Date fields</li> <li>• DAP Reversal as well as LDAP Reversal (RT 401-22 and 401-23). Applies to the DAP reversal date and LDAP reversal date fields</li> <li>• Monthly Reporting and Transfer Reporting (RT 701-01 and 701-02). Applies to the Reporting Date field</li> </ul> <p><b>RESOLUTION:</b> Ensure that the date(s) are on or after December 1, 2008.</p>
<b>8201</b> Date is of a future reporting period	<p>The date reported in a transaction is for a future reporting period.</p> <p><b>RESOLUTION:</b> Ensure that date provided is on or before the current reporting period end date set by the CDSP.</p>
<b>8203</b> Date must be on or after Beneficiary's date of birth	<p>The date information submitted in a transaction is before the beneficiary's date of birth.</p> <p><b>RESOLUTION:</b> Ensure that the dates provided on the applicable transaction are on or after the beneficiary's date of birth.</p>

ERROR CODE	EXPLANATION
<b>8204</b> Date must be on or before December 31 of the year in which the Beneficiary turns 49	<p>The Bond Request Date field of a bond Payment Request (RT 401-05) includes a date that is after December 31 of the year in which the beneficiary turns 49 years of age (ex: If the beneficiary turns 49 on June 12 2012, the date submitted must be on or prior to December 31, 2012).</p> <p><b>RESOLUTION:</b> Ensure that the bond Request Date provided is on or prior to December 31 of the year in which the beneficiary turns 49.</p>
<b>8206</b> Date must be on or after Contract Signature Date	<p>The transaction contains a date that is before the RDSP's Contract Signature Date. Refer to the ITS for a complete list of applicable fields.</p> <p><b>RESOLUTION:</b> Ensure that the date provided is on or after the Contract Signature Date. If there is a need to clarify the contract signature date reported to the CDSP or if there is reason to believe that the date submitted does not precede the Contract Signature Date, contact Issuer Support.</p>
<b>8207</b> Date must be within Issuer approval dates	<p>The date information submitted to the CDSP does not occur within the Issuer Agreement and Issuer Cessation dates. Refer to the ITS for a complete list of applicable fields.</p> <p>Transactions dated before the start date of issuer approval cannot be processed by the CDSP as this would mean that the issuer was not authorized to report at this time. In some cases, issuers have also been assigned a cessation date which indicates when they are no longer authorized to submit transactions.</p> <p><b>RESOLUTION:</b> Ensure that transaction dates occur within the issuer agreement and cessation dates. Contact Issuer Support for further clarification on an issuer's authorized date range.</p>

ERROR CODE	EXPLANATION
<b>8208</b> Must be on or after the Bond Request date	<p>The Stop Request Date of a Stop Bond Request (RT 401-06) precedes the original Bond Request date.</p> <p><b>RESOLUTION:</b> A request to stop Bond payments must occur after a bond Request is successfully processed by the CDSP. Review prior RDSP bond activity dates and ensure that the date included in Stop Request date field for the Stop bond Request transaction(s) (RT 401-06) is on or after the original bond Request date.</p>
<b>8220</b> Specimen Plan must be valid	<p>A Specimen Plan identified in a record is not valid.</p> <p><b>RESOLUTION:</b> Ensure that the Specimen Plan data submitted matches the Specimen Plan identifier for that RDSP. If there are no errors in the Specimen Plan identifier, contact Issuer Support.</p>
<b>8221</b> Authorized Agent not authorized to send data for the Specimen Plan	<p>The Authorized Agent is not authorized to send data for the indicated Specimen Plan.</p> <p><b>RESOLUTION:</b> Examine the Header Record for the transaction and ensure that the Authorized Agent number indicated is without errors and matches the relevant Authorized Agent. If the Authorized Agent number appears to be correct, contact Issuer Support to clarify the Authorized Agent's status.</p>
<b>8222</b> Specimen Plan must be associated with the Issuer	<p>The Specimen Plan identifiers submitted to the CDSP are not associated with the issuer BN indicated in the transaction. Consult the ITS for the applicable transactions and fields.</p> <p><b>RESOLUTION:</b> Ensure that the Specimen Plan and/or BN submitted match the Specimen Plan identifier for that applicable RDSP.</p> <p>If both Specimen Plan and issuer BN data appear to be correct, contact Issuer Support.</p>

ERROR CODE	EXPLANATION
<p><b>8230</b> Contract must not already be a contract that is Registered, Closed, De-registered or Nullified</p>	<p>A Contract Registration transaction package (RT 101-01, 102-02 and 101-03) is submitted for a contract that already exists.</p> <p><b>RESOLUTION:</b> Ensure that the Contract Registration records refer to the correct Contract Number for the concerned RDSP.</p> <p>If the Contract Number/Specimen Plan combination appears to be correct and there is no knowledge of prior activity for the affected contract, contact Issuer Support.</p>
<p><b>8231</b> The Beneficiary must not already have a Pending, Registered or De-registered contract</p>	<p>This error applies to:</p> <ul style="list-style-type: none"> <li>• a Contract Registration transaction package (RT 101-01, 102-02 and 101-03) is submitted for a beneficiary that is currently associated to an existing RDSP that has a status of Pending, Registered or De-registered</li> <li>• an attempt to initiate a transfer of an existing RDSP but the transfer indicator is not set to Y (Yes) in the Contract registration transaction package</li> </ul> <p><b>RESOLUTION:</b> Only one RDSP contract can exist for each eligible beneficiary. Review the transaction and ensure that the Contract Registration transactions refer to the correct Contract Number for the concerned RDSP.</p> <p>If the intent was to initiate a transfer, ensure that the transfer indicator is set to Y (Yes). If the contract-related data is correct, contact the holder to find out whether RDSP activity has occurred for the affected beneficiary with another financial organization. Any other existing contract must be closed in order to register a new contract.</p>

ERROR CODE	EXPLANATION
<p><b>8233</b> The Contract Signature Date cannot change once a contract status is pending</p>	<p>A Contract Registration transaction package (RT 101-01, 101-02 and 101-03) has been received for a contract which currently has a status of 'Pending' and the Contract Signature Date is different than the one indicated in original Contract Registration transaction package.</p> <p><b>RESOLUTION:</b> Ensure that the 'Contract Signature Date' field is correct.</p> <p>If the Contract Signature Date has been changed intentionally due to a new contract being signed by the holder(s), close the existing Pending contract and submit a new Contract Registration transaction Package with a new Contract Number in the subsequent CDSP processing period.</p>
<p><b>8234</b> The other contract must be associated with the beneficiary and other Specimen Plan and must be Pending, Registered, De-registered or Closed</p>	<p>The Transfer Indicator is set to 'Yes' on a Contract information component of a Contract Registration transaction (RT 101-01) and one of the following is true:</p> <ul style="list-style-type: none"> <li>the other contract is not associated with the beneficiary reported in this Contract Registration transaction package</li> <li>the other contract is not associated with the other Specimen Plan</li> <li>the other contract has a status other than Pending, Registered, De-Registered or Closed</li> </ul> <p><b>RESOLUTION:</b> Ensure the other contract and other Specimen Plan match each other and are associated to the beneficiary of the contract.</p>
<p><b>8235</b> Contract is not currently associated to the Specimen Plan</p>	<p>The Contract Number is not associated to the Specimen plan identified within that record and is applicable to the following:</p> <ul style="list-style-type: none"> <li>another transaction was submitted before a Contract registration package for a beneficiary</li> <li>the Contract Registration transaction was rejected due to errors</li> <li>the contract and Specimen Plan reported on a transaction do not match</li> </ul> <p>Refer to the ITS for applicable transactions.</p> <p><b>RESOLUTION:</b> Ensure there are no errors in the</p>

ERROR CODE	EXPLANATION
	<p>Specimen Plan submitted to the CDSP, that the contract was not already submitted and/or check the error report (RT 801) to determine whether it was rejected in error.</p> <p>If the Specimen Plan appears to be correct for that contract, contact Issuer Support.</p>
<p><b>8236</b> Contract is not currently associated to the Beneficiary</p>	<p>The RDSP contract on a transaction is not associated to the beneficiary SIN reported on the same transaction. Refer to the ITS for applicable transactions.</p> <p><b>RESOLUTION:</b> Verify the Contract Number and Beneficiary SIN data submitted to the CDSP. If there are no errors, contact Issuer Support.</p>
<p><b>8237</b> Contract must be currently associated to the Holder</p>	<p>The holder information in the transaction does not match the holder information for that Contract.</p> <p>This error applies to the Update Holder Information (RT 201-03) and Remove Holder from Contract (RT 201-23) transactions.</p> <p><b>RESOLUTION:</b> Correct any mismatches for the Contract Number and holder SIN data and ensure that the Contract Number field was not blank in the original transaction record(s).</p>
<p><b>8238</b> Contract Registration transaction is missing a component</p>	<p>The Contract Registration transaction package does not include a Contract component (RT 101-01), and/or a beneficiary component (RT 101-02) and/or a holder component (RT 101-03).</p> <p><b>RESOLUTION:</b> Ensure that the Contract Registration transaction package contains all three Record Types and resubmit if required.</p>



ERROR CODE	EXPLANATION
<b>8239</b> Duplicate Contract Registration in the same period	<p>Multiple Contract information transactions (RT 101-01) indicating duplicate Specimen Plan and Contract Number data are received in the same processing period. Only one Contract Registration transaction for a Contract and Specimen Plan can be submitted in a single processing period. If duplicate Contract Registration transactions are submitted in the same period, one will receive this error and the other will be processed.</p> <p><b>Note:</b> If both Contract Registration transaction packages indicated identical beneficiary SIN data, error 8240 would be generated.</p> <p><b>RESOLUTION:</b> Check the Error Report (RT 801) or the Contract Status Report (RT 951) to determine the status of the processed transaction. Contact Issuer Support to investigate further or for assistance.</p>
<b>8240</b> Only one Contract Registration request for the Beneficiary in a given period is permitted	<p>Two Contract Registration transaction packages (RT 101-01, RT 101-02 and RT 101-03) that contain the same beneficiary SIN data are received during the same processing period and only one RDSP can exist for each eligible beneficiary. If duplicate Contract Registration transactions are submitted in the same period, one will receive this error and the other will be processed.</p> <p><b>RESOLUTION:</b> Check the Error Report (RT 801) or the Contract Status Report (RT 951) to determine the status of the processed transaction. Ensure that the beneficiary does not have a RDSP with another financial organization.</p>
<b>8241</b> Contract must currently have a status of 'Registered'	<p>One of the following transactions has been received for a contract that is not registered:</p> <ul style="list-style-type: none"> <li>• Update Beneficiary (RT 201-02)</li> <li>• Update Holder (RT 201-03)</li> <li>• Add Holder (RT 201-13)</li> <li>• Remove Holder (RT 201-23)</li> <li>• Monthly Reporting (RT 701-01)</li> </ul> <p><b>RESOLUTION:</b> If the contract status is Pending submit a new Contract Registration transaction Package (RT 101-01, RT 101-02 and RT 101-03) with updated information. To clarify the current</p>

ERROR CODE	EXPLANATION
<p><b>8242</b> The date must be the same as reported on the original contribution</p>	<p>status of the contract, contact Issuer Support.</p> <p>The contribution date in the Correction of Contribution/Grant Request transaction (RT 401-02) does not match the original contribution date previously submitted.</p> <p>For example, a July 10, 2010 contribution date is indicated in the RT 401-02 transaction and the original contribution date reported on the contribution is July 1, 2010.</p> <p><b>RESOLUTION:</b> Review any Correction of Contribution/Grant Request transactions and make corrections to the correction date field as needed.</p>
<p><b>8243</b> Grant requested may only change from 'No' to 'Yes'</p>	<p>The grant requested field in the Correction of Contribution and/or Grant Request transaction (RT 401-02) is set to N when the original contribution had the Grant Requested field set to Y.</p> <p><b>RESOLUTION:</b> Review the current RT 401-02 record and correct the grant requested field (transaction position 88) to Y so that it is consistent with the original contribution data.</p> <p>If the intention was to reverse (wholly or partially) a prior contribution and grant payment by changing the grant requested field to N in the correction transaction, submit a RT 401-02 record with the new contribution information along with a Repayment transaction (RT 401-10) indicating the amount of grant to repay to the CDSP.</p>
<p><b>8244</b> Must be on or after the Original contribution date</p>	<p>The date indicated in the Correction Date field of the Correction of Contribution and/or Grant Request transaction (RT 401-02) is prior to the date of the original contribution being corrected.</p> <p><b>RESOLUTION:</b> Corrections must be dated after the original contribution. Ensure that the date indicated in the Correction Date field of the Correction of Contribution and/or Grant Request transaction (RT 401-02) is on or after that of the original transaction. Contact Issuer Support for clarification of original transaction dates.</p>

ERROR CODE	EXPLANATION
<b>8245</b> Contract already exists in CDSP system	The Contract Number being submitted via the RT 102-11 already exists for that Specimen Plan.  <b>RESOLUTION:</b> No two contracts in the CDSP database can be associated to the same Contract Number/Specimen Plan combination. Ensure that a unique Contract Number is chosen when submitting an RT 102-11 transaction.
<b>8246</b> Contract must already be a contract that is Registered, Deregistered or Pending	The FI submits a Close Contract transaction (RT 102-10) for a contract that is not currently Registered, Deregistered or Pending.  <b>RESOLUTION:</b> Verify if the Close Contract transaction was submitted in error or contact Issuer Support to clarify the status of the contract.
<b>8247</b> Contract must already be a contract that is Registered, Closed, or Pending	A Rename Contract transaction (RT 102-11) has been received for a contract that has a status other than Registered, Closed or Pending.  <b>RESOLUTION:</b> Verify if the Rename Contract transaction was submitted in error or contact Issuer Support to clarify the status of the contract.
<b>8248</b> Contract is already associated to the Holder	An Add Holder to Contract transaction (RT 201-13) has been received for a contract to which the holder is already associated.  <b>RESOLUTION:</b> Verify that the SIN and Name fields are for a new holder and are not already associated to the applicable contract.
<b>8249</b> Cannot remove last Holder on the contract	A transaction includes a request to remove the only holder (RT 201-23) associated to a RDSP.  <b>RESOLUTION:</b> A RDSP must have at least one active holder. Verify that all holders that have requested to be associated to the RDSP have been reported to the CDSP. If a holder was not previously associated to the RDSP due to error, he/she would need to be added before a request to remove another holder can be processed.

ERROR CODE	EXPLANATION
<b>8250</b> The SIN or BN is not numerically valid	<p>A SIN reported for either a beneficiary or a holder or the BN reported for an agency is not numerically valid.</p> <p><b>RESOLUTION:</b> Check the SIN against the RDSP application or validate the SIN with the applicable individual as well as the BN if required. Make the correction and then re-submit the transaction.</p>
<b>8251</b> Beneficiary year of birth cannot be modified	<p>The beneficiary component of Contract Registration package (RT 101-02) or an Update Beneficiary transaction (RT 201-02) was received with a year of birth different than the year originally submitted for a beneficiary.</p> <p><b>RESOLUTION:</b> Confirm the year of birth and correct the transaction if required. Note that the original year of birth submitted would have been validated by the Social Insurance Registry. If the birth year already submitted is inaccurate, contact Issuer Support.</p>
<b>8252</b> Contract already associated to another Beneficiary SIN	<p>The beneficiary component of a Contract Registration transaction package (RT 101-02) has been received for a beneficiary with a SIN that does not match the beneficiary SIN already associated with this contract.</p> <p><b>RESOLUTION:</b> Only one contract can exist per beneficiary. Verify the beneficiary SIN and correct the error(s) if needed. If there has been a change to the beneficiary's SIN, ensure that the new SIN is being reported.</p>
<b>8253</b> There must not already be a contract awaiting transfer in the CDSP system for the Beneficiary	<p>A Contract Registration transaction package (RT 101-01, 101-02 and 101-03) has been received with a Y in the transfer indicator field of the RT 101-01 and a contract already exists with a status of Registered, Pending or De-registered and a transfer indicator of Y for the same beneficiary.</p> <p><b>RESOLUTION:</b> Only one transfer request can be processed at a time for a beneficiary. Enquire about other potential RDSP transfers with the applicable holder(s) or beneficiary. If a transfer is no longer required, advise the holder(s) to communicate with the other financial organization so a Close Contract transaction (RT 102-10) can be submitted in lieu of the original transfer request.</p>

ERROR CODE	EXPLANATION
<p><b>8254</b> Conflicting contract transactions pertaining to the same contract received in the same period</p>	<p>Multiple, conflicting contract transactions are submitted in the same period creating duplicate contract names:</p> <ul style="list-style-type: none"> <li>• two unique Rename Contract transactions (RT 102-11) in the same processing period and for the same contract present in the CDSP database</li> <li>• two unique Rename Contract transactions (RT 102-11) requesting to rename two separate contracts to the same new contract name</li> <li>• a Contract Registration transaction package (RT 101-01, 101-02 and 101-03) and a Close Contract transaction (RT 102-10) for the same contract in the same period</li> <li>• a Contract Registration transaction package (RT 101-01, 101-02 and 101-03) and a Rename Contract transaction (102-11) for the same contract in the same period</li> </ul> <p><b>RESOLUTION:</b> For the two scenarios involving conflicting Rename Contract transactions, ensure that the contract name being used in the transaction is accurate and make corrections if needed. If two Rename Contract transactions were submitted, re-submitting one will suffice in order to successfully complete the renaming.</p> <p>For the scenarios involving a Close Contract or Rename Contract transaction received during the same period as a Contract Registration transaction, verify whether the Close Contract or Rename Contract transactions were submitted in error. If so, no further action is needed. If the intent was to close or rename the contract, re-submit the Close Contract or Rename Contract transactions for the following processing period.</p>
<p><b>8255</b> Contract must not be nullified</p>	<p>A transaction cannot be processed because the contract status is nullified.</p> <p><b>RESOLUTION:</b> Register a new contract or contact Issuer Support for assistance.</p>

ERROR CODE	EXPLANATION
<b>8256</b> Contract is not associated to the Specimen Plan	<p>Transactions were received for a contract that is not associated to the RDSP's Specimen Plan.</p> <p><b>RESOLUTION:</b> Verify and confirm whether the Specimen Plan provided in the original transaction was accurate and make corrections if needed. If there is reason to think that the Specimen Plan reported in the original transaction(s) was incorrect, contact Issuer Support.</p>
<b>8258</b> The original transaction must not have been reversed	<p>The CDSP received a reversal transaction referring to a transaction that has already been reversed in a prior processing period.</p> <p><b>RESOLUTION:</b> Once a transaction is reversed, it is not possible to reverse it a second time. If the intention was to undo a prior reversal, submit a new transaction that matches the original transaction that was reversed.</p>
<b>8259</b> There must not be more than one reversal for the same transaction within the current processing period	<p>More than one reversal transaction was received in the same processing period for the same transaction.</p> <p><b>RESOLUTION:</b> No action is required as one reversal will be processed and the other will receive this error.</p>
<b>8260</b> Contract must have a status of Closed or Registered	<p>A Transfer Reporting transaction (RT 701-02) has been received for a contract that does not currently have the status of either Closed or Registered.</p> <p>Transfer Reporting transactions are sent by the relinquishing issuer involved in a transfer (e.g. the financial organization that sends the funds to another organization) so that the CDSP can have record of assets being moved to another issuer. This type of transaction can only be processed for contracts that are Registered but are awaiting closure pending on the new issuer completing a transfer request or for contracts that are closed as a result of a successfully completed RDSP transfer.</p> <p><b>RESOLUTION:</b> The Transfer Reporting transaction is only applicable to plans that are either currently registered or are now closed but were at one point registered. Contact Issuer Support to clarify the current status of a contract.</p>

ERROR CODE	EXPLANATION
<p><b>8261</b> The other contract and Specimen Plan cannot change once a transfer has been successfully resolved</p>	<p>The CDSP received a Contract Registration transaction package (RT 101-01, 101-02 and 101-03) and the following conditions exist:</p> <ul style="list-style-type: none"> <li>• transfer indicator is set to Y</li> <li>• a transfer has been resolved (e.g. the relinquishing contract has been closed after a transfer request was received and processed) for the same contract indicated in the contract registration package</li> <li>• other Contract and Other Specimen Plan information in the contract registration package is different than what was indicated in the previous transfer request that was resolved</li> </ul> <p><b>RESOLUTION:</b> It is not possible for relinquishing contract information to change once a transfer has been resolved. Determine whether the new contract registration transaction with a Transfer Indicator set to Y is needed or was sent in error. As the transfer has already been resolved it is likely that no further action is necessary.</p>
<p><b>8262</b> Specimen Plan must be designated by CRA to accept rollovers</p>	<p>A rollover transaction has been received that includes a Specimen Plan identifier that has not been designated by CRA as eligible to accept rollovers.</p> <p><b>RESOLUTION:</b> The issuer must update the Specimen Plan with the CRA Registered Plans Directorate to accept rollovers. Once this is done, contact CDSP to undergo industry testing to allow submission of this transaction.</p>
<p><b>8263</b> Must be within the date range the Specimen Plan is designated by CRA to accept Rollovers</p>	<p>A Rollover transaction has been received with a date that either precedes or exceeds the period for which the designated Specimen Plan is eligible to accept these requests.</p> <p><b>RESOLUTION:</b> Contact Issuer Support to clarify the parameters for this transaction.</p>
<p><b>8264</b> Must be greater than the last Consent transaction date submitted</p>	<p>An Add Consent transaction (RT 202-01) has been received with a Consent Date that is earlier than the date provided for a previous Add Consent transaction.</p> <p><b>RESOLUTION:</b> Ensure that the Add Consent Date provided is later than the date of latest Add Consent activity for that beneficiary.</p>

ERROR CODE	EXPLANATION
<b>8265</b> Must not exist as a Holder on any contract of the reported beneficiary	An Add Consent transaction (RT 202-01) has been received for a holder or BN that is already associated to an open or closed contract.  <b>RESOLUTION:</b> No further action is necessary.
<b>8266</b> Must already be recorded as a consent for the Beneficiary	A Revoke Consent transaction (RT 202-02) has been received that refers to a SIN or BN that does not match an existing consent for the beneficiary. In addition, this code can be generated if both a Revoke Consent and Add Consent transaction are submitted for the same period and for the same beneficiary.  <b>RESOLUTION:</b> Review the contract to determine who should have Consent status and adjust accordingly.
<b>8267</b> Must not be an active Holder on the current Beneficiary contract	A Revoke Consent transaction (RT 202-02) has been received with a SIN or BN for an active holder for which an Add Consent transaction (RT 202-01) has been previously submitted.  <b>RESOLUTION:</b> An active holder of a contract cannot have his previously submitted Consent transaction revoked. To revoke Consent status in such a scenario, submit a Remove Holder transaction (RT 201-23) for the current RDSP contract. (This would only be possible for RDSPs with multiple holders – refer to error 8249). Once the individual or Agency is no longer an active holder, submit a Revoke Consent transaction.
<b>8268</b> Beneficiary consent cannot be revoked	A Revoke Consent transaction (RT 202-02) has been received with the SIN that matches the contract's beneficiary.  <b>RESOLUTION:</b> Consent status cannot be revoked for beneficiaries of RDSPs. No further action is required.



ERROR CODE	EXPLANATION
<b>8300</b> Date is earlier than original Transaction Date	<p>A Reversal Request, Contribution Correction or Stop Bond Request is dated before the date of the original transaction. This applies to the following record types:</p> <ul style="list-style-type: none"> <li>• Stop Bond Payment Request (RT 401-06)</li> <li>• LDAP/DAP Reversal (RT 401-22, 401-23)</li> <li>• Reverse repayment of Grant and/or Bond (RT 401-11)</li> <li>• Retirement Savings Rollover Reversal (RT 401-09)</li> <li>• Education Savings Rollover Reversal (RT 401-31)</li> <li>• Correction of contribution/Grant Request (RT 401-02)</li> </ul> <p><b>RESOLUTION:</b> Ensure that the Reversal/Correction/Stop Bond is not dated earlier than the original transaction associated to this transaction.</p>
<b>8301</b> Error in original transaction, current transaction cannot be processed	<p>A reversal request, contribution correction or Stop Bond request has been received for a transaction that was rejected in error. This applies to the following transaction types:</p> <ul style="list-style-type: none"> <li>• Stop Bond Payment Request (RT 401-06)</li> <li>• LDAP/DAP Reversal (RT 401-22, 401-23)</li> <li>• Reverse repayment of Grant and/or Bond(RT 401-11)</li> <li>• Retirement Savings Rollover Reversal (RT 401-09)</li> <li>• Education Savings Rollover Reversal (RT 401-31)</li> <li>• Correction of contribution/Grant request(RT 401-02)</li> <li>• Episodic DTC Election Reversal (RT 501-02)</li> <li>• SDSP Election Reversal (RT 501-04)</li> </ul> <p><b>RESOLUTION:</b> The original transaction would not have generated financial activity, therefore reversals or corrections of these transactions cannot be processed. Verify the original transaction number and determine if action is required or contact Issuer Support to clarify.</p>

ERROR CODE	EXPLANATION
<b>8303</b> Unable to locate the original transaction	<p>The Original Transaction Number contained in one of the following refers to a transaction not previously reported:</p> <ul style="list-style-type: none"> <li>• Stop Bond Payment Request (RT 401-06)</li> <li>• LDAP/DAP Reversal (RT 401-22, 401-23)</li> <li>• Reverse repayment of Grant and/or Bond (RT 401-11)</li> <li>• Retirement Savings Rollover Reversal (RT 401-09)</li> <li>• Education Savings Rollover Reversal (RT 401-31)</li> <li>• Correction of contribution/Grant request (RT 401-02)</li> <li>• Episodic DTC Election Reversal (RT 501-02)</li> <li>• SDSP Election Reversal (RT 501-04)</li> </ul> <p><b>RESOLUTION:</b> Verify the Original Issuer Transaction Number and ensure the original transaction was submitted and processed successfully.</p>
<b>8305</b> Original transaction must have been designated as the active request	<p>The Original Transaction Number on the Stop Bond Payment Request transaction (RT 401-06) refers to an inactive Bond Payment Request.</p> <p><b>RESOLUTION:</b> Replace the information provided in the Original Transaction Number field with the transaction number of the current active Bond Payment Request. The active bond payment request will be the latest request for which bond was paid.</p>
<b>8306</b> Another Stop Bond Payment has already been requested for the original transaction	<p>A Stop Bond Payment Request transaction (RT 401-06) has already been successfully processed by the CDSP for the original bond request indicated.</p> <p><b>RESOLUTION:</b> If the intention is to stop the original Bond Payment Request, no further action is needed as the original request was processed. If the intention is to re-activate a Bond Payment Request (e.g. by stopping the previous Stop Bond Payment request), submit a new Bond Payment Request (401-05).</p>

ERROR CODE	EXPLANATION
<b>8307</b> A more recent Correction transaction is already associated to the contribution	<p>A Correction of contribution/Grant request transaction (RT 401-02) has been received with a correction date that is before the correction date of another Contribution Correction transaction already processed for that transaction.</p> <p><b>RESOLUTION:</b> Corrections to RDSP contributions must be applied in chronological order. Ensure the correction date provided reflects the date that the correction was requested and re-submit the transaction if required.</p>
<b>8308</b> Original transaction and its reversal were found in the same processing period	<p>An original transaction and its corresponding reversal transaction have been received in the same processing period.</p> <p><b>RESOLUTION:</b> Verify the intent of the submission and resubmit if required.</p>
<b>8309</b> Date must be on or after Certification Date	<p>The Episodic DTC Election (501-01) transaction date precedes the Medical Doctor certification date.</p> <p><b>RESOLUTION:</b> Ensure that the transaction date provided on the Episodic DTC Election is on or after the date the Medical Doctor signs the form concerning future DTC eligibility.</p>
<b>8310</b> 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	<p>An Episodic DTC Election (501-01) has been received for a beneficiary who has either been ineligible for DTC or for whom eligibility is undetermined for 5 consecutive years on or after the year of the contract signature date and before the year of the processing of the request.</p> <p><b>RESOLUTION:</b> Verify the DTC Election date and determine if action is required or contact Issuer Support to clarify the DTC eligibility of the beneficiary.</p>
<b>8311</b> Episodic DTC election period must not overlap with an existing Episodic DTC election period for the same contract	<p>An Episodic DTC Election (501-01) has been received for a beneficiary with an existing processed Episodic DTC election with one or more years in common.</p> <p><b>RESOLUTION:</b> Verify the DTC Election date and determine if action is required.</p>

ERROR CODE	EXPLANATION
<b>8312</b> Must be on or after January 1, 2014	An Education Savings Rollover (401-30) has been received with a date prior to January 1, 2014.  <b>RESOLUTION:</b> Ensure the date reported in the Education Savings Rollover is on or after January 1, 2014.



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## RDSP Provider User Guide

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### A P P E N D I X

# B

## Understanding Refusal Reasons

Employment and Social Development Canada (ESDC) is responsible for the administration of the Canada Disability Savings Grant (grant) and the Canada Disability Savings Bond (bond). The Canada Disability Savings Program (CDSP) system provides the delivery mechanism and necessary system supports for the effective administration of the grant and bond.

This document explains the Refusal Reasons received in response to financial requests for grant and/or bond when the CDSP system processes a financial transaction but does not award full benefits. The document also describes means to resolve/re-process transactions that have been allocated a refusal reason by the CDSP system.

For additional technical information, consult the Interface Transaction Standards (ITS).

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### In this chapter

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## **1. Background Information**

This document provides information to assist in understanding Refusal Reasons. For additional technical information, consult the ITS.

### **1.1. What is a Refusal Reason?**

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Refusal Reasons indicate why transactions requesting grant or bond, which met all formatting rules and were processed by the system, did not receive a full grant or bond payment.

### **1.2. How Are Refusal Reasons Reported to Financial Institutions?**

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The CDSP system reports Refusal Reasons in the 66-67 position of the 901 record type provided at the end of each reporting period. This is applicable to the:

- grant request submitted through a RT 401-01
- bond request submitted through a RT 401-05

### **1.3. Refusal Reasons Differ from Error Codes**

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If the CDSP system cannot process an RDSP transaction sent by a financial institution (FI), due to an error in the transaction information, the transaction is rejected. In these cases, a record type 801 transaction with an Error Code indicating why the transaction was not processed is provided in the Error File report that references the original transaction identifier along with the name of the field in error. These Error Codes should be investigated and new transactions with the corrected information resubmitted.

Transactions successfully processed by the CDSP system will not generate Error Codes. If a transaction is processed but the full amount of grant or bond is not paid, a refusal reason will be generated and reflected in the record type 901.

### **1.4. Using this Document**

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This document lists the following information for each incentive:

- Refusal Reason Codes and a detailed explanation for each code
- how to resolve or better understand what caused the refusal.
- a referral to an appropriate point of contact for situations where further investigation may be required to resolve the issue. The points of contact referred to in the document are:



- Issuer Support: 1-888-276-3632
- Client Services: 1-866-204-0357
- Canada Revenue Agency (CRA): 1-800-959-8281 (E) or 1-800-959-7383 (F)

## 2. Refusal Reasons

REFUSAL REASON	EXPLANATION
<b>01</b> Maximum Current Entitlement of Grant /Bond Paid	<p>All of the beneficiary's grant/bond entitlement, including any carry forward entitlement, has been paid out for the calendar year in which the contribution or bond request was made. This refusal reason is also generated when a bond request is processed with zero bond payment because the income level of the beneficiary/primary caregiver (PCG) exceeds the maximum.</p> <p><b>RESOLUTION:</b> Generally no action is required. If the grant or bond paid does not match the expected amount, investigate and contact issuer support for more information if required.</p>
<b>02</b> Lifetime Contribution Limit Exceeded	<p>The total amount of contributions (including rollovers) for a beneficiary has exceeded the \$200,000 contribution limit. Any subsequent contributions made after this limit is reached are refused grant.</p> <p><b>RESOLUTION:</b> Investigate what caused the total contribution amount to exceed \$200,000 and determine if any contributions were reported incorrectly. If there is a discrepancy in the contribution amount(s), submit a contribution correction with the correct amount. If a discrepancy exists in the beneficiary's lifetime contribution amount, contact issuer support for more information.</p>
<b>03</b> Lifetime Limit Exceeded	<p>The beneficiary has received the maximum lifetime grant payable of \$70,000 or for bond, \$20,000.</p> <p><b>RESOLUTION:</b> No action is required. This refusal reason on a contribution or bond request means that no further grant or bond will be paid to the beneficiary.</p>





REFUSAL REASON	EXPLANATION
<b>04</b> Age of Beneficiary	<p>The transaction date of the contribution is later than December 31st of the year in which the beneficiary turned 49.</p> <p><b>RESOLUTION:</b> No further action is required as grant will not be paid after the end of the year in which the beneficiary turned 49.</p>
<b>05</b> Specimen Plan not Valid	<p>The specimen plan reported on the bond request no longer has a valid status in the CDSP system. To be valid, a specimen plan must have a status of "registered", "under review", "ceased" or "revoked". This refusal reason only occurs during the annual resubmission of an active bond request.</p> <p><b>RESOLUTION:</b> Contact issuer support to verify the status of the specimen plan reported on the bond request.</p>
<b>06</b> No Grant requested	<p>Grant was not requested on a contribution as the grant requested flag was set to "No".</p> <p><b>RESOLUTION:</b> Confirm that grant was to be requested for the contribution and if yes, submit a contribution correction transaction for the same amount as the original contribution, and ensure the flag is set to "Yes".</p>
<b>08</b> SIN Not Usable	<p>The Social Insurance Number (SIN) reported on the contribution requesting grant or bond has been flagged as "not usable" by the Social Insurance Registry (SIR).</p> <p><b>RESOLUTION:</b> A SIN can be flagged for a number of reasons, and if the contract holder has questions about the reason they should contact SIR. If the beneficiary's SIN is unusable because they have a new SIN, resubmit the bond request or submit a contribution correction using the new SIN.</p>
<b>10</b> Invalid Beneficiary SIN	<p>The SIN used on the annual resubmission of a bond request is no longer valid as it has been linked to a new SIN.</p> <p><b>RESOLUTION:</b> Contact the contract holder to validate the SIN and if required obtain the beneficiary's new SIN and resubmit a bond request using the updated SIN if applicable.</p>



REFUSAL REASON	EXPLANATION
<b>19</b> Contract Not Registered	<p>A grant or bond request has been submitted for a contract that does not have a status of registered.</p> <p><b>RESOLUTION:</b> Use the Contract Status Report to determine why the contract is not registered and re-submit the contract registration package if applicable. If it is not clear why the contract was not registered, contact issuer support.</p>
<b>21</b> Last Bond payment under this application – new 18+ Bond request required	<p>This is a warning message to submit a new bond application request because the beneficiary is in his or her 18<sup>th</sup> year. If no 18+ application is submitted bond will no longer be paid.</p> <p><b>RESOLUTION:</b> Request that the holder complete a new 18+ bond application and resubmit the request.</p>
<b>22</b> Bond request is not/no longer designated to attract Bond for the Beneficiary	<p>The original bond request submitted is no longer active.</p> <p><b>RESOLUTION:</b> Notify the holder and ask if they would like to continue receiving bond. If yes, submit a new bond request to reactivate the bond.</p>
<b>24</b> Contract status conditions for adjustment of payment not met	<p>A correction has been submitted on a contract that has a status of closed or de-registered.</p> <p><b>RESOLUTION:</b> Determine if contract has correct status and take corrective action. Contact issuer support if required.</p>
<b>26</b> Bond resubmission date is not within issuer approval dates	<p>The annual resubmission of an active bond request occurred after the cessation date of the Specimen Plan.</p> <p><b>RESOLUTION:</b> Verify the Specimen Plan eligibility with issuer support and then resubmit the bond request with a date which is within the specimen plans approved period. Generally no action is required as the contract is closed or transferred when the specimen plan is no longer approved.</p>
<b>29</b> Beneficiary is a non-resident	<p>The beneficiary is not a Canadian resident as of the day the transaction occurred.</p> <p><b>RESOLUTION:</b> Refer the holder to CRA to confirm the beneficiary's residency status as of the transaction date.</p>



REFUSAL REASON	EXPLANATION
<b>30</b> Beneficiary DTC eligibility not confirmed	DTC eligibility has not been confirmed by CRA for the beneficiary in the year which the transaction occurred.  <b>RESOLUTION:</b> Refer the holder to CRA to confirm DTC.
<b>32</b> Beneficiary DTC eligibility not confirmed for 2 or more consecutive non-election years	DTC eligibility has not been confirmed by CRA for the beneficiary for two or more consecutive years where an election has not been submitted.  <b>RESOLUTION:</b> Refer the holder to CRA to confirm DTC.
<b>33</b> Beneficiary DTC eligibility not confirmed for 5 or more consecutive years	DTC eligibility has not been confirmed by CRA for the beneficiary for five or more consecutive years regardless of a DTC election.  <b>RESOLUTION:</b> Refer the holder to CRA to confirm DTC.
<b>99</b> Other	Used only in special cases.  <b>RESOLUTION:</b> Information provided as these cases occur.



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## RDSP Provider User Guide

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### A P P E N D I X

# C

## Transaction Types

This document lists the transaction types that can be sent to the Canada Disability Savings Program (CDSP) system as well as the files that are sent to financial institutions in response to the transaction types.

For additional technical information, consult the Interface Transaction Standards (ITS).

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## 1. Objective

To help financial institutions determine which transaction files are sent to the CDSP system and which files are produced by the CDSP system in response to the received transaction files.

A quick reference table is provided.

## 2. Using this Document

This document includes the following information:

- a list of the transactions types sent by the financial institution to the CDSP system;
- a list of processing activities that may result from the transaction types sent by the financial institution; and
- a list of files processed by the CDSP system.

## 3. Column Descriptions

### **1<sup>st</sup> Column: Record Type (RT) and Transaction type (TT) sent by the financial institution to the CDSP system**

- A list of the possible transaction types sent by the financial institution to the CDSP system.

### **2<sup>nd</sup> Column: Processing that may result from the transaction types sent by the financial institution**

- Depending on the nature of the transaction type submitted by the financial institution, the following processing activities may occur (such as contract registration, Canada Disability Savings Grant (grant) and Canada Disability Savings Bond (bond) payments, grand and bond re-adjudication).

### **3<sup>rd</sup> Column: Files sent by the CDSP system to financial institutions**

- A list of potential files (Error File, Transaction Processing File, SIN Usability File, Contract Status File and Transfer Extract File) sent by the CDSP system in response to specific transaction types sent by the financial institution.
- **RT 981 – Beneficiary DTC Eligibility File:** on a monthly basis, if the Canada Revenue Agency (CRA) has updated the Disability Tax Credit (DTC) status of a beneficiary, they forward this information to the CDSP system which in turn sends this data to the impacted financial institution. It is not sent in response to a specific transaction type sent by the financial institution.

## 4. Finding More Information

For more information on transactions listed in the following table, see the reference sources below.

### 4.1. RT 101 – Contract Registration

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- RDSP Provider User Guide, Chapter 4-2: Setting Up an RDSP, Sections 1 (Information Exchange) and 2 (Opening a New Plan)
- ITS, Sections 3.1 (Contract Registration Transaction) and 6.4 (Contract Registration Information)

### 4.2. RT 102 – Contract Update

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- RDSP Provider User Guide, Chapter 4-2: Setting Up an RDSP, Section 3.1 (Contract Update Information)
- ITS, Sections 3.2 (Contract Update Transactions) and 6.5 (Contract Update Information)

### 4.3. RT 201 – Beneficiary and Holder Update

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- RDSP Provider User Guide, Chapter 4-2: Setting Up an RDSP, Section 3.2 (Beneficiary and Holder Update Information)
- ITS, Sections 3.3 (Beneficiary and Holder Update Transactions) and 6.6 (Beneficiary and Holder Update Information)

### 4.4. RT 202 – Consent

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- RDSP Provider User Guide, Chapter 4-3: Request for Grant and Bond, Section 4 (Add/Revoke Consent)
- ITS, Sections 3.4 (Consent Transactions) and 6.7 (Consent Information for Beneficiary)

### 4.5. RT 401 – Financials

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- RDSP Provider User Guide, Chapter 4-3: Request for Grant and Bond
- RDSP Provider User Guide, Chapter 4-4: DAP and LDAP
- RDSP Provider User Guide, Chapter 4-5: Rollover Transactions
- RDSP Provider User Guide, Chapter 4-6: Transfers
- ITS, Sections 3.5 (Financial Transactions) and 6.8 (Financial Transactions)

## 4.6. RT 501 – Election

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- RDSP Provider User Guide, Chapter 2-3: Specified Disability Savings Plan
- RDSP Provider User Guide, Chapter 3-6: Repaying the Grant and Bond, Section 3 (Loss of DTC and Elections)
- ITS, Sections 3.6 (Election Transactions) and 6.9 (Elections)

## 4.7. RT 701 – Reporting

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- ITS, Sections 3.7 (Reporting Transactions) and 6.10 (Reporting Transactions)





RT and TT sent by the financial institution to the CDSP system (the 3 digit number is the RT, the 2 digit is the TT)			Processing that may result from the TT sent by the financial institution			Files sent by the CDSP system to financial institutions					
			Contract Registration	Grant and Bond Payments	Grant and Bond Re-adjudication	Transaction Processing 901 (.pro)	Error File 801 851 (.err)	Contract Status 951 952 953 (.reg)	SIN Usability 921 (.sur)	Transfer 971 (.xfr)	Beneficiary DTC Eligibility 981 (.dct)
101 <sup>1</sup>	Contract Information	01	X	X P <sup>2</sup>	X	X	X	951		If the transfer is resolved and the old contract is closed	Is sent if CRA has reported a change in the beneficiary's DTC status to the CDSP system. It is not sent in response to a transaction type sent by the financial institution
	Beneficiary Information	02	X	X P	X	X	X		X		
	Holder Information	03	X	X P	X	X	X		X		
102	Close Contract (may be relinquishing contract in a transfer)	10	X (Received in Transaction Processing File 901)		X (Received in Transaction Processing File 901)	X	X	951		If the transfer is resolved and the new contract is registered	
	Rename Contract	11				X	X				
201	Update Beneficiary Information	02				X	X		X		
	Update Holder Information	03			X	X	X		X		
	Add Holder to Contract	13			X	X	X		X		
	Remove Holder from Contract	23				X	X				

<sup>1</sup> 101-01, 101-02 and 101-03 must always be sent as a package

<sup>2</sup> "P" Means "potential"

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			Contract Registration	Grant and Bond Payments	Grant and Bond Re-adjudication	Transaction Processing 901 (.pro)	Error File 801 851 (.err)	Contract Status 951 952 953 (.reg)	SIN Usability 921 (.sur)	Transfer 971 (.xfr)	Beneficiary DTC Eligibility 981 (.dtc)
202	Add or Update Consent for Beneficiary	01	X	X	X	X	X	951 P 952 P		If the transfer is resolved, the old contract is closed and the new contract is registered	Is sent if CRA has reported a change in the beneficiary's DTC status to the CDSP system. It is not sent in response to a transaction type sent by the financial institution
	Revoke Consent for Beneficiary	02				X	X				
401	Contribution and Grant Request	01	X	grant	X	X	X	951 P 952 P		If the transfer is resolved, the old contract is closed and the new contract is registered	
	Correction of Contribution and Grant Request	02	X	grant	X	X	X	951 P 952 P			
	Bond Payment Request	05	X	bond	X	X	X	951 P 952 P			
	Stop Bond Payment Request	06				X	X				

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			Contract Registration	Grant and Bond Payments	Grant and Bond Re-adjudication	Transaction Processing 901 (.pro)	Error File 801 851 (.err)	Contract Status 951 952 953 (.reg)	SIN Usability 921 (.sur)	Transfer 971 (.xfr)	Beneficiary DTC Eligibility 981 (.dct)
	Retirement Savings Rollover	08	X		X	X	X	951 P 952 P		If the transfer is resolved, the old contract is closed and the new contract is registered	Is sent if CRA has reported a change in the beneficiary's DTC status to the CDSP system. It is not sent in response to a transaction type sent by the financial institution.
	Retirement Savings Rollover Reversal	09				X	X				
	Repayment of Grant and/or Bond	10				X	X				
	Reverse Repayment of Grant and/or Bond	11				X	X				
	Disability Assistance Payment (DAP)	20				X	X				
	Lifetime Disability Assistance Payment (LDAP)	21				X	X				

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			Contract Registration	Grant and Bond Payments	Grant and Bond Re-adjudication	Transaction Processing 901 (.pro)	Error File 801 851 (.err)	Contract Status 951 952 953 (.reg)	SIN Usability 921 (.sur)	Transfer 971 (.xfr)	Beneficiary DTC Eligibility 981 (.dct)
	DAP Reversal	22				X	X				Is sent if CRA has reported a change in the beneficiary's DTC status to the CDSP system. It is not sent in response to a transaction type sent by the financial institution
	LDAP Reversal	23				X	X				
	Education Savings Rollover	30	X		X	X	X	951 P 952 P		If the transfer is resolved, the old contract is closed and the new contract is registered	
	Education Savings Rollover Reversal	31				X	X				
501	Episodic Disability Tax Credit (DTC) Election	01				X	X	952 A			
	Episodic DTC Election Reversal	02				X	X	952 A			
	Specified Disability Savings Plan (SDSP) Election	03				X	X	953 A			
	SDSP Election Reversal	04				X	X	953 A			

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			Contract Registration	Grant and Bond Payments	Grant and Bond Re-adjudication	Transaction Processing 901 (.pro)	Error File 801 851 (.err)	Contract Status 951 952 953 (.reg)	SIN Usability 921 (.sur)	Transfer 971 (.xfr)	Beneficiary DTC Eligibility 981 (.dct)
701	Monthly Reporting of Fair Market Value (FMV)	01				X	X				Is sent if CRA has reported a change in the beneficiary's DTC status to the CDSP system. It is not sent in response to a transaction type sent by the financial institution
	Transfer Reporting of FMV and Earnings Amounts	02				X	X				