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Reporting Instructions: Deposit Data Requirements

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Introduction

These instructions provide credit unions authorized by BC Financial Services Authority (“BCFSA”) with specifications on how to submit the deposit data that is necessary for BCFSA to complete accurate and timely deposit insurance determinations for deposit reimbursement.

Data Extract Package

The following sections describe the system extract requirements that credit unions must implement. BCFSA will notify credit unions of any changes to these requirements.

The Data Extract Package consists of six extracts and must be labelled as follows:

Table 1. List of Data Extracts

No	Extract Title	File Name
1	Account Extract	DepositAccounts.csv
2	Customer Extract	DepositCustomers.csv
3	Account Joints Extract	DepositAccountJoints.csv
4	GL Extract	GeneralLedger.csv
5	Hold Transactions Extract	Holds.csv
6	Customer Names Extract	CustomerNames.csv

Source: BCFSA/CUDIC

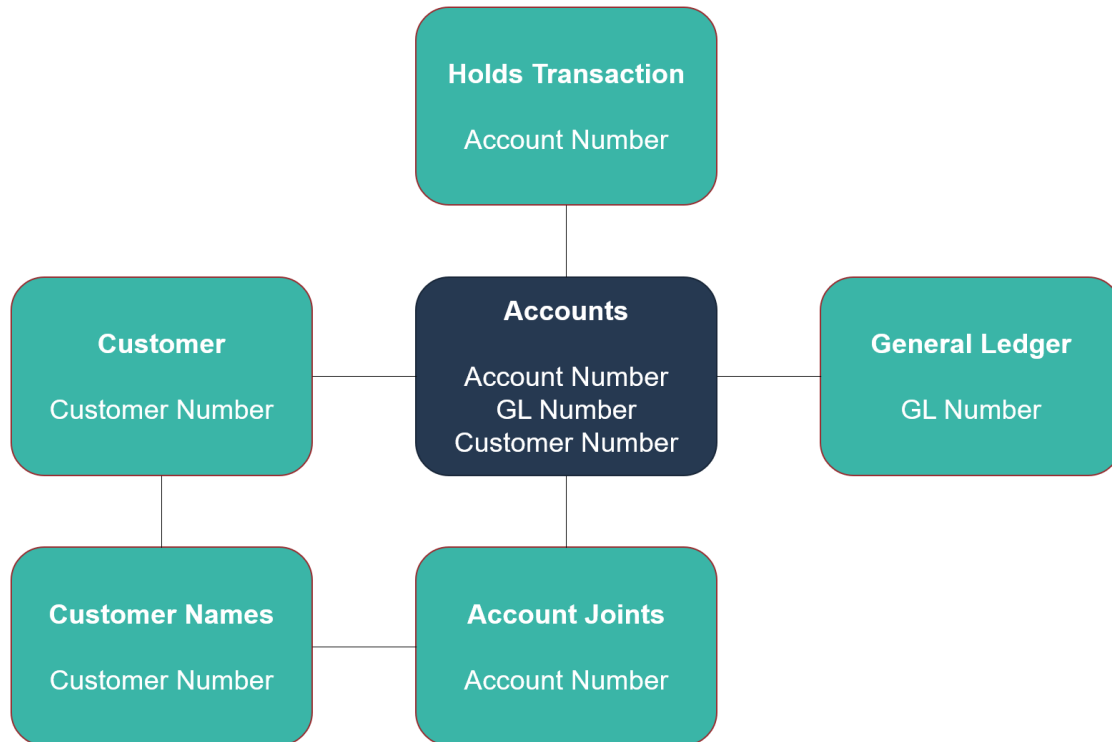
Data File Format and Extract Table Relationships

DATA FILE FORMAT

1. Each extract contains a header row that is required in all data extract tables, unless otherwise stated. The data elements (i.e., first row of each table) in the Data Requirements must be the header row names and must provide data in the order as shown in the tables provided in the detailed extract sections of this document.
2. Each extract includes an expected field format (“format”) column that describes the format of the data for each field. The formats are:
 - VARCHAR (Variable Character) – any alphanumeric string;
 - INT (Integer);
 - DATE – YYYY-MM-DD; and
 - DECIMAL (X, Y) – where X denotes number of integers before the decimal point and Y denotes integers after the decimal point.
3. Data extracts must be provided in CSV format with comma (“,”) delimiter.
4. The fields within each extract provided by the credit union must be stripped of any comma characters (“,”) to avoid interfering with the data processing by the payout application.
5. The credit union must not provide default values in any instance including date fields. Examples of default values are:
 - Home Phone/Work Phone: 5555555555;
 - Date of Birth: 1900-01-01; and
 - SIN: 999999999.
6. If the data is unavailable, then the credit union must leave the value blank. Data must be provided for all fields marked mandatory.

EXTRACT TABLE RELATIONSHIPS

Figure 1. Extract Table Relationships



Source: BCFS/CUDIC

Definitions

For the purposes of this document:

“Account holder” means a person who has money on deposit with the credit union in accordance with section 82 of the FIA.

“Accounting system” means a system implemented by credit unions to record financial information including income, expense, and other accounting transactions. An accounting system acts as an important tool that monitors and tracks the performance of the credit union and ensures smooth running of the business. This can be separate from the (core) banking system.

“Banking system” means a platform used by credit unions to process, manage and maintain records of its business transactions and activities.

“Close of Business” (“COB”) refers to the time of day (end of day) in which a banking system will perform batch processes such as interest calculations and accruals to close out one business day and roll over to the next.

“Contact information”, as defined by the Freedom of Information and Protection of Privacy Act, means information to enable an individual at a place of business to be contacted and includes the name, position name or title, business telephone number, business address, business email or business fax number of the individual.

“Relationship”, in a deposit data context, refers to a customer record which groups multiple customers together.

“Savings institution” means a bank, a credit union, an extraprovincial trust corporation authorized to carry on deposit business under the FIA, or a corporation that is a subsidiary of a bank and is a loan company to which the Trust and Loan Companies Act (Canada) applies.

Account Extract

The Account Extract includes all customer deposit accounts that are currently open or closed. This includes accounts in status: active, inactive, dormant, escheat, and closed (within the last 30 days).

The customer number in this extract should be that of the primary account holder. In the instance of a joint account(s), only the attributes of the primary customer must be provided. For example, if account AC123 has a primary customer (“CUST1”) and a secondary (joint) customer (“CUST2”), then the account extract will only show one record of AC123 and will display CUST1 as the Customer Number.

Details of Equity Share Accounts (Share Accounts) are not to be included in the extracts.

Some banking systems have special customer records that represent a relationship or container, i.e., grouping many customers together. This extract must not contain any of those numbers.

Account Extract should have the data elements as described below.

TABLE 2: ACCOUNT DATA FIELDS

Field	Mandatory	Description	Format	Max Length	Position
Business Date	Yes	The date when the data is being extracted. The Extract should be taken at the end of day, after all COB processes such as interest calculations and accruals. Must be in the format specified.	DATE (YYYY-MM-DD)	10	1
Account Number	Yes	The customer's account number in the banking system. Can be numeric or alphanumeric. This is the account number the customers use to refer to their accounts for the different deposit products they have with the credit union.	VARCHAR	25	2
Customer Number	Yes	The Customer Number is commonly referred to as a Customer Information File ("CIF") number of the account holder. This does not include relationship numbers that represent a group of individuals.	VARCHAR	25	3
Account Branch Number		The branch number to which the account belongs. Typically, the branch where the account was opened, this may be different from the Customer Branch.	VARCHAR	25	4
Product Type	Yes	Indicates type of product. To be assigned as below: 1 = Chequing Account 2 = Savings Account 3 = Term Deposit 4 = Non-equity Share 5 = Other	INT	1	5
Non-Interest Account Flag	Yes	Indicate "Yes" if the deposit is a non-interest-bearing account	VARCHAR	3	6
Trust Account Flag	Yes	Indicate "Yes" if the deposit is a trust account	VARCHAR	3	7
Pooled Trust Account Flag	Yes	Indicate "Yes" if the deposit is a Pooled Trust Account	VARCHAR	3	8
Redeemable Flag		If the term deposit is redeemable, set this flag to "Yes," otherwise set it to "No."	VARCHAR	3	9
CUDIC Coverage	Yes	To indicate whether the account falls under the CUDIC Guarantee. Values allowed are: <ul style="list-style-type: none"> • Yes • No 	VARCHAR	3	10
Product Code		The code the banking system uses for the deposit product this	VARCHAR	25	11

Field	Mandatory	Description	Format	Max Length	Position
		account is used for. Depending on the banking system, this may be alphanumeric or numeric and may contain special characters.			
Product Description	Yes	A description of the type of deposit product this account is used for, such as Free Chequing, Savings, One Year Term Deposit, etc.	VARCHAR	50	12
Principal Balance		The balance of the account, not including any interest accrued to date. This balance must NOT include overdrawn and other lending amounts. This is purely a deposit balance.	DECIMAL	30,4	13
Overdrawn Amount		The amount of money overdrawn on this account at the time of failure.	DECIMAL	30,2	14
Joint Flag	Yes	This flag should be set to "Yes" if the account is joint and "No" if not. Indicates if an account is a jointly held account.	VARCHAR	3	15
Interest Rate		The effective interest rate (percentage) of the account. If interest accruals were calculated at the time of this extract, this is the annualized rate that would be used. In a tiered or stepped product, this is the current tier/step the account is in based on balance or time held.	DECIMAL	30,4	16
Interest Rate Type	Conditional Mandatory	Specifies whether this is a balance tiered, time escalated, or fixed interest product.	VARCHAR	25	17
Accrued Interest	Conditional Mandatory	The total amount of interest accrued to date that has not been paid out or capitalized to the principal balance.	DECIMAL	3,2	18
Last Interest Accrual Date	Conditional Mandatory	The date when accrued interest was last calculated and updated to the Accrued Interest field.	DATE (YYYY-MM-DD)	10	19
Next Interest Accrual Date	Conditional Mandatory	The date when accrued interest is scheduled to be calculated and updated to the Accrued Interest field.	DATE (YYYY-MM-DD)	10	20
Start Date	Yes	The original contract start date for this account.	DATE (YYYY-MM-DD)	10	21
Maturity Date		The date the interest term matures.	DATE (YYYY-MM-DD)	10	22
Term in Days		Total number of days for the term of the deposit product	INT	4	23

Field	Mandatory	Description	Format	Max Length	Position
Interest Accrual Frequency	Conditional Mandatory	How often interest is calculated for accrual purposes: 1 = None 2 = Daily 3 = Monthly 4 = Quarterly 5 = Semi-annually 6 = Annually 7 = Maturity 8 = Other	INT	1	24
Compound Frequency	Conditional Mandatory	How often interest is compounded, such as daily.	VARCHAR	25	25
Interest Payment Frequency	Conditional Mandatory	How often interest is capitalized to the principal or paid out: 1 = None 2 = Daily 3 = Monthly 4 = Quarterly 5 = Semi-annually 6 = Annually 7 = Maturity 8 = Other	INT	1	26
Garnishments		Amount of salary garnishments placed on the account.	DECIMAL	30,2	27
Garnishment Date	Conditional Mandatory	Date is mandatory if garnishment amount is present.	DATE (YYYY-MM-DD)	10	28
Loan Security Amount		The total amount of the term deposit used as collateral to secure a loan.	DECIMAL	30,2	29
Loan Balance Secured		The current principal balance of the loan that is being secured by the term deposit.	DECIMAL	30,2	30
Status Description	Yes	Indicate the status of the account: 1 = Active 2 = Closed 3 = Inactive 4 = Dormant 5 = Escheat 6 = Matured 7 = Unclaimed 8 = Estate	INT	1	31
Status Date	Yes	The date when the current status became effective.	DATE (YYYY-MM-DD)	10	32
Closed Date	Conditional Mandatory	The date when the account closed. All accounts with a closed status should have a closed date.	DATE (YYYY-MM-DD)	10	33

Field	Mandatory	Description	Format	Max Length	Position
Staff Benefit Flag	Yes	This flag should be set to "Yes" when the account is enjoying a staff benefit. Set to "No" for all non-staff benefit records.	VARCHAR	3	34
Withholding Tax Amount YTD		YTD withholding tax not deducted.	DECIMAL	30,2	35
Non-resident Tax Amount YTD		YTD non-resident tax not deducted.	DECIMAL	30,2	36
Registered Plan Flag	Yes	Indicate "Yes" if the deposit is a registered plan	VARCHAR	3	37
Registered Plan Number	Conditional Mandatory	This is the plan number registered with the Canadian Revenue Agency ("CRA") for any registered savings plans this account belongs to. If more than one account belongs to the same plan number, repeat this number on each account.	VARCHAR	25	38
Registered Plan Open Date		This is the date the registered plan was opened. Not to be confused with an individual account open date.	DATE (YYYY-MM-DD)	10	39
Registered Plan Group		The high-level plan type grouping for the account. This will have one of the values below: <ul style="list-style-type: none"> • RRSP; • RRIF; • RDSP; • RESP ; • TFSA; or • FHSA. 	VARCHAR	5	40
Registered Plan Type		The product-level plan type grouping for the account. This will have a value like "LIRA," "LIF," "SDRRSP," etc.	VARCHAR	10	41
Registered Spousal Flag		Indicates if this registered product account is a spousal plan or not. Set this flag to "Yes" if it is, and "No" if not.	VARCHAR	3	42
Registered Locked In Flag		Indicates if the registered product account is locked in under pension legislation or not. Set this flag to "Yes" if it is, and "No" if not.	VARCHAR	3	43
Account Institution Number		This is the institution number that would be used on a cheque or EFT (809, for example). This can be hard coded to be the same for all accounts.	INT	3	44

Field	Mandatory	Description	Format	Max Length	Position
Account Branch Transit Number		This is the branch number that would be used on a cheque or EFT (12345, for example).	INT	5	45
Deposit Certificate Number		If the deposit is certified, provide the certificate number.	VARCHAR	25	46
Index Linked	Yes	If the deposit is linked to a market index, then indicate "Yes", otherwise "No."	VARCHAR	3	47
Index Link Start Date		If the deposit is linked to a market index, provide the start date for this index link.	DATE (YYYY-MM-DD)	10	48
Index Link End Date		If the deposit is linked to a market index, provide the end date for this index link.	DATE (YYYY-MM-DD)	10	49
Index Link Type		If the deposit is linked to a market index, provide the type of index link.	VARCHAR	25	50
Strike Date		If Index Linked is indicated as "Yes," provide the strike date. Strike date is the date when the product is linked to the market index.	DATE (YYYY-MM-DD)	10	51
Sale Rate		If strike date has been provided, credit union to indicate rate of interest (percentage) during the sale period.	DECIMAL	30,4	52
Minimum Return Rate		If the deposit is linked to a market index, provide the lower limit (i.e., guaranteed rate of return) on appreciation in the index-linked deposit converted to percentage terms if applicable.	DECIMAL	30,4	53
Maximum Return Rate		If the deposit is linked to a market index, provide the upper limit on appreciation in the index-linked deposit converted to percentage terms if applicable.	DECIMAL	30,4	54
Trust Account Type		If this account is a trust account, provide the type of trust it is. Sample trust type codes may include lawyer trust, broker-trustee, pension, revocable trust, irrevocable trust, ITF minor, and estate.	VARCHAR	25	55
Agent Details		Indicates whether deposit was placed by an agent (broker). Specify the name of the agent or agency as recorded on the deposit account.	VARCHAR	50	56

Field	Mandatory	Description	Format	Max Length	Position
Account Currency	Yes	Provide the three-character currency code in which the funds are held for this account (CAD, USD, EUR, GBP, etc.).	VARCHAR	3	57
GL Account Number	Yes	Provide the number or name of the GL account into which the various components of this account's balance rolls up to for reconciliation purposes. If principal balance, accrued interest, and overdrawn amount fall into the same GL then three different lines to be provided in the extract.	VARCHAR	25	58
FSR Line Number	Yes	Provide the FSR Line Number the GL maps to. Please do not provide FSR range.	VARCHAR	8	59
Deposit Source Channel		Provide the source of the deposit if known. Whether broker, online, in branch, or other.	VARCHAR	25	60

Customer Extract

Customer extracts are of all customers who are currently account holders. The Customer Extract should include all customer numbers listed in the Account Joins extract.

In some banking systems there is a special customer record that represents a relationship grouping many customers together. This is not required.

Customer Extract should have the data elements as described below.

TABLE 3: CUSTOMER DATA FIELDS

Field	Mandatory	Description	Mask	Format	Max Length	Position
Business Date	Yes	The date when the data is being extracted. The extract should be taken at the end of the day, after all COB processes such as interest calculations and accruals.	No	DATE (YYYY-MM-DD)	10	1
Customer Number	Yes	The primary customer number commonly referred to as the Customer Information File ("CIF") number of the account holder. This does not include numbers that represent a group of individuals, such as a relationship.	No	VARCHAR	25	2
Customer Branch Number	Yes	This is the branch number that the customer belongs to, i.e., their home branch. This may be different from the branch where the account was opened.	No	VARCHAR	25	3
ATF Flag		Set this flag to "Yes" when the customer has been flagged on any Anti-Terrorism Financing ("ATF") lists. Otherwise, "No."	No	VARCHAR	3	4
PEFP Flag		Set this flag to "Yes" when the customer has been flagged as a Politically Exposed Foreign Person ("PEFP"). Otherwise, "No."	No	VARCHAR	3	5
Domestic PEP		Set this flag to "Yes" when the customer has been flagged as a Domestic PEP. Otherwise, "No."	No	VARCHAR	3	6
AML Flag		Set this flag to "Yes" when the customer has been flagged on any Anti-Money Laundering ("AML") lists. Otherwise, "No."	No	VARCHAR	3	7
Staff Flag	Yes	This flag should be set to "Yes" when the customer is also a staff member. This flag should be set to "No" for all non-staff records.	No	VARCHAR	3	8
Related Party Flag	Yes	This flag should be set to "Yes" when the customer is also a	No	VARCHAR	3	9

Field	Mandatory	Description	Mask	Format	Max Length	Position
		"related party" as defined in Section 144 of the FIA. Typically, these are members of the Board of Directors. This flag should be set to "No" for all non-related party records.				
Address Line 1		This is the first line of the address where the customer resides. This should contain a street number, name, direction, etc.	Yes	VARCHAR	50	10
Address Line 2		This is the second line of the address where the customer resides. Typically, this would be for unit numbers or building names.	Yes	VARCHAR	50	11
City		This is the city of the address where the customer resides.	Yes	VARCHAR	25	12
Province		This is the province of the address where the customer resides.	Yes	VARCHAR	25	13
Country		This is the country of the address where the customer resides.	Yes	VARCHAR	25	14
Postal Code		This is the postal code of the address where the customer resides.	Yes	VARCHAR	10	15
Hold Mail Flag	Yes	Has the customer requested that mail be held at their home branch? Specify "Yes" or "No".	No	VARCHAR	3	16
Mailing Address Line 1	Conditional Mandatory	If the Hold Mail Flag is "No", enter the first line of the address where the customer receives mail. This should contain a street number, name, direction, etc.	Yes	VARCHAR	50	17
Mailing Address Line 2		This is the second line of the address where the customer receives mail. Typically, this would be for unit numbers or building names, P.O. Box Numbers, Rural Routes, etc.	Yes	VARCHAR	50	18
Mailing City	Conditional Mandatory	This is the city of the address where the customer receives mail.	Yes	VARCHAR	25	19
Mailing Province	Conditional Mandatory	This is the province of the address where the customer receives mail.	Yes	VARCHAR	25	20
Mailing Country	Conditional Mandatory	This is the country of the address where the customer receives mail.	Yes	VARCHAR	25	21
Mailing Postal Code	Conditional Mandatory	This is the postal code of the address where the customer receives mail.	Yes	VARCHAR	10	22
Primary Contact	Yes	Indicates the primary method for contacting the customer: 1 = Home Phone 2 = Work Phone 3 = Cell Phone 4 = Email	Yes	INT	1	23
Home Phone	Conditional Mandatory	Customer's home phone number. Include country and area code where applicable.	Yes	VARCHAR	25	24

Field	Mandatory	Description	Mask	Format	Max Length	Position
Work Phone	Conditional Mandatory	Customer's work phone number. Include country and area code where applicable, as well as extensions.	Yes	VARCHAR	25	25
Cell Phone	Conditional Mandatory	Customer's cellular phone number.	Yes	VARCHAR	25	26
Email Address	Conditional Mandatory	Customer's e-mail address.	Yes	VARCHAR	50	27
Personal ID Type		Indicates the identification document type. Choose from the options below: 1 = BCID 2 = Driver's Licence 3 = Canadian Passport 4 = Residence Card 5 = Birth Certificate 6 = Certificate of Incorporation 7 = BC Services Card 8 = Citizenship Card 9 = Secure Certificate of Indian Status Card – issued by Government of Canada 10 = Canadian Identity Card - issued by Global Affairs Canada 11 = BC Business Registration 12 = BC Society Registration 13 = Canada Corporation Number 14 = Other	Yes	INT	2	28
ID Number		Customer's identification document number.	Yes	VARCHAR	25	29
Date of Birth	Conditional Mandatory	Customer's date of birth.	Yes	DATE (YYYY-MM-DD)	10	30
Date of Incorporation	Conditional Mandatory	In the case of a business, this is the incorporation date information.	Yes	DATE (YYYY-MM-DD)	10	31
Date of Death		Customer's date of death.	Yes	DATE (YYYY-MM-DD)	10	32
Non-Resident Flag	Yes	Indicates if customer is a non-resident of Canada. Set to "Yes" if the customer is a non-resident and "No" if they are a resident.	No	VARCHAR	3	33
Country of Residence	Yes	State the country where the customer resides for tax purposes.	Yes	VARCHAR	25	34
Customer Type Code	Yes	Choose from the following: 1 = Individual 2 = Corporation 3 = Trust 4 = Sole-Proprietor 5 = Partnership 6 = Government 7 = Savings Institution 8 = Registered Society 9 = Unincorporated Association 10 = Joint Ventures 11 = Others	No	INT	2	35

Field	Mandatory	Description	Mask	Format	Max Length	Position
Savings Institution Deposit Flag	Yes	Indicates if a deposit is made by or on behalf of a savings institution or its subsidiary. Set to "Yes" if this is a savings institution deposit and "No" if it is not.	No	VARCHAR	3	36
Customer Language		Preferred language for communication. Input: <ul style="list-style-type: none"> English; or French. 	No	VARCHAR	8	37
Online Banking Flag		Indicates if customer has activated online banking. Set to "Yes" if the customer has online banking and "No" if they do not.	No	VARCHAR	3	38
Social Insurance Number	Mandatory Conditional (if Non-Interest Account Flag is set as "No")	Provide the Social Insurance Number ("SIN") for the customer. This should be numeric only.	Yes	INT	9	39

Account Joints Extract

The Account Joints Extract should list all customers linked to all deposit accounts in the Account Extract. The purpose of this extract is to identify relationships the customers have on an account, which will be done through the Joint Type field. The fields from this extract will be used in identifying whether the depositor payout payments will need to be made to all account holders or any one account holder.

For example, if customer one is the primary account holders for account 123 and customer two is a joint account holder for account 123, the Account Joints Extract will show two records of account 123 and define the relationship in each record. In the Account Extract there will be only one record of account 123, which will show under customer number one.

Each customer will have a corresponding Joint Type which denotes the type of relationship the customer has on an account. For credit unions that use the membership (otherwise known as relationship or container) concept, the relationship type will be captured at this level but only to the extent that an additional column for a membership number has been added to denote the customer's membership.

The Account Joints Extract should have the data elements as described below.

TABLE 4: ACCOUNT JOINTS DATA FIELDS

Field	Mandatory	Description	Format	Max Length	Position
Business Date	Yes	The date when the data is being extracted. The extract should be taken at the end of the day, after all COB processes such as interest calculations and accruals.	DATE (YYYY-MM-DD)	10	1
Account Number	Yes	The account number of the customer's accounts in the banking system, whether numeric or alphanumeric. This is the account number the customer uses to refer to the accounts for the different products they have with the credit union.	VARCHAR	25	2
Customer Number	Yes	The primary customer number commonly referred to as the CIF number of the account holder. This does not include CIF numbers that represent a group of individuals such as a relationship or membership. This is typically numeric but may be alphanumeric in some systems.	VARCHAR	25	3
Joint Type	Yes	The customer's role on the account. Choose from the following: 1 = Primary Owner 2 = Joint Owner 3 = Beneficiary 4 = Signer 5 = Other	INT	1	4
Owner Flag	Yes	Set this flag to "Yes" if the Joint Type provided is considered an owner of the account, and "No" if not.	VARCHAR	3	5
Signer Flag	Yes	Set this flag to "Yes" if the Joint Type provided is considered a signer of the account, and "No" if not.	VARCHAR	3	6
Payee Flag	Yes	Indicate "Yes" if the customer needs to be on the final payment. Otherwise, "No."	VARCHAR	3	7
Relationship Number		If the account and the customer are connected under a relationship, provide the corresponding relationship number.	VARCHAR	25	8

General Ledger Extract

The General Ledger ("GL") Extract is meant to pull the ledger or sub-ledger the accounts can be reconciled to. This may come from the banking system or from an accounting system. The GL account numbers listed in the Account Extract should also be found in this extract for reconciliation purposes. Please provide all current balances as of COB.

Credit unions are to provide details of registered deposits held in trust at another institution, e.g., RESP deposits maintained at Central1 Credit Union.

The GL description and GL account number must be consistent across extracts. All positive balance GLs must be positive, all overdraft ("OD") accounts must be negative, and accrued interest should be positive.

The GL Extract should have the data elements as described below.

TABLE 5: GENERAL LEDGER DATA FIELDS

Field	Mandatory	Description	Format	Max Length	Position
Business Date	Yes	The date when the data is being extracted. The extract should be taken at the end of the day, after all COB processes such as interest calculations and accruals.	DATE (YYYY-MM-DD)	10	1
GL Account Number	Yes	The GL Account Number or line number that represents this ledger or sub-ledger account. This should be matched to the level that was provided in the Account Extract.	VARCHAR	25	2
GL Description	Yes	A description of the GL account.	VARCHAR	50	3
GL Balance	Yes	The signed balance of the account in the currency denoted in GL Account Currency. Must indicate '-' sign if balance is negative	DECIMAL	30,2	4
GL Account Currency	Yes	Provide the three-character currency code in which the funds are held for this account, such as CAD, USD, EUR, GBP, etc.	VARCHAR	3	5
Parent Account Number		Provide the parent line if applicable to this GL Account.	VARCHAR	25	6
Financial Statement Type		Specify if this line belongs on the balance sheet or profit and loss financial statement. The credit union may refer to profit and loss as an income statement.	VARCHAR	15	7
Financial Classification		Specify whether this line is: "Assets," "Liabilities," "Off Book," "Income," or "Expense."	VARCHAR	15	8

Hold Transaction Extract

The purpose of this extract is to identify any holds placed at the transaction level due to reconciliation issues, regulatory reasons, funds in transit captured in suspense or settlement accounts, or any other payment reason. For those accounts where holds cannot be identified at the transaction level (transaction amount field), credit unions are requested to identify holds at the account level and populate other fields in the extract.

This table should not contain historical holds which have been released. This extract intends to capture any holds that credit unions apply at the account and transaction level, and that affect the account balance. As an example, if the Garnishments field is not available in the Account Extract, the Hold Transaction Extract can be populated.

The Hold Transaction Extract should have the data elements as described below.

TABLE 6: HOLD TRANSACTION DATA FIELDS

Field	Mandatory	Description	Format	Max Length	Position
Business Date	Yes	The date when the data is being extracted. The extract should be taken at the end of the day, after all COB processes such as interest calculations and accruals.	Date (YYYY-MM-DD)	10	1
Account Number	Yes	The account number of the customer's accounts in the banking system, whether numeric or alphanumeric. This is the account number the customer uses to refer to their different accounts for the different products they have with the credit union.	VARCHAR	25	2
Transaction Date	Yes	The date when the transaction occurred.	Date (YYYY-MM-DD)	10	3
Transaction Amount	Yes	The amount of the transaction held.	DECIMAL	30,2	4
Transaction Currency	Yes	The transaction currency. Provide three-character currency symbol such as CAD or USD.	VARCHAR	3	5
Hold Type	Yes	Indicate which of the following is a reason for hold: 1 = Member Request 2 = Deposit in Transit	INT	1	6

Field	Mandatory	Description	Format	Max Length	Position
		3 =Lending Collateral/Credit Card 4 = Legal Proceeding 5 = Other Garnishment 6 =Fraud & Suspicious Activities 7 = AML 8 = Other			
Transaction ID		Provide the most relevant transaction ID number available in the system to be able to look up the transaction on the banking system and pull up this exact record.	VARCHAR	25	7
Transaction Comments		Any comments or narrative on the transaction that would have been placed there by the teller or system. Provide only the first 500 characters.	VARCHAR	500	8

Customer Name Extract

To protect customer information privacy, the names of the customers will be collected separately from the Data Extract Package outlined previously.

In this extract, please provide the following fields for every customer number listed in the Customer Extract:

TABLE 7: CUSTOMER NAME DATA FIELDS

Field	Mandatory	Description	Mask	Format	Max Length	Position
Business Date	Yes	The date when the data is being extracted. The extract should be taken at the end of the day, after all COB processes such as interest calculations and accruals.	No	DATE (YYYY-MM-DD)	10	1
Customer Number	Yes	This is the customer number for this record, commonly referred to as the CIF number of the account holder. This does not include CIF numbers that represent a group of individuals such as relationship or membership. This is typically numeric but may contain alphanumeric in some systems.	No	VARCHAR	25	2
First Name	Yes	This is the first/given name of the customer.	Yes	VARCHAR	25	3
Middle Name		Provide any additional given names.	Yes	VARCHAR	25	4
Last Name	Yes	This is the surname of the customer. In the case of a business account this may be the full name of the business.	Yes	VARCHAR	25	5
Statement Customer Name		Provide the full name as it would appear in printed statements.	Yes	VARCHAR	50	6

Appendix A: Glossary

Term	Description
BCFSA	BC Financial Services Authority
CU	Credit Union
CUDIC	Credit Union Deposit Insurance Corporation of BC
FIA	Financial Institutions Act
SFTP	Secure File Transfer Protocol
GL	General Ledger
FSR	Financial & Statistical Report
VARCHAR	Variable Character
INT	Integer
CSV	Comma Separated Values
COB	Close of Business
EOD	End of Day
CIF	Customer Information File
YTD	Year to Date
RRSP	Registered Retirement Savings Plan
RRIF	Registered Retirement Income Fund
TFSA	Tax Free Savings Account
RDSP	Registered Disability Savings Plan
RESP	Registered Education Savings Plan
EFT	Electronic Funds Transfer
ITF	In Trust For
PEP	Politically Exposed Person
AML	Anti-Money Laundering
BCID	British Columbia Identification Card
SIN	Social Insurance Number
C1	Central 1 Credit Union
URL	Uniform Resource Locator
SSL	Secure Sockets Layer
GB	Giga Byte

Appendix B: Examples

EXAMPLE OF INCONSISTENCY IN ACCOUNT NUMBERS BETWEEN EXTRACTS

The example covers only a subset of requested fields. Credit unions are required to submit all the mandatory data requested and the remaining data based on availability.

The following two tables depict inconsistency in the account number between different extracts (denoted in red). All data extracts must contain the account number.

Account Extract

Business Date	Account Number	Customer Number	Account Branch Name	Account Branch Number	Product	...	Product Description	Principal	Overdrawn Amount
2021-09-30	1265897-B1	CUST1	Branch1	B1	1		Free Chequing	3498.78	
2021-09-30	1265898	CUST23	Branch2	B2	1		Free Chequing	0	180.9

Account Joints Extract

Business Date	Account Number	Customer Number	Joint Type	Owner Flag	Signer Flag	Cheque Payee	Relationship Number
2021-09-30	1265897	CUST1	Primary	Yes	Yes	Yes	R4561
2021-09-30	1265898	CUST1	Joint	Yes	No	Yes	R4561

EXAMPLE OF INCONSISTENCY IN CUSTOMER NUMBERS BETWEEN EXTRACTS

The example covers only a subset of requested fields. Credit unions are required to submit all the mandatory data requested and the remaining data based on availability.

The following two tables depict inconsistency in the customer number between different extracts (denoted in red). Customer Number must be the same across all extracts.

Customer Extract

Business Date	Customer Number	Customer Branch Number	Customer Branch Name	...	Address Last Modified	Current	...	Primary Contact	...
2021-09-30	CUST1	B1	Branch1		2021-06-01	Yes		Cell Phone	
2021-09-30	B1-CUST2	B2	Branch2		2001-09-07	No		Cell Phone	

Account Joins Extract

Business Date	Account Number	Customer Number	Joint Type	Owner Flag	Signer Flag	Cheque Payee	Relationship Number
2021-09-30	1265897	CUST1	Primary	Yes	Yes	Yes	R4561
2021-09-30	1265889	CUST2	Primary	Yes	Yes	Yes	R3421

EXAMPLE OF NEGATIVE ACCRUED INTEREST

The example covers only a subset of requested fields. Credit unions are required to submit all the mandatory data requested and the remaining data based on availability.

The table represents data that is not acceptable (denoted in red). Accrued interest must be positive in all extracts.

Account Extract

Business Date	Account Number	Customer Number	Account Branch Name	Account Branch Number	Product	...	Principal	Overdrawn Amount	Accrued Interest
2021-09-30	1265897	CUST1	Branch1	B1	1		3498.78		
2021-09-30	1265897	CUST1	Branch1	B1	1				-11.23

EXAMPLE OF JOINT ACCOUNT NOT IDENTIFIED IN ACCOUNTS EXTRACT

The example covers only a subset of requested fields. Credit unions are required to submit all the mandatory data requested and the remaining data based on availability. The two tables depict data that is not acceptable as the joint information is not consistent with Account Joins Extract. Note the Joint Flag is set as No in Account Extract whereas the Account Joins Extract provides details of joint holder (denoted in red).

Account Extracts

Business Date	Account Number	Customer Number	Account Branch Name	Account Branch Number	Product	CUDIC Coverage	...	Joint Flag
2021-09-30	1265897	CUST1	Branch1	B1	1	Yes		No
2021-09-30	1265898	CUST1	Branch1	B1	1	Yes		Yes

Account Joins Extract

Business Date	Account Number	Customer Number	Joint Type	Owner Flag	Signer Flag	Cheque Payee	Relationship Number
2021-09-30	1265897	CUST1	Primary	Yes	Yes	Yes	R4561
2021-09-30	1265897	CUST25	Joint	Yes	No	Yes	R4561

EXAMPLE OF ISSUES IN INDEX-LINKED FIELDS

The example covers only a subset of requested fields. Credit unions are required to submit all the mandatory data requested and the remaining data based on availability.

In the following table:

- Row 2 provides an example where Index Start and End Dates are missing but other information has been provided. All index-linked terms must contain Index Link Start and End Dates.
- Row 3 provides an example where Index Link Type is missing. Index Link Type must be provided if account is identified as Index Linked.
- Row 4 provides an example where the account is not identified as Index Linked and Index Link Type is not provided, however Index Link Start and End Dates have been given.

Account Extracts

Business Date	Account Number	Customer Number	...	Product	...	Index Linked	Index Link Type	Index Link Start Date	Index Link End Date
2021-09-30	1265880	CUST1		3		Yes	Indx001	2019-01-30	2024-01-29
2021-09-30	1265881	CUST11		3		Yes	Indx010		
2021-09-30	1265882	CUST65		3		Yes	-	2019-01-30	2024-01-29
2021-09-30	1265882	CUST43		3		-	-	2019-01-30	2024-01-29

EXAMPLE OF THE IMPLEMENTATION ON THE NEW INDEX LINKED FIELDS

The example covers only a subset of requested fields. Credit unions are required to submit all the mandatory data requested and the remaining data based on availability.

Account Extracts

Business Date	Account Number	Customer Number	...	Index Linked	Index Link Type	Index Link Start Date	Index Link End Date	Strike Date	Sale Rate	Minimum Return Rate	Maximum Return Rate
2021-09-30	1265880	CUST1		Yes	Indx001	2019-01-30	2024-01-29	2019-03-01	0.67	1.50	3.00

The table represents an example of requested minimum return rate and maximum return rate. After the sale period ends by a strike date, the product is being linked to a market index. From that point on, the reference to determine the floor and ceiling rate of return of the product will be provided from Minimum and Maximum Return Rate.

EXAMPLE OF BALANCES DISPLAYED INCORRECTLY IN ACCOUNT EXTRACT

Account Extract

The example covers only a subset of requested fields. Credit unions are required to submit all the mandatory data requested and the remaining data based on availability.

In the following table:

- Row 1 provides an example where GL Account Number is missing. All lines in the Account Extract must contain a GL Account Number.
- Row 2 provides an example where all balances (AI and OD denoted in red) related to the account are displayed in the same row. Account Extract must display balances which feed into different GLs in separate rows.
- Row 3 provides an example where the account number is the same as Row 2, however the principal balance is different and feeds into a different GL Account Number.
- Rows 4 and 5 provide an example where there is no principal balance provided, however Accrued Interest and OD amounts are feeding into the same GL Account Number (denoted in red).

Business Date	Account Number	Customer Number	...	Product Type	...	Principal Balance	Overdrawn Amount	Accrued Interest	...	GL Account Number
2021-09-30	1265899	CUST1		1		2190.76				
2021-09-30	1265901	CUST2		2		31194.60	-110.97	11.06		GL1234
2021-09-30	1265901	CUST2		2		100000.00				GL8765
2021-09-30	1265904	CUST43		2			-1500			GL2345
2021-09-30	1265904	CUST43		2				1.09		GL2345

EXAMPLE OF ISSUES IN GL EXTRACT

Business Date	GL Account Number	GL Description	GL Balance	GL Account Currency	Parent Account Number	Financial Statement Type	Financial Classification
2021-09-30	GL2345	GLAccruedInt	-3,468,987.65	CAD	ParentGL2	Balance Sheet	Liability
2021-09-30	GL8765	GLOverdrawn	3,000,600.00	CAD	-	Balance Sheet	Liability
2021-09-30	GL7890	GLUSDSavings	2,780,000.00	USD	ParentUSD1	Balance Sheet	Asset

When GL account balance represents OD amounts, it must be shown as a negative balance, therefore Row 2 is an example where OD amount is negative. Similarly, Accrued Interest should be shown as a positive balance in the GL Extract.

EXAMPLE OF ISSUES IN HOLDS EXTRACT

In the following table:

- Row 1 provides an example where the format of business date (denoted in red) is incorrect. All dates must be in YYYY-MM-DD format.
- Row 2 provides an example where Garnishment is provided in the Holds Extract and Accounts Extract resulting in duplication. Garnishment information is to be provided only in the Accounts Extract.
- Row 3 provides an example where the Hold Type is not provided. Every transaction in the Holds Extract must have the Hold Type.

Business Date	Account Number	Transaction Date	Transaction Amount	Transaction Currency	Hold Type	Transaction ID	Transaction Comments
9-30-2021	1265897	2021-01-09	17,500.00	CAD	4	65RTFYUT	TxnComment1
2021-09-30	1265893	2021-04-26	1,500.00	CAD	4	976OJLJ0	Garnishment
2021-09-30	1276641	2021-09-29	780.1	CAD		76R76FGF	TxnComment3

EXAMPLE OF TAX AMOUNTS

The example covers only a subset of requested fields. Credit unions are required to submit all the mandatory data requested and the remaining data based on availability.

Business Date	Account Number	Customer Number	...	CUDIC Coverage	...	Principal	Withholding Tax Amount YTD	Non-Resident Tax Amount YTD
2021-09-30	1265897	CUSTA		Yes		800.00	-100.00	
2021-09-31	7654321	CUSTB		Yes		500.00		-100.00

The table represents examples of withholding tax amount and non-resident tax amount fields requested in the Account Extract. The amount of -100.00 is the tax amount YTD calculated and not yet deducted from the principal. This means that, in the final payment, the amount will be deducted from the principal amount, i.e., 700.00 (= 800.00 – 100.00) and 400.00 (= 500.00 – 100.00), all else being equal.



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