

CUDIC Deposit Insurance Data Requirements Guide V2.0

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Credit Union Deposit Insurance



Financial
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Commission

www.CUDICBC.ca

Document History

The table below shows the document history along with the summary of changes.

Revision History

Revision Date	Version	Summary of changes	Author
01/08/18	1.0	New document	CUDIC
01/04/19	2.0	Added new section on data testing/validation and frequency and timing	CUDIC
01/04/19	2.0	Removed AML Extract	CUDIC
01/04/19	2.0	Removed Cheques Deposit Extract	CUDIC
01/04/19	2.0	Removed Registered Plans Extract	
01/04/19	2.0	Added Holds Extract	CUDIC

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1. Introduction

Section 266 of the *Financial Institutions Act (FIA)* requires the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC) to guarantee the deposits and non-equity shares of British Columbia (BC) credit union (CU) members. The Financial Institutions Commission (FICOM) administers the deposit guarantee for BC CUs through CUDIC.

In the event the CUDIC guarantee is called upon, FICOM is obligated to make insurance determinations and payments to depositors in a timely manner and in accordance with the statutory requirements.

To fulfil this obligation, FICOM has developed the CUDIC payout plan. The payout plan requires accurate and timely deposit data from credit unions for making deposit insurance determinations and payments.

1.1 Deposit Insurance Determinations

FICOM requires deposit liability data to determine insurance payments under the deposit guarantee scheme. FICOM intends to rely on the deposit liability data records held at the CUs for making deposit insurance determinations. FICOM developed the Deposit Insurance Data Requirements Guide (Guide) to identify deposit data required from the CUs.

1.2 Payment

In the event of a payout, CUDIC expects to make insurance payments to:

- Non-registered depositors with cheque or Electronic Fund Transfer (EFT); and
- Registered plan depositors by way of transfer to a successor financial institution.

The data requirements provided in this guide apply only for data extracts related to deposit products covered by the CUDIC deposit guarantee.



2. FICOM'S Authority for Collecting Data for CUDIC's Deposit Insurance Guarantee

The FIA sections 266(2) and (4) require CUDIC to make payment of deposits as determined by FICOM from the CUDIC fund. FIA sections 210 and 211 provide the authority to FICOM to collect information and records from CUs related to deposit data for making deposit insurance determinations and payments. The Personal Information Protection Act section 18(2) permits CUs to share this information. FIA section 243(4) provides immunities to persons providing information.

3. Glossary

Account holder - person who has money on deposit with the credit union in accordance with section 82 of the FIA.

Banking System – 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.

Field – The name of the fields in the extracts may not exactly match with the names in your banking system. The description column in the extract layout provides details about the fields and can be used as a reference for mapping the field names.

Membership - A customer record which groups many customers together.

Personal Information – as defined by the *Freedom of Information and Protection of Privacy Act*, means recorded information about an identifiable individual other than *contact information*.

4. Data Extract Testing and Validation

This revised Guide V2.0 includes revisions made following consultation with the CU sector on Guide V1.0. FICOM is requesting CUs to provide an initial data extract to test and validate CU deposit data. Testing the data will help determine if the data fields being requested are sufficient and reliable for the purposes for



making insurance determinations and can inform the development of the payout system.

For the purpose of testing and validating deposit data, FICOM does not require depositor's *personal information*¹. **All CUs are requested to mask all personal information fields which is identified in this guide (including but not limited to Section 6.1.2 - Customer Extract and Section 6.2 - Customer Names Extract). There is a column which shows the field which is required to be masked and the fields are marked as "Yes" and are in red.**

The extracts are to be submitted via SFTP. All 41 CU data extracts will be stored and tested from FICOM servers. Data will be tested by FICOM staff and standby IT service providers.

When FICOM is satisfied with the test results and has confirmed for accuracy and validity of the data, FICOM will release the final Guide V3.0 with any refinements to the data extracts identified during the testing phase. The Guide V3.0 will also inform the development of the payout database and custom payout module.

5. Frequency and timing

CUs are provided a period of nine months to develop the test extracts. Following this period, the test extracts are to be submitted to FICOM on or before April 30, 2020. Thereafter, extracts will be requested based on a risk-based approach that will be developed and communicated to the CUs at the time of the Guide V3.0 release.

6. Data Extract Requirements

CUDIC's data requirements are made up of two main extracts:

1. Primary Payout System Extract; and
2. Customer Names Extract.

Details of the data fields required for each of these extracts are provided in the sub-sections below.

¹ Refer to the Glossary in Section 3 for definition.

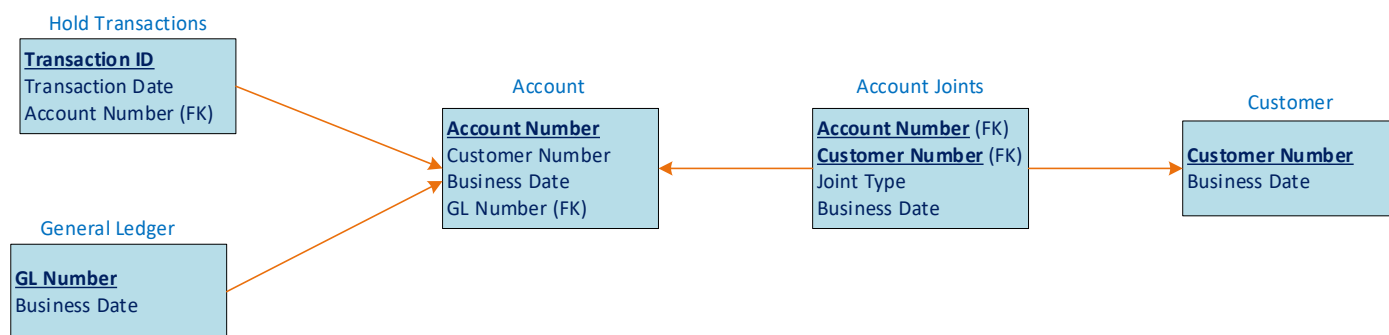


6.1 Primary Payout System Extract

The Primary Payout System Extract is made up of six extracts and must be labelled as follows:

	Extract Title	Filename
6.1.1	Account Extract	"DepositAccounts.csv"
6.1.2	Customer Extract	"DepositCustomers.csv"
6.1.3	Account Joints Extract	"DepositAccountJoints.csv"
6.1.4	GL Extract	"GeneralLedger.csv"
6.1.5	Holds Transactions Extract	"Holds.csv"

The following diagram illustrates how the requested extracts will be linked to create the Primary Payout System data model for CUDIC's deposit insurance determinations and payout.



Details about the data requirements extracts are provided below:

6.1.1 Account Extract

Extract of all customer **deposit accounts** which are currently open or have been closed in the last 30 days. This includes Active, Inactive, Dormant, Escheat and Closed (within the last 30 days) accounts.

The customer number in this extract should be the customer number of the primary account holder. The account extract will contain attributes of only the **primary account holder** (e.g. if Customer 1 is the primary account holder for account 123 and customer 2 is a joint account holder for account 123, the account extract will only show one record of account 123 and will show under customer number 1).

Some banking systems have a special customer record which represents a Membership, grouping many customers together. This is not what is being requested.



The extract of Accounts should have the data fields described below:

6.1.1 ACCOUNT EXTRACT				
Field	Description	Format	Max Length	Position
Business Date	The date in which the extract is "As Of". Extracts should be taken at the end of day, after all COB processes such as interest calculations and accruals.	Date (YYYY-MM-DD)		1
Account Number	The Account Number of the customer's accounts in the banking system and can be numeric or alphanumeric. This is the account number the customers use to refer to the accounts for the different deposit products they have with the CU.	Text	25	2
Customer Number	The Primary Customer Number is commonly referred to as a Customer Information File (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.	Text	25	3
Account Branch Name	The full branch name to which the account belongs. Typically, the branch where the account was opened, this may be different than the Customer Branch.	Text	50	4
Account Branch Number	The branch number to which the account belongs. Typically, the branch where the account was opened, this may be different than the Customer Branch.	Integer		5
Product Code	The code the banking system uses for the deposit product this account is used for. Depending on the banking system this may be alphanumeric or numeric and may contain special characters.	Text	25	6
Product Description	A description of the type of deposit product this account is used for, such as "Free Chequing", "Savings", "1 Year Term Deposit", etc.	Text	50	7
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	2 places	8



6.1.1 ACCOUNT EXTRACT				
Field	Description	Format	Max Length	Position
Overdrawn Amount	The amount of money currently overdrawn on this account.	Decimal	2 places	9
Joint Flag	This flag should be set to "Yes" when the account is joint account and "No" if not joint. Indicates if an account is a jointly held account.	Text	3	10
Accrued Interest	The total amount of interest accrued to date which has not been paid out or capitalized to the principal balance.	Decimal	2 places	11
Last Interest Accrual Date	The date in which the last time accrued interest was calculated and updated to Accrued Interest field.	Date (YYYY-MM-DD)		12
Next Interest Accrual Date	The date in which the next time interest is scheduled to be calculated and updated to the Accrued Interest field.	Date (YYYY-MM-DD)		13
Start Date	The original contract start date for this account.	Date (YYYY-MM-DD)		14
Maturity Date	The date in which the interest term matures.	Date (YYYY-MM-DD)		15
Term in Days	The number of days which the term is for.	Integer		16
Interest Rate	The effective interest rate of the account. If interest accruals were calculated at the time of this extract, this is the annualized rate which 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	4 places	17



6.1.1 ACCOUNT EXTRACT				
Field	Description	Format	Max Length	Position
Interest Accrual Frequency	How often interest is accrued on the account in the system. This accrual is typically collected separately and capitalized or paid out periodically.	Text	25	18
Compound Frequency	How often the interest is compounded, such as daily.	Text	25	19
Interest Payment Frequency	How often the interest is capitalized to the principal or paid out.	Text	25	20
Interest Rate Type	Specifies whether this is a balance tiered, time escalated, or fixed interest product.	Text	25	21
Garnishments	Amount of salary garnishments placed on the account.	Decimal	2 places	22
Loan Security Amount	The total amount of this term deposit used as collateral to secure a loan.	Decimal	2 places	23
Loan Balance Secured	The current principal balance of the loan which is being secured by this term deposit.	Decimal	2 places	24
Status Description	A descriptive status of the account. If your banking system uses codes for statuses provide an English description of that code such as "Active", "Inactive", "Dormant", "Escheat", etc.	Text	25	25
Status Date	Provide the date in which the current status became effective.	Date (YYYY-MM-DD)		26



6.1.1 ACCOUNT EXTRACT				
Field	Description	Format	Max Length	Position
Closed Date	This is the date which the account closed. All accounts with a closed status should have a closed date	Date (YYYY-MM-DD)		27
Closure Reason	Provide any closure reason descriptions here.	Text	100	28
Staff Benefit Flag	This flag should be set to "Yes" when the account is enjoying a staff benefit. Set to "No" for all non-staff benefit records	Text	3	29
Withholding Tax Amount YTD	YTD Withholding Tax Calculated	Decimal	2 places	30
Non-resident Tax Amount YTD	YTD Non-Resident Tax Calculated	Decimal	2 places	31
Registered Plan Number	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.	Text	25	32
Registered Plan Open Date	This is the date in which the registered plan was opened. Not to be confused with an individual account open date.	Date (YYYY-MM-DD)		33
Registered Plan Group	The high-level plan type grouping for the account. This will have a value of "RRSP", "RRIF", "RESP" or "TFSA".	Text	5	34
Registered Plan Type	The product level plan type grouping for the account. This will have a value like "RRSP", "LIRA", "LIF", "SDRRSP," etc.	Text	10	35



6.1.1 ACCOUNT EXTRACT				
Field	Description	Format	Max Length	Position
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.	Text	3	36
Registered Locked In Flag	Indicates if this registered product account is Locked In under pension legislation or not. Set this flag to "Yes" if it is, and "No" if not.	Text	3	37
Account Institution Number	This is the Institution number which would be used on a cheque or EFT (809, for example). This can be hard coded to be the same for all accounts.	Integer	3	38
Account Branch Transit Number	This is the Branch number which would be used on a cheque or EFT (12345, for example)	Integer	5	39
Deposit Certificate Number	If this deposit is certified, provide the Certificate Number.	Text	25	40
Redeemable Flag	If this deposit is redeemable, set this flag to "Yes" otherwise "No".	Text	3	41
Index Link Start Date	If this deposit is linked to a market index, provide the start date for this index link.	Date (YYYY-MM-DD)		42
Index Link End Date	If this deposit is linked to a market index, provide the end date for this index link.	Date (YYYY-MM-DD)		43
Index Link Type	If this deposit is linked to a market index, provide the type of index link.	Text	25	44



6.1.1 ACCOUNT EXTRACT				
Field	Description	Format	Max Length	Position
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, estate.	Text	25	45
Agent Name	Indicates whether deposit was placed by an agent (broker). Specify the name of the agent or agency as recorded on the deposit account.	Text	50	46
Account Currency	Provide the 3-character currency code in which the funds are held for this account (CAD, USD, EUR, GBP, etc.).	Text	3	47
GL Account Number	Provide the Number or name of the GL Account in which the principal balance of this account rolls up to for reconciliation purposes	Text	25	48
Deposit Source Channel	Provide, if known, the source of the deposit. Whether broker, online, in branch, or other.	Text	25	49



6.1.2 Customer Extract

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

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

6.1.2 CUSTOMER EXTRACT					
Field	Description	Mask	Format	Max Length	Position
Business Date	The date in which the extract is "As Of". Extracts should be taken as the end of day, after all COB processes such as interest calculations and accruals.	No	Date (YYYY-MM-DD)		1
Customer Number	The Primary Customer Number commonly referred to as a Customer Information File (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.	No	Text	25	2
Customer Branch Name	This is the branch to which the customer belongs; their home branch. This may be different than the branch where accounts are opened. Provide the full name of the branch	No	Text	50	3
Customer Branch Number	This is the branch to which the customer belongs; their home branch. This may be different than the branch where accounts are opened. Provide the number for the branch	No	Integer		4
ATF Flag	Set this flag to "Yes" when this person has been flagged on any Anti-Terrorism Financing (ATF) lists. Otherwise "No"	No	Text	3	5
PEFP Flag	Set this flag to "Yes" when this person has been flagged as a Politically Exposed Foreign Person (PEFP)	No	Text	3	6



6.1.2 CUSTOMER EXTRACT					
Field	Description	Mask	Format	Max Length	Position
Staff Flag	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	Text	3	7
Related Party Flag	This flag should be set to "Yes" when the customer is also a "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.	No	Text	3	8
Address Line 1	This is the first line of an address in which the customer resides. Their address of residence. This should contain a street number, name, direction, etc.	Yes	Text	50	9
Address Line 2	This is the second line of an address in which the customer resides. Their address of residence. Typically, this would be for unit numbers or building names.	Yes	Text	50	10
City	This is the City of an address in which the customer resides; their city of residence.	Yes	Text	25	11
Province	This is the Province of an address in which the customer resides; their province of residence.	Yes	Text	25	12
Country	This is the Country of an address in which the customer resides; their country of residence.	Yes	Text	25	13
Postal Code	This is the Postal Code of an address in which the customer resides; their postal code of residence.	Yes	Text	10	14
Mailing Address Line 1	This is the first line of an address in which the customer receives mail; their mailing address. This should contain a street number, name, direction, etc.	Yes	Text	50	15



6.1.2 CUSTOMER EXTRACT

Field	Description	Mask	Format	Max Length	Position
Mailing Address Line 2	This is the second line of an address in which the customer receives mail; their mailing address. Typically, this would be for unit numbers or building names, PO Box Numbers, Rural Routes, etc.	Yes	Text	50	16
Mailing City	This is the City of an address in which the customer receives mail; their mailing address.	Yes	Text	25	17
Mailing Province	This is the Province of an address in which the customer receives mail; their mailing address.	Yes	Text	25	18
Mailing Country	This is the Country of an address in which the customer receives mail; their mailing address.	Yes	Text	25	19
Mailing Postal Code	This is the Postal Code of an address in which the customer receives mail; their mailing address.	Yes	Text	10	20
Hold Mail Flag	Has the customer requested that mail be held at their home branch? Specify Yes or No	No	Text	3	21
Home Phone	Customer's home phone number. Include Country and Area Code where applicable.	Yes	Text	25	22
Work Phone	Customer's work phone number. Include Country and Area code where applicable, as well as extensions.	Yes	Text	25	23
Cell Phone	Customer's cellular phone number.	Yes	Text	25	24



6.1.2 CUSTOMER EXTRACT

Field	Description	Mask	Format	Max Length	Position
Email Address	Customer's e-mail address.	Yes	Text	50	25
Personal ID Type	Indicates the identification document type used for opening the account – SIN, passport, residency card, driver's license, etc.	Yes	Text	25	26
ID Number	Customer's identification document number.	Yes	Text	25	27
Date of Birth	Customer's date of birth. In the case of a business, this can/may be their incorporation date.	Yes	Date (YYYY-MM-DD)		28
Date of Death	Customer's date of death.	Yes	Date (YYYY-MM-DD)		29
Non-Resident Flag	Indicates if customer is non-resident. Set to "Yes" if the customer is a "Non-Resident" and "No" if they are a resident.	No	Text	3	30
Country of Residence	State the country in which this customer resides for tax purposes.	No	Text	25	31
Customer Type Code	Specifies if a depositor is an individual, corporation, non-profit, association, sole proprietor, etc.	No	Text	25	32
Customer Language	Preferred language for communication.	No	Text	25	33
Online Banking Flag	Indicates if customer has activated online banking. Please set to "Yes" if the customer has Online banking and "No" if they do not.	No	Text	3	34



6.1.2 CUSTOMER EXTRACT					
Field	Description	Mask	Format	Max Length	Position
Social Insurance Number	Provide the Social Insurance Number (SIN) for the customer. This should be numeric only.	Yes	Integer	9	35

6.1.3 Account Joints Extract

Account Joints extract should list **all customers** linked to all deposit accounts in the accounts extract. The purpose of this extract is to identify relationships the customers have on an account and this 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 1 is the primary account holder for account 123 and customer 2 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 and will show under customer number 1.

Each customer will have a corresponding Joint Type which denotes the type of relationship this customer has on an account. In CUs which use the Membership (otherwise known as Relationship or Container) concept, this will be captured at this level but only to the extent that an additional column for Membership Number has been added to denote the Membership these customers belong to.

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

6.1.3 ACCOUNT JOINTS EXTRACT				
Field	Description	Format	Max	Position
Business Date	The date in which the extract is "As Of". Extracts should be taken as the end of day, after all COB processes such as interest calculations and accruals.	Date (YYYY-MM-DD)		1
Account Number	The Account Number of the customer's accounts in the banking system whether numeric or alphanumeric. This is the account number the customers use to refer to the accounts for the different products they have	Text	25	2



6.1.3 ACCOUNT JOINTS EXTRACT				
Field	Description	Format	Max	Position
	with the Credit Union.			
Customer Number	The Primary Customer Number commonly referred to as a 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.	Text	25	3
Joint Type	The role in which the customer has on the account. Typical joint types are "Primary Owner", "Joint Owner", "Beneficiary", "Signer", and so on. Provide a joint type description rather than a code, as it is in your banking system.	Text	25	4
Owner Flag	Set this flag to "Yes" if the Joint Type you provided is considered an owner of the account, and "No" if not.	Text	3	5
Signer Flag	Set this flag to "Yes" if the Joint Type you provided is considered a Signer of the account, and "No" if not.	Text	3	6
Membership Number	If the relationship between Account and Customer falls under a Membership provide the corresponding membership number. This might also be referred to as a relationship number.	Text	25	7



6.1.4 GL Extract

The GL Extract is meant to pull the ledger or sub-ledger to which the accounts can be reconciled. 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. Provide all current balances as of the end of COB.

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

6.1.4 GL EXTRACT				
Field	Description	Format	Max Length	Position
Business Date	The date in which the extract is "As Of". The date of the COB. Extracts should be taken as the end of day, after all COB processes such as interest calculations and accruals.	Date (YYYY-MM-DD)		1
GL Account Number	The GL Account Number or Line number which represents this ledger or sub ledger account. This should be at the level which was provided in the Account extract to be matched to.	Text	25	2
GL Description	A description of the GL Account	Text	50	3
GL Balance	The signed balance of the account in the currency denoted in GL Account Currency.	Decimal	2 places	4
GL Account Currency	Provide the 3-character currency code in which the funds are held for this account. Such as CAD, USD, EUR, GBP, etc.	Text	3	5
Parent Account Number	Provide the parent line if applicable to this GL Account	Text	25	6
Financial Statement Type	Specify if this line belongs on the "Balance Sheet" or "Profit and Loss" financial statement. You may refer to Profit and Loss as an income statement.	Text	15	7
Financial Classification	As the next level down on the financial statement, specify whether this line is: "Assets", "Liabilities", "Off Book", "Income", or "Expense".	Text	15	8



6.1.5 Holds Extract

The purpose of this extract is to identify any holds placed at the transaction level due to reconciliation issues, regulatory reasons or any other payment reason. For those accounts where holds cannot be identified at the transaction level (transaction amount field), CUs are requested to identify 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 which CUs apply at the account and transaction level that affects the account balance. As an example, if Garnishments field is not available in the account extract, the holds extract can be populated.

The Holds Transactions Extract should have the data elements as described below:

6.1.5 HOLD TRANSACTIONS EXTRACT				
Field	Description	Format	Max Length	Position
Business Date	The date in which the extract is "As Of". The date of the COB. Extracts should be taken as the end of day, after all COB processes such as interest calculations and accruals.	Date (YYYY-MM-DD)		1
Account Number	The Account Number of the customer's accounts in the banking system whether numeric or alphanumeric. This is the account number the customers use to refer to their different accounts for the different products they have with the CU.	Text	25	2
Transaction Date	The date in which the transaction occurred.	Date (YYYY-MM-DD)		3
Transaction Amount	The amount of the transaction held if available. If holds cannot be identified at the transaction level, this field may be left blank. In this case, CUDIC may have to apply hold at the account level.	Decimal		4
Transaction Currency	The transaction currency. Provide 3-character currency symbol such as CAD or USD.	Text	3	5
Hold Type	This is the type of hold applied to this account. E.g. Garnishments, Fraud, Suspicious activity, ATM holds, cheque holds etc.	Text	25	6
Transaction ID	Provide the most relevant Transaction ID number available in your system to be able to look up the transaction on the banking system	Text	25	7



6.1.5 HOLD TRANSACTIONS EXTRACT				
Field	Description	Format	Max Length	Position
	and pull up this exact record.			
Transaction Comments	Any comments or narrative on the transaction which would have been placed there by the teller or system. Provide only the first 500 characters.	Text	500	8

6.2 Customer Names Extract

To protect the privacy of customer information, the names of the customers will be collected separately from the Primary Payout System Extract in section 6.1.

The extracts must be labelled as follows:

	Extract Title	Filename
6.2	Customer Names Extract	"Customer Names.csv"

In this extract, please provide the following fields for every customer number listed in the 6.1.2 Customer (CIF) Extract.

6.2 CUSTOMER NAMES EXTRACT					
Field	Description	Mask	Format	Max Length	Position
Business Date	The date in which the extract is "As Of". Extracts should be taken as the end of day, after all COB processes such as interest calculations and accruals.	No	Date (YYYY-MM-DD)		1
Customer Number	This is the Customer Number for this record, commonly referred to as a 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	Text	25	2
First Name	This is the first given name of the customer.	Yes	Text	25	3
Middle Name	Provide any additional given names.	Yes	Text	25	4



6.2 CUSTOMER NAMES EXTRACT					
Field	Description	Mask	Format	Max Length	Position
Last Name	This is the surname of the customer. In cases of a business account this may be the full name of the business.	Yes	Text	25	5
Statement Customer Name	Provide the full name as it would appear on printed statements.	Yes	Text	50	6

6.3 Extract Timing

The extracts should be generated as of the end of COB of the banking system.

6.4 Extract Submission Requirements

The extracts requested must be provided in CSV format, using text qualifiers and a comma delimiter. The extracts should contain a header row and should not have any footers or row counts at the end. The columns in each extract should be in the ordinal position requested.

Data extracts must be submitted to FICOM's secure file transfer site. The URL for file upload will be provided when the extracts are requested. There will be a separate URL for extract 6.2 Customer Names Extract. This file transfer is encrypted end to end using SSL. As added security, and to increase the speed of file transfers, the extracts should first be zipped, and password protected using AES-256 ZIP encryption. Free tools such as 7-Zip can be used to perform this zip encryption.

CUs are expected to SFTP files which have a maximum size of 1GB one at a time. It is expected that the extract CSVs are encrypted into two ZIP files with no folders. One ZIP file for 6.1 Primary Payout System Extract, a second ZIP file for 6.2 Customer Names Extract.

The ZIP filename should be formatted as follows:

"[CU Name] CUDIC [Extract Name] [YYYY-MM-DD].zip"

- [CU Name] is the full legal name of the CU;
- [Extract Name] is either:
 - "Primary Payout System Extract"
 - "Customer Names Extract"; and
- [YYYY-MM-DD] is the date on which the data is "as of", the "COB" date.



Note: *Once you are ready to send the zipped files, please remove the .zip from the filename and then upload it to the SFTP portal.*



Financial
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Commission

Financial Institutions Commission

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