

**Canada Savings Bonds
Obligations d'épargne du Canada**

**RETAIL DEBT MANAGEMENT SYSTEM
PURCHASE FILE SPECIFICATIONS
FOR USE BY AUTHORIZED SALES AGENTS

LOGICAL RECORD STANDARDS**

Date: March 12, 2013

General Information This document provides detailed information about each logical record and data element in the RDMS purchase file specifications.

Product The CPB in certificated form will be available for sale through all Financial Institutions who are sales agents in either C-bonds or R-bonds.

Submitting Purchase Files: Processing Service Providers will transmit purchase files to the Canada Savings Bond Office electronically by secure FTP. Refer to the FTPS Server User Guide on the CSB Website http://www.csb.gc.ca/wp-content/uploads/2010/03/purchase-file-specifications_logical-record-standards-n0747b.pdf for more information.

Physical Standards

Records Per File The file may contain unlimited records.

Character Code ASCII shall be used. All alphabetic characters must be upper case characters.

Record Length All logical records shall consist of 650 characters.

Logical Types	<p>Record The type of each record is identified by its first data element, the Logical Record type. The valid types are “A”, “B”, “C”, “D”, “E”, “F”, “G”, and “Z”. Each file must contain one “A” and one “Z” detail record.</p> <p>Each purchase transaction will contain a minimum of three or a maximum of six types of logical records, excluding the beginning and end of files records which are at the file and not the transaction level.</p> <p>The three mandatory logical records are: the Registered Owner Detail Record, “B”; the Direct Deposit Detail Record (for R bond purchases), “D”; the Product Purchase Detail Record, “F”; and the Product Denomination Detail Record, “G”. The Communication Numbers Detail Record, “C”; and the Related Customer Detail Record, “E”, are optional.</p> <p>Each transaction must have only one Registered Owner Detail Record, “B” and may have one Direct Deposit Detail Record, “D”, depending on the bond instrument payment type code.</p> <p>The following detail records may have multiple occurrences in a transaction: Communication Numbers Detail Record, “C”; Product Purchase Detail Record, “F”; and Product Denomination Detail Record, “G”.</p>
Field Characteristics	<p>All unused fields in a logical record shall have a value of zero if numeric; or spaces, if alpha numeric.</p> <p>Except where otherwise specified numeric fields will be right-justified and alphanumeric fields will be left-justified and space filled.</p> <p>A numeric field cannot contain any of the following:</p> <ul style="list-style-type: none"> • negative numbers • decimal points • dollar signs • commas <p>A mandatory numeric field must be greater than zero.</p> <p>For alphanumeric fields containing leading zeros, the leading zeros must be entered (e.g. for cash sales, Purchase Method = ‘01’, not ‘1’.)</p>
File Creation Number	<p>A file creation number is uniquely assigned to each file created by an institution in order to avoid duplicate processing of files. A new file creation number must be used when a file is being submitted as a replacement for a file which has previously been rejected.</p>
File Rejection	<p>The following reasons constitute cause for rejecting a readable file:</p> <ol style="list-style-type: none"> (a) the first record is not an “A” record, or there is more than one “A” record or the “A” record is missing; (b) the “Z” record is not the last record, or there is more than one “Z” record, or the “Z” record is missing; (c) absence of any mandatory fields in the “A” or “Z” records;

- (d) invalid fields in the "A" or "Z" records
- (e) the file is out of balance;
- (f) an invalid or missing Logical Record Count or Product Sequence Number;
- (g) missing mandatory detail records at the transaction level;
- (h) invalid detail records at the transaction level;
- (i) the presence of invalid field types in any detail record (e.g., alpha characters in a numeric field such as spaces in the SIN field instead of a Social Insurance Number , invalid date formats, etc.);
- (j) if the purchase number carried forward between data records within a transaction is not identical;
- (k) if the product sequence numbers between the F and G records in a transaction are not consistent.

It is the option of the Canada Savings Bond Office to stop processing a file upon identifying any reason for rejecting the file.

Transaction Rejection

Any reference in this document to invalid fields resulting in a transaction rejection does not include basic field validation conditions that are covered under file rejections (point (j), invalid field types).

Purchase Transactions that do not pass the detailed edit/validation rules may be rejected to an online correction process where a Customer Service Representative (CSR) will attempt to correct the error, depending on the type of error. In such cases, if the error cannot be corrected by the CSR then the transaction will be rejected. Some errors, for example Product errors in the logical record type "F", will result in an automatic rejection of the transaction for correction and resubmission by the FI/Agent. Rejection processing details are provided by data element in this document. If a purchase transaction is rejected, the details of the rejected transaction will be provided to the FI and sales agent. For rejected purchases no certificate will be issued.

Logical Record Configuration

The arrangement of multiple logical record types will be as follows:

Example: where there are two purchase transactions in a file:

- Purchase 1
 - both the primary and other telephone numbers,
 - direct deposit instructions,
 - purchaser information (if different from that of the registered owner)
 - purchases both C-bond and R-bond
 - purchases two denominations for C-bond and two denominations for R-bond
- Purchase 2
 - primary telephone number
 - purchases C-bond
 - purchases one denomination for C-bond

The logical record arrangement would look like:

- A** Beginning of File Record
 - B** Registered Owner Detail Record
 - C** Communication Number Detail Record (Type "01" Voice Primary)
 - C** Communication Number Detail Record (Type "05" Voice Other)
 - D** Direct Deposit/Direct Debit Detail Record (Type "01" Direct Deposit)
 - E** Related Customer Information Record
(Transaction Role Type Code, "01" Purchaser)
 - F** Product Purchase Detail Record,
(Instrument Payment Type "00" Compound Interest, Product Sequence Number "01")
 - G** Product Denomination Detail Record (Denomination Value "300", Product Sequence Number "01")
 - G** Product Denomination Detail Record (Denomination Value "500", Product Sequence Number "01")
 - F** Product Purchase Detail Record
(Instrument Payment Type "02" Regular Interest, Product Sequence Number "02")
 - G** Product Denomination Detail Record (Denomination Value "300", Product Sequence Number "02")
 - G** Product Denomination Detail Record (Denomination Value "500", Product Sequence Number "02")
 - B** Registered Owner Detail Record
 - C** Communication Number Detail Record (Type "01" Voice Primary)
 - F** Product Purchase Detail Record,
(Instrument Payment Type "00" Compound Interest, Product Sequence Number "01")
 - G** Product Denomination Detail Record (Denomination Value "300", Product Sequence Number "01")
- Z** End of File Record

1. LOGICAL RECORD TYPE “A”

PURPOSE The purpose of this logical record is to provide file identification and processing control information for a given file.

REQUIREMENTS It must be the first logical record in each file and must occur only once within the file. A missing or invalid logical record “A”, WILL CONSTITUTE cause for file rejection.

DATA ELEMENT NAME	FIELD TYPE	FIELD SIZE	POS	PIC	OP	CODE TABLE VALUES
Logical Record Type	alpha	1	1-1	X(01)	M	
Logical Record Count	numeric	9	2-10	S9(09)	M	
Incoming File Type Code	alpha/ numeric	2	11-12	X(02)	M	06 = Purchase
File Originator-Organization ID	numeric	5	13-17	S9(05)	M	
File Originator-Branch ID	numeric	6	18-23	S9(06)	M	
File Creation Number	numeric	8	24-31	S9(08)	M	
File Date	alpha/ numeric	10	32-41	X(10)	M	
Remittance Reference Number	numeric	9	42-50	S9(09)	O	for future use
Central Branch CSB ID/ Institution ID	numeric	5	51-55	S9(05)	M	
Central Branch CSB ID/ Branch ID	numeric	6	56-61	S9(06)	M	
Filler		10	62-71	X(10)		
Processing Environment Type Code	alpha/ numeric	2	72-73	X(02)	M	03= Client Testing 05= Production
Filler		577	74-650	X(577)		

N.B. For further definition and the validation criteria for each element, see “Data Element Dictionary”.

2. LOGICAL RECORD TYPE “B”

PURPOSE The purpose of this logical record is to provide Registered Owner Details such as the registration, address, Social Insurance Number and Date of Birth. This record also identifies special purchase information such as: sales agent, purchase date/method and the delivery destination for certificates.

REQUIREMENTS For each purchase transaction, a new logical record “B” will be required.

DATA ELEMENT NAME	FIELD TYPE	FIELD SIZE	POS	PIC	OP	CODE VALUES	TABLE
Logical Record Type	alpha	1	1-1	X(01)	M		
Logical Record Count	numeric	9	2-10	S9(09)	M		
Authorized Sales Agent-Institution ID	numeric	5	11-15	S9(05)	M		
Authorized Sales Agent-Branch ID	numeric	6	16-21	S9(06)	M		
Processing Service Provider - Institution ID	numeric	5	22-26	S9(05)	M		
Processing Service Provider -Branch ID	numeric	6	27-32	S9(06)	M		
Filler		11	33-43	X(11)			
Bulk Employee Application ID	numeric	8	44-51	S9(08)	M	No longer used but must be 0 filled.	
Delivery Destination of Certificates	alpha/numeric	2	52-53	X(02)	M	25 =Processing Service Provider 26 =Central Branch	
Purchase Number	numeric	8	54-61	S9(08)	M		
Filler		2	62-63	X(02)			
Purchase Date	alpha/numeric	10	64-73	X(10)	M		
Payment Date	alpha/numeric	10	74-83	X(10)	filler	for future use	
Purchase Amount	numeric	15	84-98	S9(13) V99	M		
Purchase Method	alpha/numeric	2	99-100	X(02)	M	01= Cash	
Commission Code	alpha/numeric	2	101-102	X(02)	O	01	
Language Preference Code	alpha/numeric	2	103-104	X(02)	M	01= English 02= French	

Filler		104	105-208	X(104)		
Registration Type Code	alpha/ numeric	2	209-210	X(02)	M	see code tables in Data Element Dictionary
Registration Identifier	numeric	10	211-220	S9(10)	O	
Registration Line 1	alpha/ numeric	40	221-260	X(40)	O	
Registration Line 2	alpha/ numeric	40	261-300	X(40)	O	
Registration Line 3	alpha/ numeric	40	301-340	X(40)	O	
Registration Line 4	alpha/ numeric	40	341-380	X(40)	O	
Address Care of Line	alpha/ numeric	40	381-420	X(40)	O	
Address Street Line 1	alpha/ numeric	40	421-460	X(40)	M	
Address Street Line 2	alpha/ numeric	40	461-500	X(40)	O	
City	alpha/ numeric	26	501-526	X(26)	M	
Province/State	alpha/ numeric	2	527-528	X(02)	O	
Postal Code/Zip Code	alpha/ numeric	10	529-538	X(10)	O	
Country Code	alpha/ numeric	2	539-540	X(02)	O	
Social Insurance Number	numeric	9	541-549	S9(09)	M	See Data Element Dictionary
Date of Birth	alpha/ numeric	10	550-559	X(10)	O	See Data Element Dictionary
Filler		17	560-576	X(17)		
Marketing Consent Code	alpha/ numeric	2	577-578	X(02)	O	01 - consent given 02 - consent not given
FC/IA Code	Alpha/ numeric	5	579-583	X(05)	O	
Filler		67	584-650	X(67)		

N.B. For further definition and the validation criteria for each element, see “Data Element Dictionary”.

3. LOGICAL RECORD TYPE “C”

PURPOSE The purpose of this logical record is to provide the registered owner’s communication numbers.

REQUIREMENTS This record is optional. When communication number is not provided for registered owner, logical record type “C” is not created.

Only one occurrence of this record for each type of “Communication Number Type Code” can be provided for one transaction. Any additional occurrences will be ignored.

DATA ELEMENT NAME	FIELD TYPE	FIELD SIZE	POS	PIC	OP	CODE TABLE VALUES
Logical Record Type	alpha	1	1-1	X(01)	M	
Logical Record Count	numeric	9	2-10	S9(09)	M	
Purchase Number	numeric	8	11-18	S9(08)	M	
Communication Number Type Code	alpha/numeric	2	19-20	X(02)	M	01= Voice Primary 05= Voice Other
Communication Number Area Code	alpha/numeric	4	21-24	X(04)	M	
Communication Number Local	alpha/numeric	7	25-31	X(07)	M	
Communication Number Extension	alpha/numeric	4	32-35	X(04)	O	
Communication Number Country Code	alpha/numeric	3	36-38	X(03)	O	
Filler		612	39-650	X(612)		

N.B. For further definition and the validation criteria for each element, see “Data Element Dictionary”.

4. LOGICAL RECORD TYPE “D”

PURPOSE The purpose of this logical record is to provide Direct Deposit information.

REQUIREMENTS This record is mandatory when Regular Interest instrument payment type (R Bonds) are purchased. Direct Deposit instructions for accounts held at organizations other than the sales agent organization will be accepted. However, the sales agent is responsible for ensuring that the account number is valid and that the account is for the same person as the bond owner.

DATA ELEMENT NAME	FIELD TYPE	FIELD SIZE	POS	PIC	OP	CODE VALUES	TABLE
Logical Record Type	alpha	1	1-1	X(01)	M		
Logical Record Count	numeric	9	2-10	S9(09)	M		
Purchase Number	numeric	8	11-18	S9(08)	M		
Direct Deposit Account Type	alpha/ numeric	2	19-20	X(02)	M	01= Direct Deposit	
Direct Deposit Account Number	alpha/ numeric	12	21-32	X(12)	M		
Direct Deposit CSB ID - Institution ID	numeric	5	33-37	S9(05)	M		
Direct Deposit CSB ID - Branch ID	numeric	6	38-43	S9(06)	M		
Filler		607	44-650	X(607)			

N.B. For further definition and the validation criteria for each element, see “Data Element Dictionary”.

5. LOGICAL RECORD TYPE “E”

PURPOSE The purpose of this logical record is to provide information identifying the purchaser when the purchaser is different than the registered owner.

REQUIREMENTS This record is optional.

Only one occurrence of this record should be provided for a transaction. Additional occurrences will be ignored during processing.

DATA ELEMENT NAME	FIELD TYPE	FIELD SIZE	POS	PIC	OP	CODE VALUES	TABLE
Logical Record Type	alpha	1	1-1	X(01)	M		
Logical Record Count	numeric	9	2-10	S9(09)	M		
Purchase Number	numeric	8	11-18	S9(08)	M		
Transaction Role Type Code	alpha/numeric	2	19-20	X(02)	O	01= Purchaser	
Party Type Code	alpha/numeric	2	21-22	X(02)	O	01= Individual 02= Organization	
Filler		2	23-24	X(02)			
Filler		6	25-30	S9(06)			
Related Customer Name Line 1	alpha/numeric	40	31-70	X(40)	O		
Related Customer Name Line 2	alpha/numeric	40	71-110	X(40)	O		
Related Customer Name Line 3	alpha/numeric	40	111-150	X(40)	O		
Address Street Line 1	alpha/numeric	40	151-190	X(40)	O		

DATA ELEMENT NAME	FIELD TYPE	FIELD SIZE	POS	PIC	OP	CODE TABLE VALUES
Address Street Line 2	alpha/numeric	40	191-230	X(40)	O	
City	alpha/numeric	26	231-256	X(26)	O	
Province/State Code	alpha	2	257-258	X(02)	O	
Postal Code/Zip Code	alpha/numeric	10	259-268	X(10)	O	
Country Code	alpha/numeric	2	269-270	X(02)	O	
Communication Number Type Code	alpha/numeric	2	271-272	X(02)	O	01= Voice Primary 05= Voice Other
Communication Number Area Code	alpha/numeric	4	273-276	X(04)	O	
Communication Local Number	alpha/numeric	7	277-283	X(07)	O	
Communication Number Extension	alpha/numeric	4	284-287	X(04)	O	
Communication Number Country Code	alpha/numeric	3	288-290	X(03)	O	
Social Insurance Number	numeric	9	291-299	S9(09)	O	
Date of Birth	alpha/numeric	10	300-309	X(10)	O	
Filler		40	310-349	X(40)		
Related Customer Language Preference Code	alpha/numeric	2	350-351	X(02)	O	01= English 02= French
Filler		299	352-650	X(299)		

N.B. For further definition and the validation criteria for each element, see “Data Element Dictionary”.

6. LOGICAL RECORD TYPE “F”

PURPOSE The purpose of this logical record is to describe the type of retail debt product that is being purchased.

REQUIREMENTS This is a mandatory record. More than one retail debt product may be attached to a purchase information record (e.g. Compound Interest and Regular Interest products may be captured on one transaction).

DATA ELEMENT NAME	FIELD TYPE	FIELD SIZE	POS	PIC	OP	CODE VALUES	TABLE
Logical Record Type	alpha	1	1-1	X(01)	M		
Logical Record Count	numeric	9	2-10	S9(09)	M		
Purchase Number	numeric	8	11-18	S9(08)	M		
Product Sequence Number	numeric	2	19-20	S9(02)	M		
Debt Instrument Type	alpha/ numeric	2	21-22	X(02)	M	14= CPB	
Alpha Loan ID	alpha/ numeric	3	23-25	X(03)	M	P (CPBs)	
Series Identifier	numeric	5	26-30	S9(05)	M		
Instrument Payment Type	alpha/ numeric	2	31-32	X(02)	M	00= Compound Interest 02= Regular Interest	
Bond Form Code	alpha/ numeric	2	33-34	X(02)	M	02= certificated	
Debt Issue Date	alpha/ numeric	10	35-44	X(10)	M		
Product Purchase Amount	numeric	15	45-59	S9(13) V99	M		
Filler		591	60-650	X(591)			

N.B. For further definition and the validation criteria for each element, see “Data Element Dictionary”.

7. LOGICAL RECORD TYPE “G”

PURPOSE The purpose of this logical record is to provide product denomination details.

REQUIREMENTS More than one denomination record may be attached to a product record.

DATA ELEMENT NAME	FIELD TYPE	FIELD SIZE	POS	PIC	OP	CODE VALUES	TABLE
Logical Record Type	alpha	1	1-1	X(01)	M		
Logical Record Count	numeric	9	2-10	S9(09)	M		
Purchase Number	numeric	8	11-18	S9(08)	M		
Product Sequence Number	numeric	2	19-20	S9(02)	M		
Denomination Value	numeric	7	21-27	S9(07)	M		
Denomination Count	numeric	3	28-30	S9(03)	M		
Filler		620	31-650	X(620)			

N.B. For further definition and the validation criteria for each element, see “Data Element Dictionary”.

8. LOGICAL RECORD TYPE “Z”

PURPOSE The purpose of this logical record is to provide a summary of the file contents, along with file identification details.

REQUIREMENTS It must be the last logical record in each file and must occur only once within the file. A missing or invalid logical record “Z”, WILL CONSTITUTE cause for file rejection.

DATA ELEMENT NAME	FIELD TYPE	FIELD SIZE	POS	PIC	OP	CODE VALUES	TABLE
Logical Record Type	alpha	1	1-1	X(01)	M		
Logical Record Count	numeric	9	2-10	S9(09)	M		
File Originator-Organization ID	numeric	5	11-15	S9(05)	M		
File Originator-Branch ID	numeric	6	16-21	S9(06)	M		
File Creation Number	numeric	8	22-29	S9(08)	M		
File Date	alpha/ numeric	10	30-39	X(10)	M		
Total Number of Transactions	numeric	10	40-49	S9(10)	M		
Total Purchase Value	numeric	15	50-64	S9(13) V99	M		
Filler		586	65-650	X(586)			

N.B. For further definition and the validation criteria for each element, see “Data Element Dictionary”.