

# RDSP

Processing of RDSP transactions

An **RDSP** is a long-term savings plan intended to help Canadians with severe and prolonged disabilities save for the future

The Canada Disability Savings Program's (**CDSP**) System Interface Transaction Standards (**ITS**) document

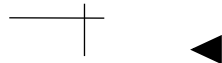


# Evaluation



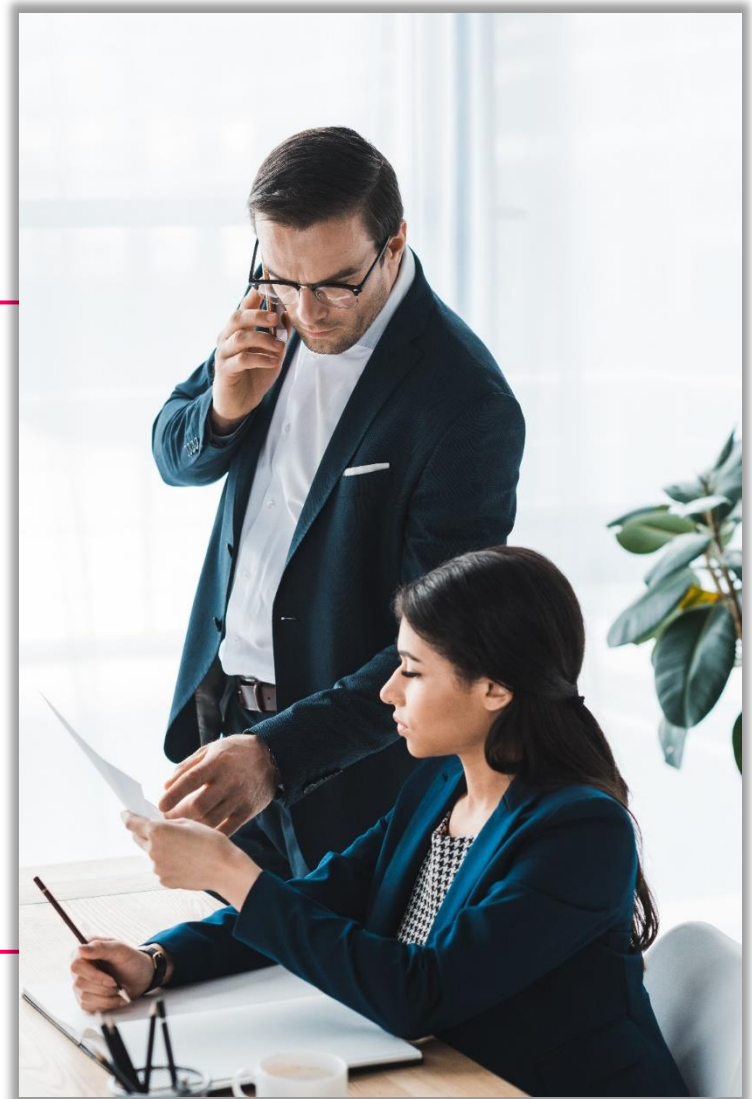


## Registered Disability Savings Plan (RDSP)



Questions on the Canada Disability Savings Grant (CDSG)  
and the Canada Disability Savings Bond (CDSB)

- email: [rdsp-reei@hrsdc-rhdcc.gc.ca](mailto:rdsp-reei@hrsdc-rhdcc.gc.ca)
- call: **1 866 204-0357**
- visit: [Canada.ca/RDSPresources](https://Canada.ca/RDSPresources)





## Training material



### Canada Disability Savings Program System

#### *Interface Transaction Standards*

ITS Version Number: **3.2**  
Version Date: June 2020  
Latest Update: May 2020

## Registered Disability Savings Plan (RDSP)



# RDSP



Registered Disability Savings Plan (RDSP)

**Interface  
Transaction  
Standards  
(ITS)**

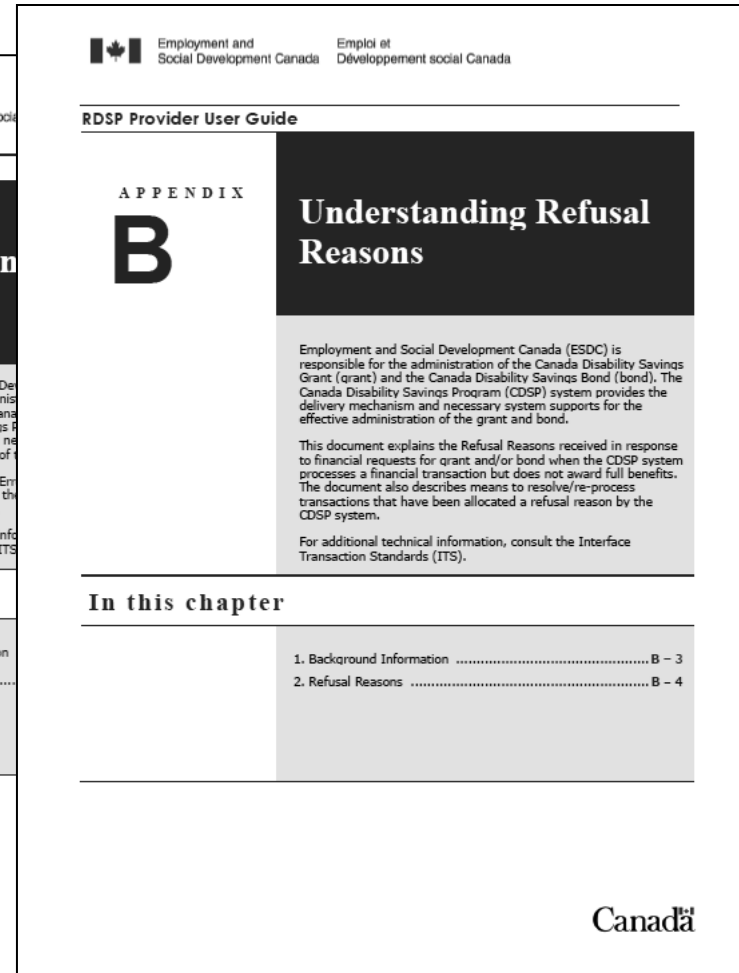
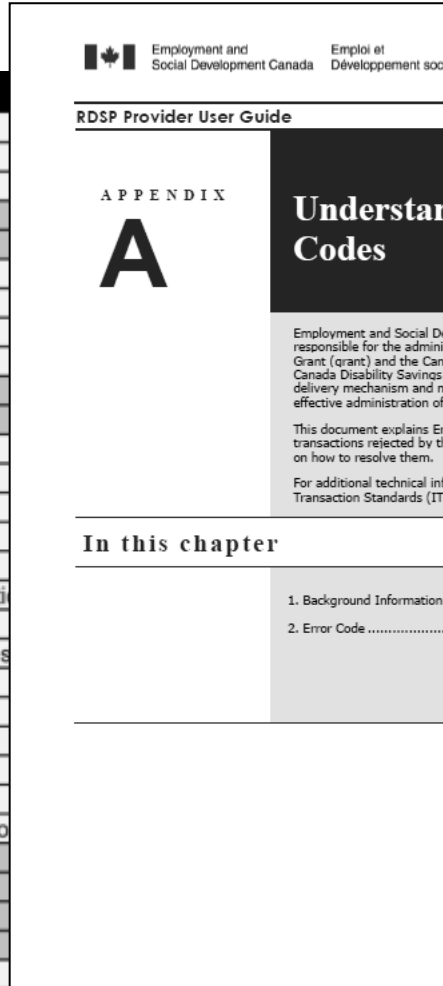
**CDSP  
system overview  
and reports**

<http://reei-rdsp.services.gc.ca/en/index.html>



# Issuer transaction reference sheet Appendix A & B of the RDSP Provider User Guide

RT	TT	Description
101	01	Contract Information
	02	Beneficiary Information
	03	Holder Information
102	10	Close a Contract
	11	Rename a Contract
201	02	Update Beneficiary Information
	03	Update Holder Information
	13	Add Holder to a Contract
202	23	Remove Holder from Contract
	01	Add or Update Consent for a Beneficiary
	02	Revoke Consent for a Beneficiary
401	01	Contribution/Grant Request
	02	Contribution and/or Grant Request Correction
	05	Bond Payment Request
	06	Stop Bond Payment Request
	08	Retirement Savings Rollover Transaction
	09	Retirement Savings Rollover Reversal Transaction
	10	Grant and/or Bond Repayment Request
	11	Grant and/or Bond Repayment Reversal Request
501	20	DAP Transaction
	21	LDAP Transaction
	22	DAP Reversal Transaction
	23	LDAP Reversal Transaction
	30	Education Savings Rollover Transaction
	31	Education Savings Rollover Reversal Transaction
701	01	Monthly Reporting of FMV
	02	Transfer Reporting of FMV and Earnings





# RDSP

**Interface  
Transaction  
Standards  
(ITS)**



Registered Disability Savings Plan (RDSP)

**CDSP  
system overview  
and reports**





## Source of common **problems**



- 1. Collect data
- 2. Enter data
- 3. Generate transactions
- 4. Response to transactions



## Registered Disability Savings Plan (RDSP)

### **Production cycle**

- Main steps in a production cycle is collecting the data, entering the data and submitting the data electronically







# Production cycle review

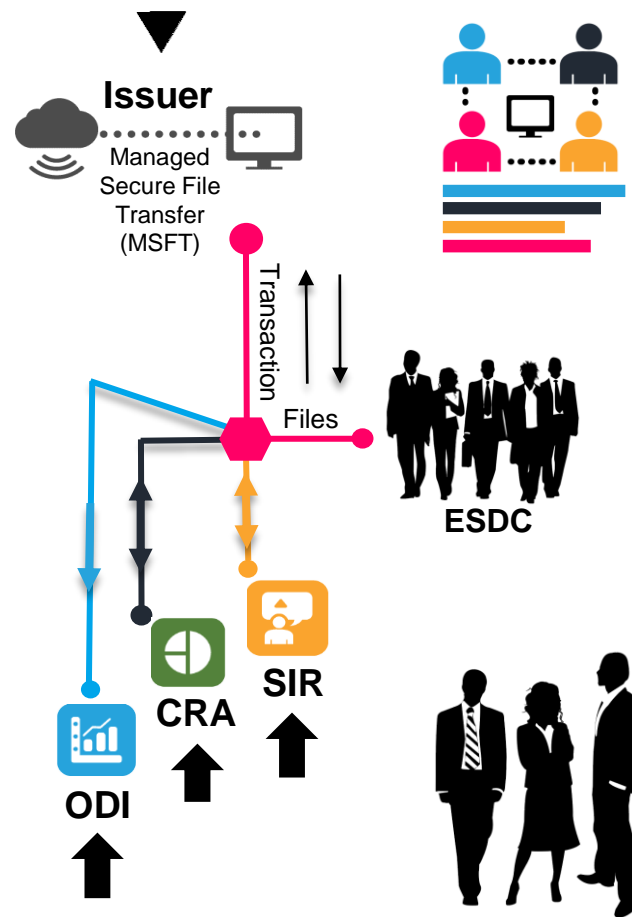
Monthly basis

What happens in our systems

Issuer sends transactions to ESDC

ESDC validates the info received and sends it for further validation to our partners

Once the validation process is complete, ESDC will send different files back to the issuer with the validation results





# Monthly production cycle process

Reporting Period						
M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		



Issuers generate new transactions, correct rejected transactions and submit production files to the CDSP system



Processing Period						
M	T	W	T	F	S	S
					1	2
	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					



Cut-off  
Error file  
Payments

Processing file

The CDSP system processes issuers' files that were submitted by the 4<sup>th</sup> business day cut-off, the following month.

- Cut off dates
- 1st batch of files
- 2nd batch of files



# CDSG and CDSB payments

The CDSG and CDSB payments are deposited by  
the last business day of each month



Direct deposit



By the last business day of  
each month



Payment letter





# CDSP system validation









- Transaction formats and validation rules (ITS)
- Information with SIR
- Information with the CRA



## Reference sheet

### ○ CDSP system files

In response to the transactions received from issuers, ESDC will send different files. Each file sent by ESDC also has a **Record Type (RT) #**.

	Monthly files	RT
	Error file (.err)	
	• Error	801
	• Severe error	851
	Transaction processing file (.pro)	901
	SIN usability file (.sur)	921
	Contract status file (.reg)	
	• Contract status	951
	• Episodic DTC election	952
	• SDSP election	953
	Transfer information extract file (.xfr)	971
	Beneficiary DTC eligibility file (.dte)	981



## CDSP files - Reference Sheet

Monthly file	RT	Description
Error file (.err)	801 Errors	Reports rejected transactions that contain format or validation errors and missing or invalid data, by providing the issuer with a corresponding error code. Rejected transactions must be corrected and resubmitted to the CDSP system.
	851 Severe errors	Reports that a severe error is present in a transaction and that the record is rejected, by providing the issuer with a corresponding severe error code. Severe errors must be corrected and resubmitted to the CDSP system.
Transaction processing file (.pro)	002 Sub-header	Supplies reporting period information in the transaction processing file. Indicates the sum of CDSG and CDSB payments less the sum of re-payments for each issuer in the reporting period.
	003 Files processed	Gives the name of a production file sent by the authorized agent that was processed by the CDSP system during the production run. One record is generated for each production file sent and processed. Indicates the date the authorized agent sent the file to the CDSP system and the date the CDSP system received the file.
	901 Transaction processing	Acknowledges that a transaction has been successfully processed or reprocessed/re-adjudicated (e.g. due to DTC, residency and income updates) by the CDSP system. Indicates the payment dates of the CDSG and CDSB and the amounts paid.
SIN usability file (.sur)	921 SIN usability	Provides the status of the beneficiary and holder SIN information as unusable, usable or linked, as reported by the SIR.
Contract status file(.reg)	951 Contract status	Informs the issuer of the contract status resulting from registration or transfer request submitted, and of contract status updates. Indicates if the contract met each of the conditions for registration beneficiary and holder SIN information and usability, beneficiary residency, beneficiary DTC, and transfer status.
	952 Episodic DTC election	Confirms receipt of DTC election information and informs the issuer of the DTC election period, as established in the CDSP system.
	953 SDSP election	Confirms receipt of Specified Disability Savings Plan (SDSP) election information.
Transfer extract file (.xfr)	971 Transfer extract	Reports to the receiving issuer, all successfully processed financial transaction information in ESDC's possession from all previous contracts for a particular beneficiary for all "resolved" transfers.
Beneficiary DTC eligibility file (.dct)	981 Beneficiary DTC eligibility	Provides a monthly update to a change of status for all beneficiary DTC eligibility profiles from the year of the contract signature date to the year the file is produced.





## Monitoring reports

○ **RDSP**  
Processing of  
RDSP transactions



Our  
system  
generates  
monthly  
reports



○ **Monthly  
monitoring  
reports**



○  
CDSP pending contracts

CDSP repayment

DAP/LDAP with amounts

Errors



## CDSP pending contracts report

Formatting

Business rules

Beneficiary information

Holder information

**CDSPP“Your BN”\_“Pend\_Period\_\_\_”.xls**





## CDSPP repayment report

Assistance holdback  
amount (AHA)

Not repaid or

Repaid incorrectly

CDSPP"Your BN "\_DAP\_Period\_\_\_\_.xls



## DAP/LDAP with amounts report

CDSG or CDSB

reported as greater than \$0

**CDSPP“your BN”\_AMT\_period\_\_**





# Error report

Error rate of 10%  
or higher





## Transaction volume and error rates\*

Issuers must:

- correct errors
- resubmit transactions

Type	Transactions		Errors	
	Monthly Average	Percentage of Transactions	Monthly Average	Error Rate
RT 401-01	11887.87	50.52%	3704.38	42.90%
RT 401-05	1723.70	7.33%	2066.75	23.93%
RT 101-03	2681.57	11.40%	974.41	11.28%
RT 101-02	2393.68	10.17%	662.52	7.67%
RT 101-01	2312.16	9.83%	375.71	4.35%
RT 202-01	20.00	0.08%	253.41	2.93%
RT 201-03	1080.35	4.59%	153.07	1.77%
RT 401-06	25.80	0.11%	111.02	1.29%
RT 401-02	482.15	2.05%	96.29	1.12%
RT 201-02	329.55	1.40%	75.11	0.87%
RT 401-20	181.05	0.77%	63.4	0.73%
RT 201-13	77.17	0.33%	35.45	0.41%
RT 102-10	162.79	0.69%	20.89	0.24%
RT 201-23	79.94	0.34%	16.83	0.19%
RT 401-22	4.96	0.02%	11.75	0.14%
RT 202-02	1.00	0.00%	4.88	0.06%
RT 401-21	19.21	0.08%	3.58	0.04%
RT 401-08	2.80	0.01%	2.14	0.02%
RT 401-23	1.29	0.01%	2	0.02%
RT 401-10	60.33	0.26%	1.46	0.02%
RT 401-09	0.00	0.00%	0	0.00%
RT 401-11	1.47	0.01%	0	0.00%
RT 401-30	0.00	0.00%	0	0.00%
RT 401-31	0.00	0.00%	0	0.00%
RT 102-11	1.00	0.00%	0	0.00%
RT 501-01	0.00	0.00%	0	0.00%
RT 501-02	0.00	0.00%	0	0.00%
RT 501-03	0.00	0.00%	0	0.00%
RT 501-04	0.00	0.00%	0	0.00%
<b>Totals</b>	<b>23529.84</b>	<b>100.00%</b>	<b>8635.05</b>	<b>100.00%</b>



# Q u e s t i o n s

Q u e s t i o n s

## Processing of RDSP Transactions

- Monthly monitoring reports
- CDSP pending contracts report
- CDSP pending contracts report
- CDSP repayment report
- DAP/LDAP with amounts report
- Error report
- Transaction volume and error rates



# Reference tools

- Systems Documentation
- User Guide and Publications
- Forms
- Training

[Canada.ca/RDSPresources](https://Canada.ca/RDSPresources)







**Thank  
you**