



RDSP

ITS 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

Registered Disability Savings Plan (RDSP)



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
- call: **1 866 204-0357**
- visit: 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

ITS Transactions



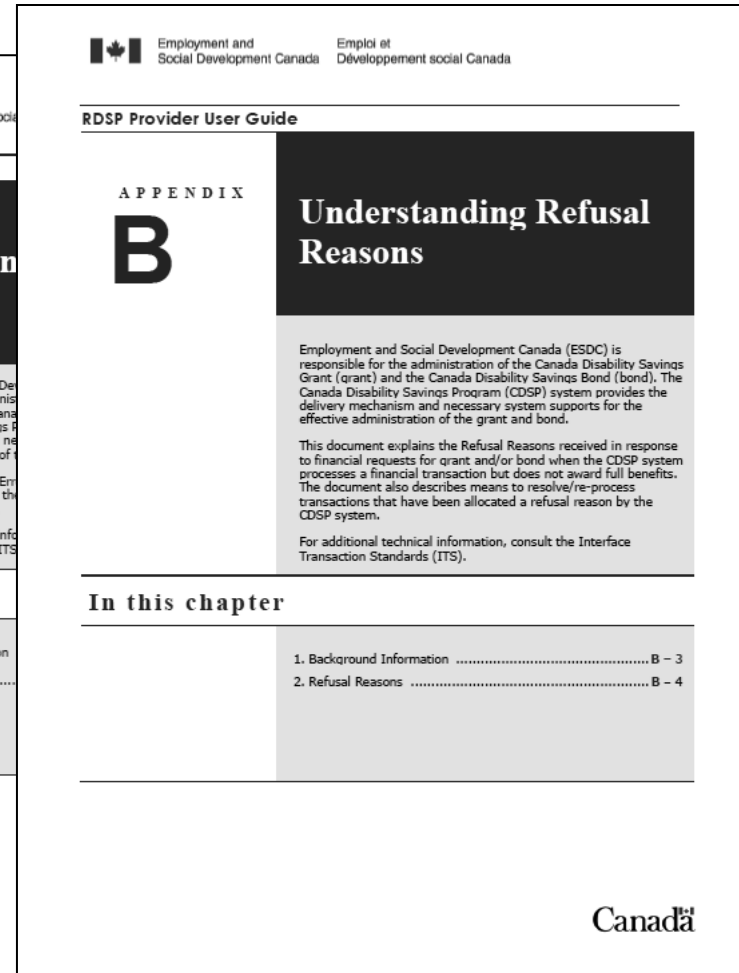
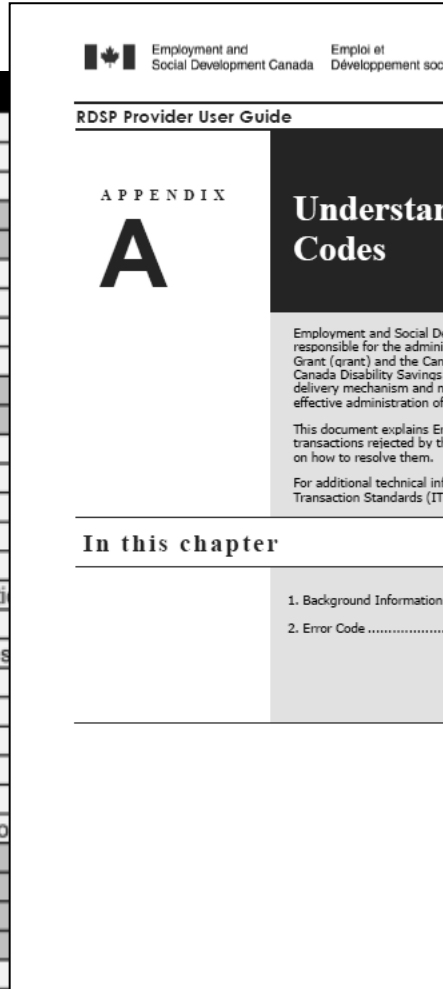
Registered Disability Savings Plan (RDSP)

<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
	01	Episodic DTC Election
701	02	Episodic DTC Election Reversal
	03	SDSP Election
701	04	SDSP Election Reversal
	01	Monthly Reporting of FMV
701	02	Transfer Reporting of FMV and Earnings





Interface Transaction

Standards (ITS)





Purpose of the ITS

The CDSP system
Interface
Transaction
Standards (ITS)
specifies how
issuers and the
CDSP system
exchange electronic
information





How to read the ITS

ITS section 5.10 (Source data definition standard) – Page 19

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QUERY 123456798
Alphanumeric /"\$%&\() =?+



123456789 No blanks
Any number



Recurrence of the preceding
data type



Record and transaction types



Every file exchanged must comply with the standards as per the ITS (p.15)

Record type
X(3)
1-3

Transaction type
X(2)
4-5

101031231231231231234564561111....



Issuer transactions reference sheet

What is a 101-03 transaction?

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
	23	Remove Holder from Contract
202	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
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	20	DAP Transaction
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	22	DAP Reversal Transaction
	23	LDAP Reversal Transaction
	30	Education Savings Rollover Transaction
	31	Education Savings Rollover Reversal Transaction
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	02	Episodic DTC Election Reversal
	03	SDSP Election
	04	SDSP Election Reversal
701	01	Monthly Reporting of FMV
	02	Transfer Reporting of FMV and Earnings



Formatting and validating a record

The ITS defines each issuer record type in two separate areas:

- Submitting
- Validation



Submitting

Data element name	Type size	Trxn posn
Record type	X(3)	1-3
Transaction type	X(2)	4-5
Issuer BN	X(15)	6-20



Validation

Field	Rule	Error code(s)
Record type	• Mandatory field	• Severe error (2)
Transaction type	• Mandatory field • Must be valid for the record type	• Severe error (2) • Severe error (2)
Issuer BN	• Mandatory field • Must be 15 characters • Must be identified in the system	• Severe error (4) • Severe error (4) • 8102



Exercises 1, 2



Solutions



Exercise 1 Formatting records



What does the following ITS code mean?

Contribution
Amount

9(7).99

78-87

Field name: Contribution amount

9(7) means: **First 7 characters are numeric (dollar amounts)**

.99 means: **Decimal followed by 2 numbers (cents)**

78-87 means: **Field is located in positions 78 to 87**



Exercise 2 Formatting contribution amount



Code the following contribution amount in the numbered positions, according to the ITS specifications:

\$1250.50

Contribution
Amount

9(7).99

78-87

<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>5</u>	<u>0</u>	<u>.</u>	<u>5</u>	<u>0</u>
78	79	80	81	82	83	84	85	86	87

9(7)

.99



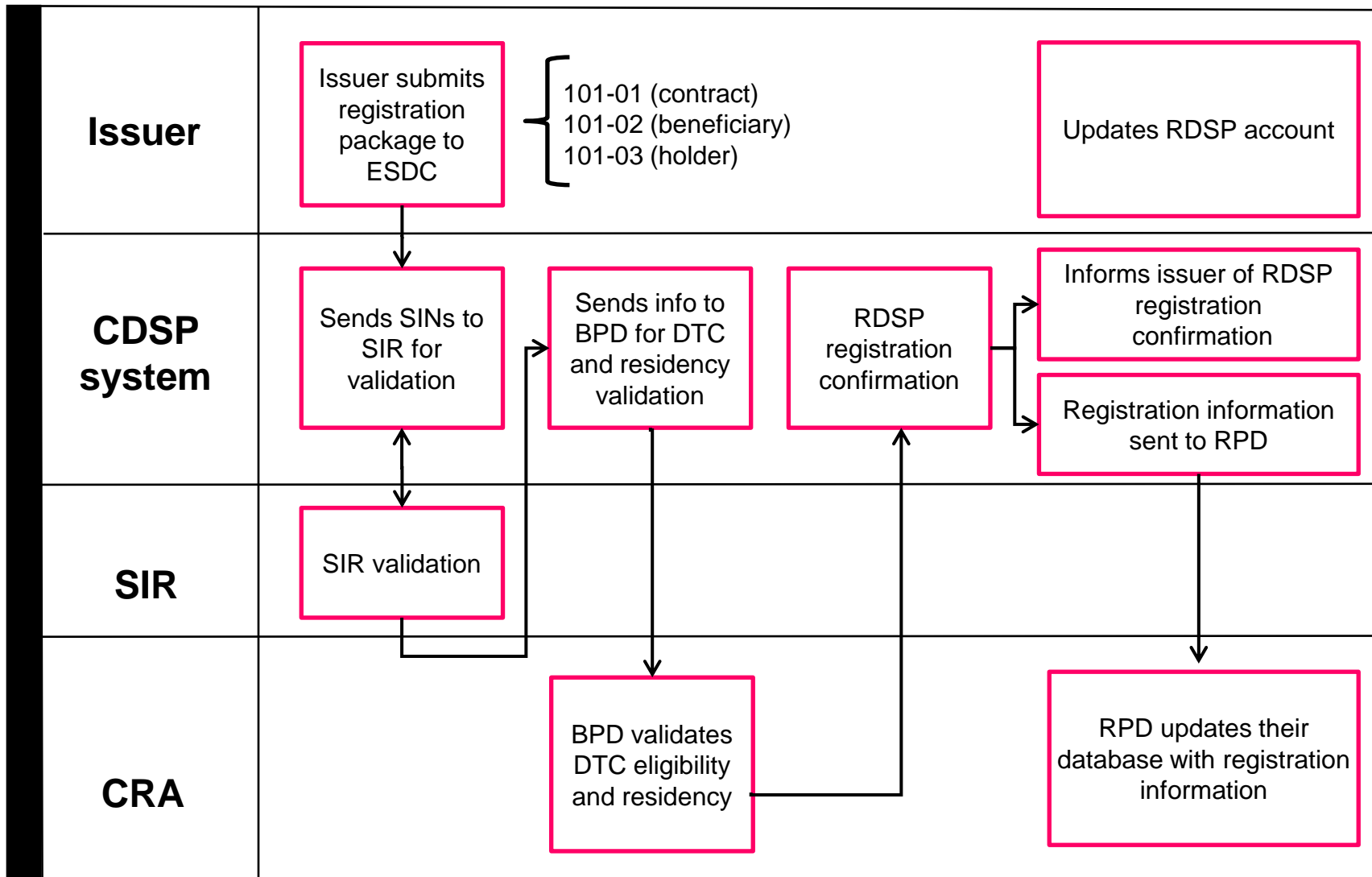
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**Contract
registration
transactions**





Contract registration (RT 101)





Preliminary validation



Issuer submits:

- 101-01
- 101-02
- 101-03

Could SIN be
valid?

**Sends to SIR
for validation**

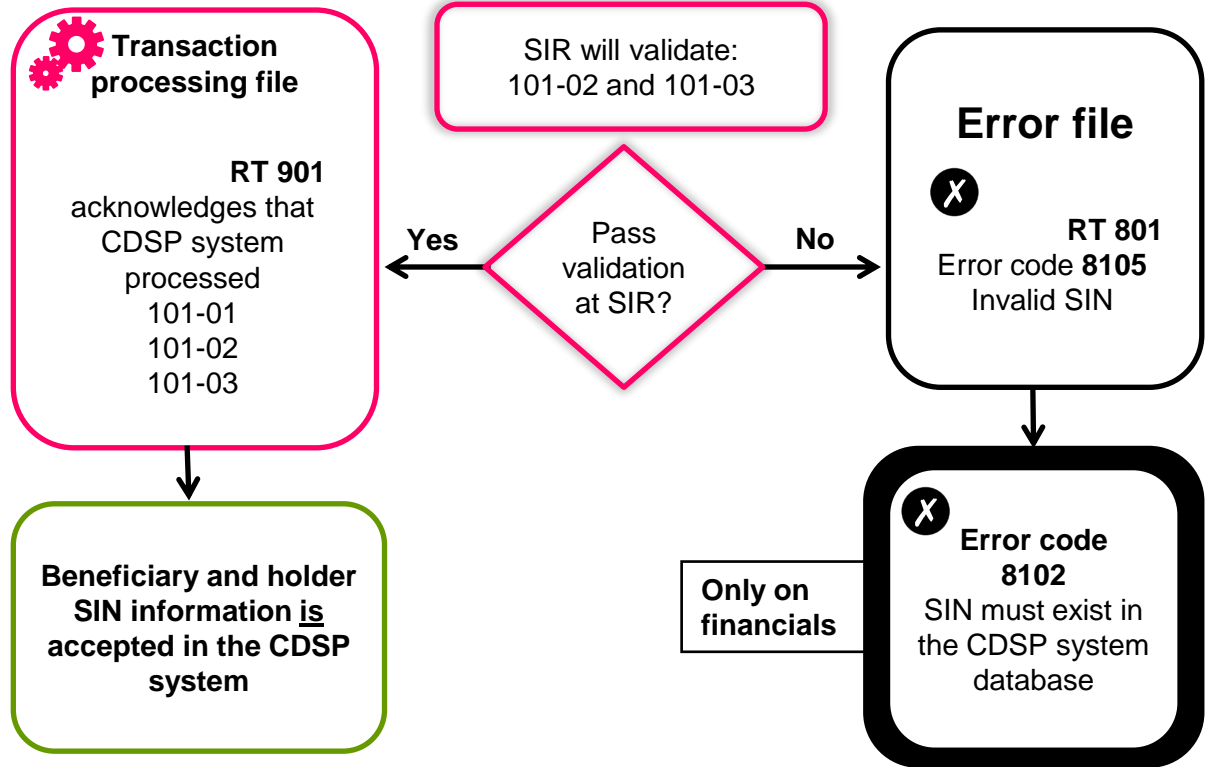
Error File

RT 801

Error Code 8250:
SIN or BN is not
numerically valid



SIR validation





The SIR validates beneficiary and holder SIN information



DTC and residency validation



Residency	
<p>IF</p> <hr/> <p>Yes or undetermined</p> <hr/> <p> Yes</p> <hr/> <p>Beneficiary is accepted in the CDSP system</p> <p>The CDSP system confirms contract registration</p>	<p>IF</p> <hr/> <p>No</p> <hr/> <p> No or undetermined</p> <hr/> <p>Contract status is pending</p>



Contract status file (RT 951)

ITS section 4.3
File content overview

ITS section 10.1
Detailed file content



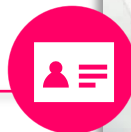


SIN usability file (RT 921)

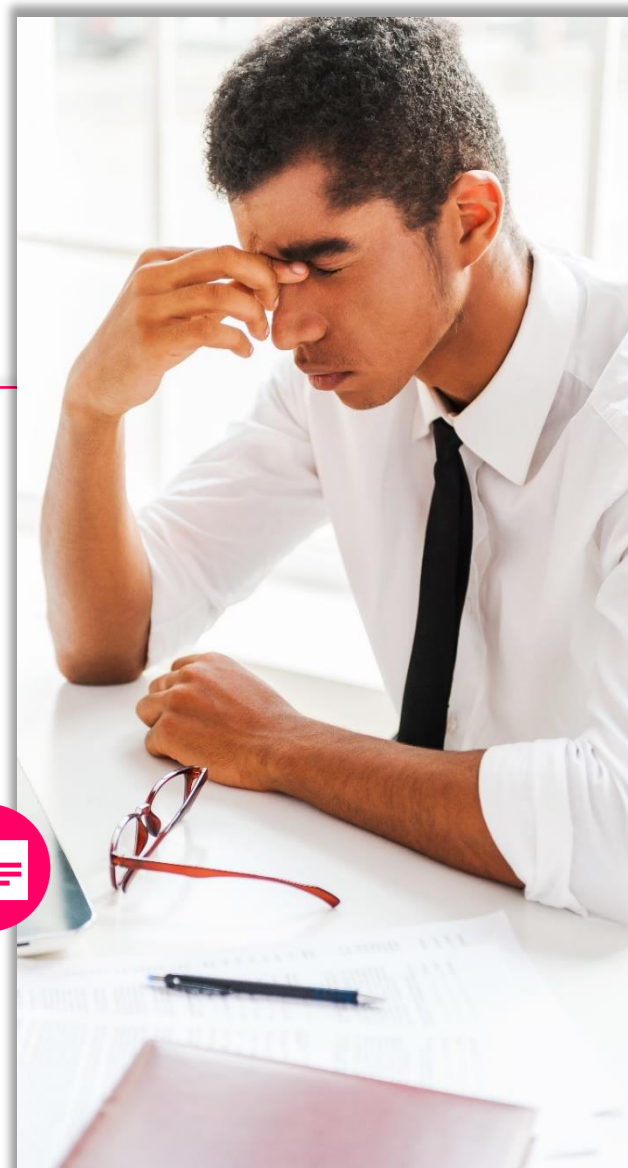
“1” Not usable

“2” Usable

“3” Linked



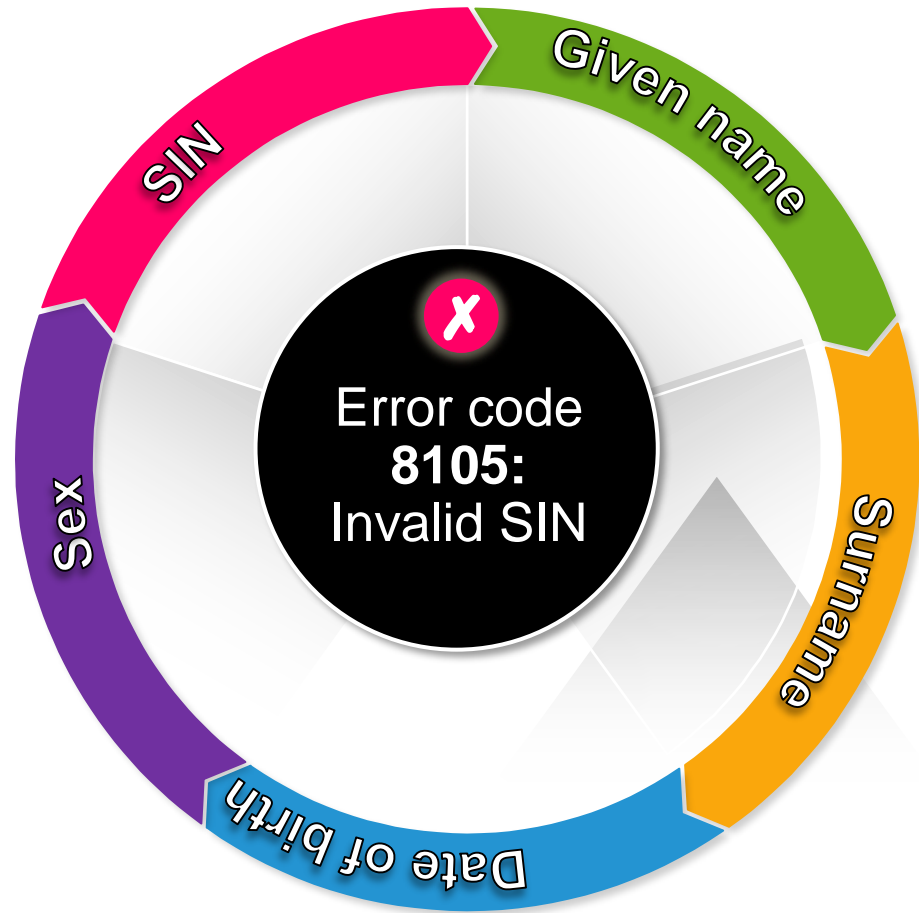
SIN issues





**Common
problems
(RT 101)**

All three
must be sent
together





Exercise 3



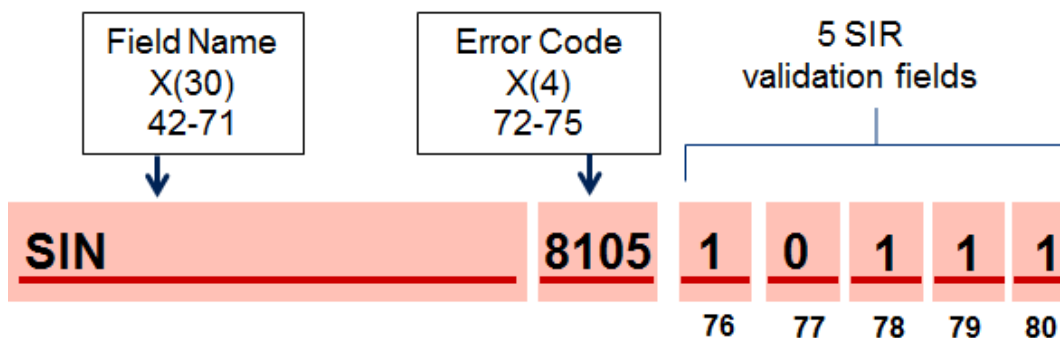
Solutions



Exercise 3 / SIR validation



Katrina's father opened an RDSP in August. The CDSP system rejected the 101-02 transaction and generated the error code 8105 in the RT 801 as outlined below:



a) What information failed SIR validation?

The beneficiary's given name does not match at SIR



Exercise 3 / SIR validation



b) The steps an issuer should take to resolve this problem:

- Obtain the correct beneficiary given name
- Update the beneficiary information in the issuer system
- Resubmit the entire registration package (101-01, 101-02 and 101-03)
- Resubmit any rejected financial transactions associated to the beneficiary



Contract update transactions





Contract closure (102-10)

A closure reason must be provided



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<p>“01” Death of beneficiary</p>	<p>“02” Loss of DTC *only at the holder’s request</p>	<p>“03” Transfer</p>	<p>“04” Plan de-registered</p>	<p>“05” Other</p>
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Contract closure (102-10)

“05” Other



There is no property in the RDSP

10 Years

Only the AHA is left in the RDSP



The holder withdraws all remaining funds from the plan and the payment is within the limit set for the current year



Rename a contract (102-11)

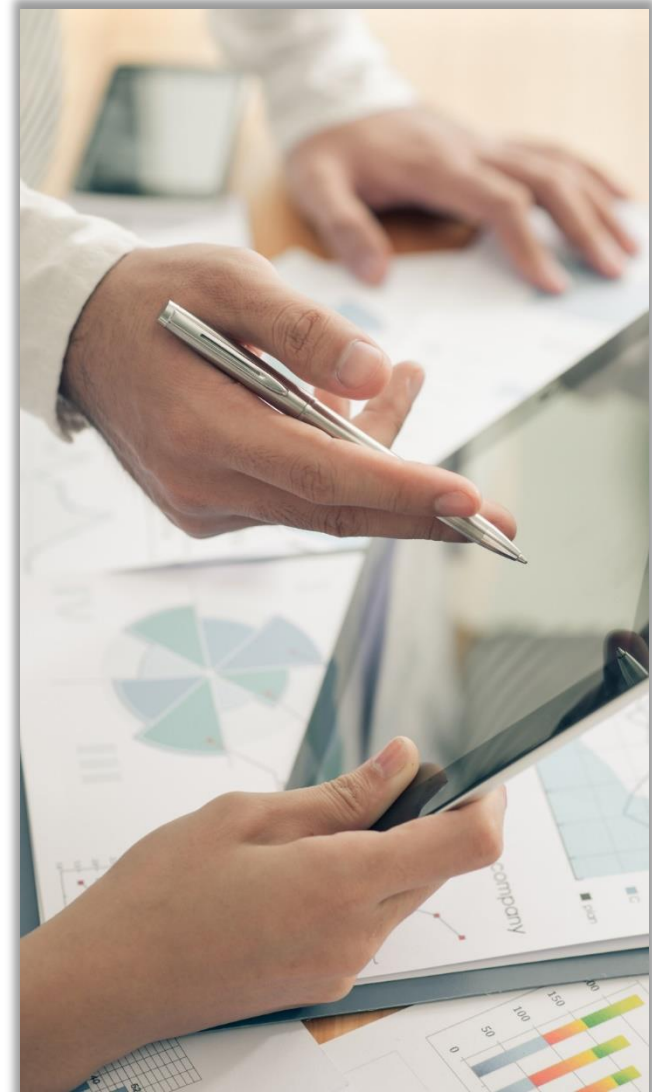
Important fields



Contract
(new contract number)

Original contract

Rename date





Beneficiary and holder update transactions





Updating beneficiary or holder information (RT 201)

Update beneficiary (201-02) or Update holder (201-03) or Add holder (201-13) or Remove holder (201-23)



Is the contract registered?



Submit the contract registration package 101-01 - 101-02 - 101-03



Exercise 4



Solutions



Exercise 4 / Updating beneficiary and holder information



Greg, his wife Fatima and their 5-year-old son, Malik, moved from Quebec to Ottawa to be closer to their family.

Greg is the sole holder of Malik's RDSP. Once settled into their new home, Greg and Fatima decide to go to the local branch of their financial institution they do business with to update their coordinates and add Fatima as a joint holder.

The issuer must submit the following transactions to the PCEI system:

- 201-02 Update beneficiary information (Malik)
- 201-03 Update holder information (Greg)
- 201-13 Add a holder to a contract (Fatima)



Q u e s t i o n s

Q u e s t i o n s





**Thank
you**