



Fixed Interest Rate Multi-Product File Layout



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File Type MP100 - Version 3.05

Notes

The file will contain 1 header (HDR) record and 1 trailer record (TRL); there will be multiple product (PRD) records. Fields with a numeric format are stored as ASCII data and are right justified and blank filled with decimals included, if appropriate (e.g. "9.000"). All other fields are left justified. When the file is in a delimited format then all leading and trailing spaces are removed.

Header

Field	Format	Value	Description
Record type	XXX	HDR	Header record
File type	X(10)	MP100	
Version	99.99X	3.05	
Create date	YYYYMMDD		
Create time	HHMMSS		

Trailer

Field	Format	Value	Description
Record type	XXX	TRL	Trailer record
Record count	999999		Total records in file including trailer record

Annuities

- It is assumed that the purchase date is the “Create date” from the header (HDR) record with monthly income commencing in one month.
- All quotes are based on guaranteed payments. In cases where a financial institution does not offer guaranteed payments then return of premium option is used for the financial institution in question.

Field	Format	Value	Description
Record type	XXX	PRD	Product record
Product type	XXXX	ANTC	Annuities
IPNO	XXXX		Unique company code
Company code	XXXX		
Company name – English	X(24)		
Company name – French	X(24)		
Change date	YYYYMMDD		Last change date for this “Product type”
Change time	HHMMSS		Last change time for this “Product type”
Purchase flag	X	Y N	This company allows electronic purchases via CFN Electronic purchases are not permitted
Company type	XX	1 2 3 4 5 6 7 8 9	Bank Trust Company Insurance Company Credit Union Savings and Loan Mortgage Corporation Broker Mutual Fund Company Other
Annuitant’s province of residence	XX	AB BC MB NB NF NT NS NU ON PE PQ SK YT	Alberta British Columbia Manitoba New Brunswick Newfoundland & Labrador Northwest Territories Nova Scotia Nunavut Ontario Prince Edward Island Quebec Saskatchewan Yukon Territory
Survey type	XX	SL JL TC	Single life Joint life Term certain
Fund type	XX	N R	Non-registered RRSP
Sex	X	M F	Male Female
Sex of joint (applies when Survey type is JL)	X	M F	Male Female
Percentage continuing to primary	999.999		Percentage continuing to the primary annuitant at the death of the secondary annuitant
Percentage continuing to secondary	999.999		Percentage continuing to the secondary annuitant at the death of the primary annuitant
Premium or Income	9999999.99		Premium or income amount
Guarantee period	99		Years
Ages	X	1	55,60,65,69,70,75,80 years
Incomes or premiums	999999.99		The number of values depends on the “Ages” field

Bank Primes

Field	Format	Value	Description
Record type	XXX	PRD	Product record
Product type	XXXX	LPRM	Bank prime
IPNO	XXXX		Unique company code
Company code	XXXX		
Company name – English	X(24)		
Company name – French	X(24)		
Change date	YYYYMMDD		Last change date for this “Product type”
Change time	HHMMSS		Last change time for this “Product type”
Purchase flag	X	Y N	This company allows electronic purchases via CFN Electronic purchases are not permitted
Company type	XX	1 2 3 4 5 6 7 8 9	Bank Trust Company Insurance Company Credit Union Savings and Loan Mortgage Corporation Broker Mutual Fund Company Other
Interest rate	99.9999		
Change	-99.9999		
Change date	YYYYMMDD		
Change time	HHMMSS		
Unique number	X(10)		Unique number for this interest rate

Credit Cards

Field	Format	Value	Description
Record type	XXX	PRD	Product record
Product type	XXXX	CARD	Credit Cards
IPNO	XXXX		Unique company code
Company code	XXXX		
Company name – English	X(24)		
Company name – French	X(24)		
Change date	YYYYMMDD		Last change date for this “Product type”
Change time	HHMMSS		Last change time for this “Product type”
Purchase flag	X	Y N	This company allows electronic purchases via CFN Electronic purchases are not permitted
Company type	XX	1 2 3 4 5 6 7 8 9	Bank Trust Company Insurance Company Credit Union Savings and Loan Mortgage Corporation Broker Mutual Fund Company Other
Product code	XXXX		Product code
Product name english	X(40)		Product name – english
Product name french 1	X(40)		Product name – french, no accents
Product name french 2	X(40)		Product name – french, Roman-8 accents
Product name french 3	X(120)		Product name – french, ISO-Latin-1
Currency	XXX		
Card type	XX	A M V P	American Express MasterCard Visa Proprietary (Sears, The Bay etc)
Fee amount	9999.99		
Fee frequency	XX	A S Q M N V	Annually Semi-annually Quarterly Monthly No fee Variable
Fee grace months	999		Number of months of free use before fee is charged
Interest grace days	999		Number of days from statement date before interest is charged
Minimum credit limit	99999999.99		
Maximum credit limit	99999999.99		-1.00 means unlimited
New accounts	X	Y Blank	New accounts are allowed New accounts are not allowed
Rewards	X	Y Blank	Purchase rewards such as Air miles No purchase rewards
Unique number	X(10)		Unique number
Purchase rate	99.9999		Interest rate applied to purchases
Change	-99.9999		
Change date	YYYYMMDD		
Change time	HHMMSS		
Cash advance rate	99.9999		Interest rate applied to cash advances
Change	-99.9999		
Change date	YYYYMMDD		
Change time	HHMMSS		
Unique number	X(10)		Unique number for this interest rate

Deposit Accounts

Field	Format	Value	Description
Record type	XXX	PRD	Product record
Product type	XXXX	DEPA	Deposit accounts
IPNO	XXXX		Unique company code
Company code	XXXX		
Company name – English	X(24)		
Company name – French	X(24)		
Change date	YYYYMMDD		Last change date for this “Product type”
Change time	HHMMSS		Last change time for this “Product type”
Purchase flag	X	Y N	This company allows electronic purchases via CFN Electronic purchases are not permitted
Company type	XX	1 2 3 4 5 6 7 8 9	Bank Trust Company Insurance Company Credit Union Savings and Loan Mortgage Corporation Broker Mutual Fund Company Other
Product code	XXXX	CHQ SAV	Chequing account Savings account Note: If all of a company’s products have been requested then this field will contain the actual product code.
Product name	X(40)		Note: This field will appear only when all of a company’s products have been requested.
Unique number	X(10)		Unique number for this product Note: This field will appear only when all of a company’s products have been requested.
Min balance	9999999.99		
Max balance	9999999.99		-1.00 means unlimited
Interest type	X	E P	Entire amount Portion
Interest rate	99.9999		
Change	-99.9999		
Change date	YYYYMMDD		
Change time	HHMMSS		
Unique number	X(10)		Unique number for this interest rate

Personal Loans

Field	Format	Value	Description
Record type	XXX	PRD	Product record
Product type	XXXX	LOAN	Personal Loans
IPNO	XXXX		Unique company code
Company code	XXXX		
Company name – English	X(24)		
Company name – French	X(24)		
Change date	YYYYMMDD		Last change date for this “Product type”
Change time	HHMMSS		Last change time for this “Product type”
Purchase flag	X	Y N	This company allows electronic purchases via CFN Electronic purchases are not permitted
Company type	XX	1 2 3 4 5 6 7 8 9	Bank Trust Company Insurance Company Credit Union Savings and Loan Mortgage Corporation Broker Mutual Fund Company Other
Product code	XXXX	HEQU NCAR PLCS PLCU UNS	Home equity New car Personal line of credit – secured Personal line of credit – unsecured Unsecured Note: If all of a company’s products have been requested then this field will contain the actual product code.
Product name	X(40)		Note: This field will appear only when all of a company’s products have been requested.
Unique number	X(10)		Unique number for this product Note: This field will appear only when all of a company’s products have been requested.
Min amount	9999999.99		
Max amount	9999999.99		-1.00 means unlimited
Terms	X	0 1	Single rate 1,2,3,4,5,6,7 years
Interest rate	99.9999		The number of interest rates depends on the “Terms” field
Change	-99.9999		
Change date	YYYYMMDD		
Change time	HHMMSS		
Unique number	X(10)		Unique number for this interest rate

Mortgages

Field	Format	Value	Description
Record type	XXX	PRD	Product record
Product type	XXXX	MORT	Mortgages
IPNO	XXXX		Unique company code
Company code	XXXX		
Company name – English	X(24)		
Company name – French	X(24)		
Change date	YYYYMMDD		Last change date for this “Product type”
Change time	HHMMSS		Last change time for this “Product type”
Purchase flag	X	Y N	This company allows electronic purchases via CFN Electronic purchases are not permitted
Company type	XX	1 2 3 4 5 6 7 8 9	Bank Trust Company Insurance Company Credit Union Savings and Loan Mortgage Corporation Broker Mutual Fund Company Other
Open or Closed	X	O C	Open Closed
Rate type	X	F V	Fixed Variable
Terms	X	0 1	6 months, 1,2,3,4,5 years or variable 6,7,8,9,10,15,20 years
Interest rates	99.9999		The number of interest rates depends on the “Terms” field
Change	-99.9999		
Change date	YYYYMMDD		
Change time	HHMMSS		
Unique number	X(10)		Unique number for this interest rate

RRIFs

Field	Format	Value	Description
Record type	XXX	PRD	Product record
Product type	XXXX	RRIF	RRIFs
IPNO	XXXX		Unique company code
Company code	XXXX		
Company name – English	X(24)		
Company name – French	X(24)		
Change date	YYYYMMDD		Last change date for this “Product type”
Change time	HHMMSS		Last change time for this “Product type”
Purchase flag	X	Y N	This company allows electronic purchases via CFN Electronic purchases are not permitted
Company type	XX	1 2 3 4 5 6 7 8 9	Bank Trust Company Insurance Company Credit Union Savings and Loan Mortgage Corporation Broker Mutual Fund Company Other
Redeemability	X	N R	Non-redeemable Redeemable
Compound frequency	XX	A S Q M W D N	Annually Semi-annually Quarterly Monthly Weekly Daily Not compounded
Payment frequency	XX	A S Q M W D P E	Annually Semi-annually Quarterly Monthly Weekly Daily Periodically End of term (at maturity)
Type	XX	LD GT	Long term deposit Guaranteed term
Min amount	9999999.99		
Max amount	9999999.99		-1.00 means unlimited
Terms	X	1 2 4	1,2,3,4,5,6,7 years 10,12,15,19,20,22,25 years 1.5,2.5,3.5,4.5,5.5,6.5,7.5 years
Interest rates	99.9999		The number of interest rates depends on the “Terms” field
Change	-99.9999		
Change date	YYYYMMDD		
Change time	HHMMSS		
Unique number	X(10)		Unique number for this interest rate

Term deposits/GICs/GIAs

Field	Format	Value	Description
Record type	XXX	PRD	Product record
Product type	XXXX	TERM	Term deposits/GICs/GIAs
IPNO	XXXX		Unique company code
Company code	XXXX		
Company name – English	X(24)		
Company name – French	X(24)		
Change date	YYYYMMDD		Last change date for this “Product type”
Change time	HHMMSS		Last change time for this “Product type”
Purchase flag	X	Y N	This company allows electronic purchases via CFN Electronic purchases are not permitted
Company type	XX	1 2 3 4 5 6 7 8 9	Bank Trust Company Insurance Company Credit Union Savings and Loan Mortgage Corporation Broker Mutual Fund Company Other
Tax indicator	X	N R	Non-registered Registered
Redeemability	X	C N R	Cashable Non-redeemable Redeemable
Compound frequency	XX	A S Q M W D N	Annually Semi-annually Quarterly Monthly Weekly Daily Not compounded
Payment frequency	XX	A S Q M W D E	Annually Semi-annually Quarterly Monthly Weekly Daily End of term (at maturity)
Min amount	9999999.99		
Max amount	9999999.99		-1.00 means unlimited
Terms	X	0 1 2 4	30,60,90,120,180,270 days 1,2,3,4,5,6,7 years 1.5,2.5,3.5,4.5,5.5,6.5,7.5 years 7,8,9,10,11,12,13 years
Interest rates	99.9999		The number of interest rates depends on the “Terms” field
Change	-99.9999		
Change date	YYYYMMDD		
Change time	HHMMSS		
Unique number	X(10)		Unique number for this interest rate

US Term deposits

These are products offered by Canadian institutions in US currency.

Field	Format	Value	Description
Record type	XXX	PRD	Product record
Product type	XXXX	USTD	US Term deposits
IPNO	XXXX		Unique company code
Company code	XXXX		
Company name – English	X(24)		
Company name – French	X(24)		
Change date	YYYYMMDD		Last change date for this “Product type”
Change time	HHMMSS		Last change time for this “Product type”
Purchase flag	X	Y N	This company allows electronic purchases via CFN Electronic purchases are not permitted
Company type	XX	1 2 3 4 5 6 7 8 9	Bank Trust Company Insurance Company Credit Union Savings and Loan Mortgage Corporation Broker Mutual Fund Company Other
Residency	X	N R	Non-resident Resident
Redeemability	X	C N R	Cashable Non-redeemable Redeemable
Compound frequency	XX	A S Q M W D N	Annually Semi-annually Quarterly Monthly Weekly Daily Not compounded
Payment frequency	XX	A S Q M W D E	Annually Semi-annually Quarterly Monthly Weekly Daily End of term (at maturity)
Min amount	9999999.99		
Max amount	9999999.99		-1.00 means unlimited
Terms	X	0 1 2 4	30,60,90,120,180,270 days 1,2,3,4,5,6,7 years 1.5,2.5,3.5,4.5,5.5,6.5,7.5 years 7,8,9,10,11,12,13 years
Interest rates	99.9999		The number of interest rates depends on the “Terms” field
Change	-99.9999		
Change date	YYYYMMDD		
Change time	HHMMSS		
Unique number	X(10)		Unique number for this interest rate