

## **Document Audience**

This document is intended for individuals who are building an automated reporting file. It describes the syntax and format for the filing.

It should be used in conjunction with the Developers Completion Guide.

## **Building An XBRL Filing**

This document describes the requirements for the input file (typically referred to as an instance) for the DICO XBRL filing solution. Utilizing the format as follows will allow an institution to automatically generate the bulk of their filing and upload the values to the DICO solution.

## **File Naming**

The XBRL file is a text file and is an extension of the XML format.

The file extension must be .xbrl We recommend that you provide a descriptive name that identifies the charter number and period for the filing.

## Building the instance

The instance consists of three components:

### 1. Header

The header consists of the required information that identifies the filing as conforming to the DICO taxonomy. Additionally, it provides identifying information about the filing – the charter number and the period start and end dates.

The following must be provided at the start of the file (**boldfaced items** represent values that must be inserted into the filing to identify the filer and filing period):

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<xbrl
```

```
  xsi:schemaLocation="http://xbrl.org/2006/xbrldi xbrldi-2006.xsd"
  xmlns="http://www.xbrl.org/2003/instance"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns:dico-2009="http://www.dico.com/2009/dico-taxonomy"
  xmlns:dico-2009-dd="http://www.dico.com/2009/dico-2009-dd"
  xmlns:dico-2009-f="http://www.dico.com/2009/dico-2009-f"
  xmlns:dico-2009-p="http://www.dico.com/2009/dico-2009-p"
  xmlns:iso4217="http://www.xbrl.org/2003/iso4217"
  xmlns:link="http://www.xbrl.org/2003/linkbase"
  xmlns:xbrli="http://www.xbrl.org/2003/instance"
  xmlns:xlink="http://www.w3.org/1999/xlink">
```

```
<link:schemaRef xlink:type="simple" xlink:href="http://www.dico.com/2009/DICO-2009.xsd"/>
```

```

<context id="Duration context Identifier">
  <entity>
    <identifier scheme="http://www.dico.com/entity/charter">Your Charter Number</identifier>
  </entity>
  <period>
    <startDate>Filing Begin Date</startDate>
    <endDate>Filing End Date</endDate>
  </period>
</context>
<context id="Instance Context Identifier">
  <entity>
    <identifier scheme="http://www.dico.com/entity/charter">Your Charter Number</identifier>
  </entity>
  <period>
    <instant>Filing End Date</instant>
  </period>
</context>
<unit id="U-Monetary">
  <measure>iso4217:CAD</measure>
</unit>
<unit id="U-Pure">
  <measure>xbri:pure</measure>
</unit>

```

The following describes the values that are to be inserted:

#### **Duration Context Identifier**

- A tag identifying the duration period. It must contain D-YYYY-MM in double quotes, where YYYY is the four digit year and MM is the two digit month (for clarity, 9 must be represented as 09) of the Filing Period End date

#### **Your Charter Number**

- This is the numeric charter number assigned by DICO to your organization. It must be four digits. For example, charter number 27 would be represented as 0027

#### **Filing Begin Date**

- The start date for the current filing represented as YYYY-MM-DD, where YYYY is the four digit year, MM is the two digit month (for clarity, 9 must be represented as 09) and DD is the two digit day (for clarity, 9 must be represented as 09)

#### **Filing End Date**

- The end date for the current filing represented as YYYY-MM-DD, where YYYY is the four digit year, MM is the two digit month (for clarity, 9 must be represented as 09) and DD is the two digit day (for clarity, 9 must be represented as 09)

#### **Instance Context Identifier**

- A tag identifying the period instance for the filing. It must contain I-YYYY-MM in double quotes, where YYYY is the four digit year and MM is the two digit month (for clarity, 9 must be represented as 09) of the Filing Period End date

#### **An Example**

Bob's Credit Union is filing for April 30, 2010. Their fiscal year start is December 1, 2009. Their charter number is 1188. The following values would be inserted into the header:

**Duration Context Identifier** = "D-2010-04"

**Your Charter Number** = 1188

**Filing Begin Date** = 2009-12-01

**Filing End Date** = 2010-04-30

**Instance Context Identifier** = "I-2010-04"

## 2. Contents

The contents section provides all of the filing details that are being automatically generated. The nature of XBRL is such that not all elements are required to be provided in order to upload a filing. A filing can be created that addresses some of the required filing elements – when imported to the DICO Forms solution, the solution will require the manual entry of any missing required values prior to final submission.

There is one content line for each value being reported. Each content line consists of three components:

1. Identifier indicating what value is being filed, it's context (whether it's a duration measure, like income, or an instance measure, like shareholder equity), and, for numeric values, the unit of measure, and the number of decimals.
2. The value being reported
3. End tag which consists of the filing element name.

Generally, the format is as follows:

```
<identifier plus >value</identifier>
```

The identifier consists of the following:

```
Dico-2009-dd:Identifier Name
```

Please refer to the **Automated Field Mappings** in the **Developer's Completion Guide** for a list of identifiers by field or element, and the required information.

For all elements, the type of the value must be reported. For example, balance sheet items are typically instance items. Text values are also instance items,

For an instance value, the Identifier Name must be followed by:

```
contextRef="I-YYYY-MM"
```

Where YYYY is the four digit year of the filing period end date, and MM is the two digit month of the filing period end date.

For a duration value, the Identifier Name must be followed by:

`contextRef="D-YYYY-MM"`

Where YYYY is the four digit year of the filing period end date, and MM is the two digit month of the filing period end date.

Note that the contextRef values must correspond to the values noted in the header section.

If you are reporting a text value (like your institution name) this is all you need.

If you are reporting a numeric value, you must identify the following:

For currency values like Income:

`unitRef="U-Monetary"`

For non-currency values like headcount or ratios:

`unitRef="U-Pure"`

As a general rule of thumb, monetary values are reported in whole numbers and have decimals="0", and ratios are expressed to four decimal places (12.15% is described as .1215) with decimals="4".

For Yes/No values (Booleans), the contextRef value is always 'I-YYYY-MM' (follow the rules above for the construction of the value. Additionally, a yes response must have the value of **True** and a no response must have the value of **False**

### An example:

Bob's credit union can generate four values automatically: Its name, its Liquidity Percentage Ratio, its service charges to date, and if it issues Credit Cards.

Looking at the completion guide, we find the identifier for each:

Reporting Element	Value	Identifier Name	Reporting Type
Name	Bob's Credit Union	SyndLoan4-NameSyndCreditUnion	Instance
Liquidity Percentage Ratio	48.77%	LiquidityPerc	Instance
Service Charges	\$2,187	NonIntIncServiceCharges	Duration
Credit Card Issuer	No	CreditCards	Instance

The content would look like this:

```
<dico-2009-dd:SyndLoan4-NameSyndCreditUnion contextRef="I-2010-04">Bob's Credit Union</dico-2009-dd:SyndLoan4-NameSyndCreditUnion>  
<dico-2009-dd:LiquidityPerc contextRef="I-2010-04" decimals="4" unitRef="U-Pure">.4877</dico-2009-dd:LiquidityPerc>  
<dico-2009-dd:NonIntIncServiceCharges contextRef="D-2010-04" decimals="0" unitRef="U-Monetary">2187</dico-2009-dd:NonIntIncServiceCharges>  
<dico-2009-dd:CreditCards contextRef="I-2010-04">>false</dico-2009-dd:CreditCards>
```

### 3. Footer

The footer simply denotes the end of the filing:

```
</xbrl>
```

## Tips and Tricks

- The Developer's Completion Guide provides the identifier values for each element. It should be reviewed periodically for changes in the filing requirements.
- When developing the xbrl file, start with a very simple upload – try one value of each type (Currency, Ratio, Text, Instance, Duration) and confirm that the values are mapping correctly in the forms application.
- When in doubt, create a 'dummy filing' and download the contents to see the syntax of a correctly formatted xbrl instance.