



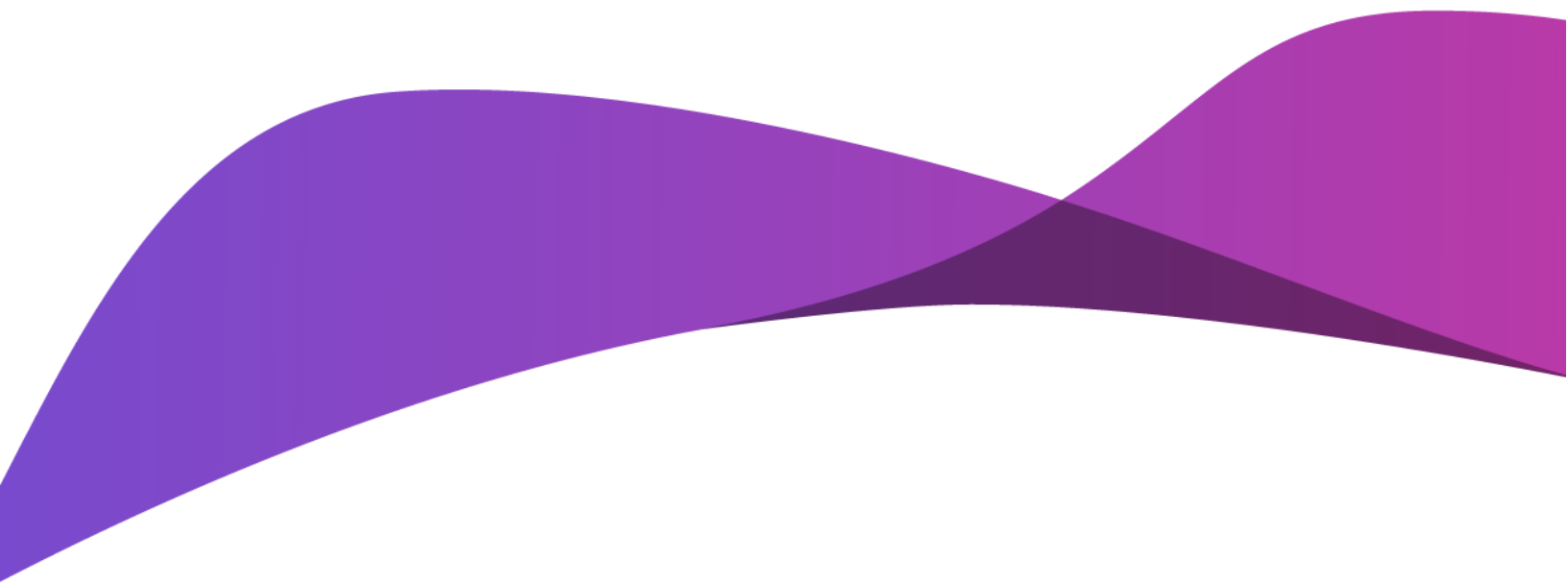
Canadian Mortgage Technology

# Filogix Expert Release Notes

Release Date: October 11<sup>th</sup>, 2024

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## Overview

The October 2024 Expert Broker release includes various enhancements including:

- Equifax AML Assist with PEP requests
- Additional FINTRAC risk classifications

Special Note: Everyone using Filogix Expert MUST clear your browser cache after the release. Instructions for clearing your browser cache are available from the Expert sign-on page and by accessing the provider's support sites using the links below:

Internet Explorer:

<https://support.microsoft.com/en-ca/help/260897/how-to-delete-the-contents-of-the-temporary-internet-files-folder>

Firefox :

<https://support.mozilla.org/en-US/kb/how-clear-firefox-cache>

Chrome :

[https://support.google.com/chrome/answer/2392709?hl=en&ref\\_topic=7438008&co=GENIE.Platform%3DDesktop&oco=1](https://support.google.com/chrome/answer/2392709?hl=en&ref_topic=7438008&co=GENIE.Platform%3DDesktop&oco=1)

# Equifax AML Assist with PEP requests

In order to assist Expert Broker users in complying with FINTRAC's new anti-money laundering and anti-terrorist financing regulations, Filogix has partnered with Equifax to offer AML Assist with PEP. To use this service, credit bureau member number owners must sign an agreement and create a KYC Connect profile with Equifax. *Equifax will contact member number owners directly with instructions on this agreement.* When selecting a service package with Equifax, please ensure you choose the following option

Selection	Service Package	Unit Price (Per Transaction)
<input checked="" type="radio"/>	AML Assist Service (Single Source Service + Dual Source Service) and PEP and Sanction Service	\$1.55

## Screen Updates

The Expert Credit Bureau screen has been updated to allow users to submit requests to AML Assist. This will provide single source and dual source verification on clients as well as run PEP (Politically Exposed Persons) and Sanctions screenings.

Credit bureau and AML requests cannot be submitted simultaneously. An AML request can be made regardless of a credit bureau having been pulled or not but must be made separately. The mandatory fields for credit bureau requests - *Single Bureau* checkbox, *Authorization Obtained*, and *Authorization Method* will be greyed out if the AML Assist checkbox is selected. Users are required to uncheck AML before making a request for a bureau.

**Service Request**

Name	Authorization Obtained	Authorization Method	Single Bureau	Joint Bureau	Copy Liabilities	AML Assist(Dual Source with PEP)
Ian Martin	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Equifax    English    Request    English    Print Consent Form  
 TransUnion

Attempting to select AML Assist when credit bureau request details are filled in will automatically de-selected Single Bureau and blank out the authorization fields.

**Service Request**

Name	Authorization Obtained	Authorization Method	Single Bureau	Joint Bureau	Copy Liabilities	AML Assist(Dual Source with PEP)
Ian Martin	OCT 03 2024	written authorization	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Equifax    English    Request    English    Print Consent Form  
 TransUnion

Please note that AML single source verification continues to be available on Equifax credit bureau reports in the AML Assist section:

### AML ASSIST

#### Header

SingleSourceHit	Y	DualSourceHit	N
WaterfallProcess	N	SingleSourceDecision	N
OriginOfCreditFile	CANADA	CreditFileCreateDate	20240715
NumberOfTradesOnFile	000	UniqueNumber	6403471920
InputDateOfBirth	20230206	InputName	APPLEBY,ALI,
InputAddress	5438,ROSE RIDGE,MISSISSAUGA,ON,L5M7C3		

## AML Assist Requests

To make an AML request, check the “AML Assist (Dual Source with PEP)” box for the client you wish to run a report on. Select ‘Equifax’ as the provider, the language you would like to receive the report in and press the ‘Request’ button.

<b>EXBA-514</b> Martin, Ian	GDS	Deal	1st Mtg	2nd Mtg	Credit Scores
	TDS	23.743 %	0.000 %	0.000 %	Ian Martin
	LTV	33.877 %	0.000 %	0.000 %	
		87,500 %			
	Net Worth	\$ 372,873.00			

Credit Bureau							
Service Request							
Name	Authorization Obtained	Authorization Method	Single Bureau	Joint Bureau	Copy Liabilities	AML Assist (Dual Source with PEP)	
Ian Martin			<input type="checkbox"/>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	

Equifax    English    Request    English    Print Consent Form  
 TransUnion

Credit Bureau Request History							
Name	Date Bureau Obtained	Vendor / Bureau Type	Credit Score	Date Authorization Obtained / Authorization Method	Status	Submit to Lender	Language
Top of Page							

Additional Reports Request History					
Name	Date Obtained	Vendor / Report Type	Request Status	Language	Response Details
Top of Page					

Once a response is received, you will see an entry in the new “Additional Reports Request History” section.

Credit Bureau Request History							
Name	Date Bureau Obtained	Vendor / Bureau Type	Credit Score	Date Authorization Obtained / Authorization Method	Status	Submit to Lender	Language
Top of Page							

Additional Reports Request History					
Name	Date Obtained	Vendor / Report Type	Request Status	Language	Response Details
Ian Martin	Oct 01 2024	Equifax / AML Assist	Successful	English	Preview

A ‘Successful’ Request Status will be displayed as long as Filogix receives a response from Equifax, however users should review the Response Details to confirm the results of the individual calls to the AML and PEP services. Clicking on the Preview button in the Response Details will open a PDF report of the results.

If there are issues, details of the problem will be provided in the PDF report under the ‘Result’ and ‘Message’ fields:

### AML Single Source

Result: **Error**  
 Message: **E0801: Invalid subject birth date**

### Politically Exposed Person (PEP) Screening

Result: **Not Available**  
 Message: **Equifax is currently unavailable**

### Sanctions Screening

Result: **Not Available**  
 Message: **Equifax is currently unavailable**

## AML/KYC Results

Equifax will initially run Single Source verification. If this check is successful, then the PDF report will only contain single source details in the AML section.

### AML / KYC Results

Page 1 of 2

Obtained from: Equifax Canada  
Transaction ID: 347d49eb-137c-4708-8164-fc1c9a0025df  
  
Requested for: Kelly Ninilio  
Requested by: QA3 EXBA/SONIA / Expert BA1  
Request date / time: 2024-09-30 19:40:28

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#### AML Single Source

Result: Yes  
Date credit file searched: 2024-09-30  
Credit bureau name: Equifax inc.  
Credit file number: 0041726647  
  
Name: KELLY NINILIO  
Address: 8590, FERNAND-FOREST, MONTREAL, QC, H1E 1G9  
Date of birth: 1980-01-01  
Derived from > 1 source: Yes

Dual source verification will only occur if the single source check is unsuccessful. In this case, the Dual Source section will appear on the report.

### AML / KYC Results

Page 1 of 2

Obtained from: Equifax Canada  
Transaction ID: 1ebb3391-a919-4ec7-a4e8-47183e504c61  
  
Requested for: JENNY SEAL  
Requested by: QA3 EXBA/SONIA / Expert BA1  
Request date / time: 2024-09-30 19:31:28

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#### AML Single Source

Result: No  
Date credit file searched: 2024-09-30  
Credit bureau name: Equifax inc.  
Credit file number: 0051218949  
  
Name: JENNY SEAL  
Address: 12025, NORDEL, SURREY, BC, V3W 1W1  
Date of birth: 1985-03-02  
Derived from > 1 source: Yes

#### AML Dual Source

Result: Yes  
Date credit file searched: 2024-09-30  
Credit file number: 0051218949

##### Source

Name: JENNY SEAL  
Address: 11132 PARKVIEW DR, DAWSON CREEK, BC, V1G 4A3  
Date of birth: 1985-03-02  
Name of source: CAPITAL ONE BANK  
Associated account number: 789011136  
Type of Information: Refer to credit bureau trade line data.

##### Source

Name: JENNY SEAL  
Address: 11132 PARKVIEW DR, DAWSON CREEK, BC, V1G 4A3  
Date of birth: 1985-03-02  
Name of source: SCOTIABANK VISA  
Associated account number: 789033336  
Type of Information: Refer to credit bureau trade line data.

PEP and Sanctions screening information is available on the second page.

### AML / KYC Results

Page 2 of 2

Obtained from: Equifax Canada  
Transaction ID: 5b25485c-5276-428e-93ee-802d5efc89d7

#### Politically Exposed Person (PEP) Screening

Result: **No**  
Note: Provides indication as to whether an individual has been located on a politically exposed persons (PEP) list.

#### Sanctions Screening

Result: **No**  
Note: Provides indication as to whether an individual has been located on a sanctions list.

Requests for AML Assist will be displayed in deal history for tracking purposes.

The screenshot displays a software interface with a left-hand navigation pane and a main 'History' table. The navigation pane includes sections like 'Scenario Builder', 'Application Information', 'Applicant Information', 'Subject Property', 'Credit Bureau', 'Participants', 'Lender Submit', 'Lender Response', 'Fees', 'Forms', 'History', and 'Internal Notes'. The 'History' table is titled 'Page 1 of 1' and shows a list of transactions. The table columns are Date, Type, User ID, Status, and Description. The following table represents the data shown in the screenshot:

Date	Type	User ID	Status	Description
October 01, 2024 08:19 PM EST	Event	Ng-Quebec, Margaret	In Progress	Deal accessed ( User ID = 3310 )
October 01, 2024 08:05 PM EST	Event	Ng-Quebec, Margaret	In Progress	Deal accessed ( User ID = 3310 )
October 01, 2024 07:05 PM EST	Event	Ng-Quebec, Margaret	In Progress	Deal accessed ( User ID = 3310 )
October 01, 2024 06:03 PM EST	Interface	Ng-Quebec, Margaret	In Progress	AML Assist + PEP inquiry (SINGLE) to Equifax for Ian Martin
October 01, 2024 05:53 PM EST	Interface	Ng-Quebec, Margaret	In Progress	Application copied from - EXBA-418

Additional interface elements include 'Page 1 of 1', 'Results 1-5 of 5', and a 'Top of Page' button.

# FINTRAC Risk Levels

A new 'FINTRAC Risk Level' section has been added to allow users to flag borrowers on deals. The new section can be found in *Mortgage Request Details* and includes two new options - Low Risk and Medium Risk. High risk has been moved and is now located in this section as well. The pre-existing Suspicious transactions option remains under 'Mortgage Classification'.

**Mortgage Request Details**

Status: In Progress

Lender: [Dropdown] Products: [Dropdown]

Mortgage Type: [Dropdown] Loan Type: Mortgage Amount: [Text Box]

Interest Adj. Date: JUL 30 2021 First Payment Date: [Text Box] Maturity Date: JUL 30 2021

Interest Adj. Amt: [Text Box] Line of Business: [Dropdown] Progress Advance: No

**Mortgage Classification**

Commercial:  Construction:  Reverse:  SubPrime:  HELOC:  (Please select all that apply)

Qualified Syndicated:  Non-Qualified Syndicated:  Bridge Loan:  Suspicious Transaction:

**FINTRAC Risk Level**

Low Risk:  Medium Risk:  High Risk:

Risk level is mandatory for each mortgage on a deal, and a hard stop has been added to the system to remind users to select one or more of the available options.

You must select the appropriate FINTRAC risk level. (Rule MFMR-0170)

In addition, updates to the Firm Statistics report will capture the total number of mortgages and loan amounts that are low and/or medium and/or high Risk in a new FINTRAC Risk Level table.

FIRM STATISTICS REPORT  
 Printed Date: Oct 01, 2024  
 Report Start Date: Jan 01, 2024 Report End Date: Dec 31, 2024  
 Firm: All Application Status(es): All

**MORTGAGE PURPOSE:**

	Purchase	Purchase + Improvements	Refinance	ETO	Switch/Transfer	Port	Deficiency Sale	Work Out	Total
#	114	0	27	0	0	0	0	0	141
\$	23,004,950.00	0.00	8,110,341.09	0.00	0.00	0.00	0.00	0.00	31,115,291.09

**MORTGAGE CLASSIFICATION:**

	Residential	Commercial	Construction	Reverse	SubPrime	HELOC	Qualified Syndicated	Non Qualified Syndicated	Bridge Loan	Suspicious Transactions
#	114	27	27	26	25	25	31	32	41	24
\$	27,369,341	3,745,950	3,745,950	3,644,800	3,544,800	3,544,800	6,275,200.00	6,285,200.00	8,136,000.00	4,796,020.00

**FINTRAC RISK LEVEL:**

	High Risk	Medium Risk	Low Risk
#	23	13	18
\$	3,808,420.00	2,053,400.00	2,245,300.00

**HIGH RATIO MORTGAGES:**

	Insured	Not Insured	Total
#	13	26	39
\$	3,665,041.09	4,570,000.00	8,235,041.09

In this report we previously added new sections to provide detailed insights into applications flagged as suspicious or high-risk. This included data points such as application ID, applicant name, agent, referral source, lender, total loan amount, and other key details. Note that the new medium and low-risk classifications will also be further detailed in a future release, allowing for enhanced tracking and management of these risk levels.



### **About Filogix**

Filogix has served as the hub of the Canadian mortgage industry for almost two decades, offering secure, reliable connectivity to brokers and lenders. We provide trusted mortgage lending products, that enable the effective management of the sales process from origination through underwriting. As the mortgage landscape continues to change, Filogix is prioritizing advances to support the industry into the future. We're investing in a more open infrastructure and building connectivity to create a complete mortgage marketplace, helping mortgage professionals do business with more choice, speed and reliability than ever before. Learn more at [filogix.com](https://www.filogix.com)

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