

Scarlett Mortgage

Version 1.1.7.24593



Fintrac Phase 2 Enhancements

1. Borrower ID Verification – Borrower Type (Person)

We have made an Enhancement to the borrower section for ID verification to capture additional data fields and to ensure a smoother audit process.

a. Government Issued Photo ID

Agents can now easily confirm the identity of an applicant or borrower with a simple click by selecting the verification method from a dropdown menu or entering the client’s data manually.

 Normand Cool Primary

ID Verification

Verified

Manual

Request ID Verification

Applicant/Borrower Type *

☒ Person ☐ Corporation / Entity

Borrower's identity was verified with the following: *

☒ Government Issued Photo ID

Verification Method *

In Person, Live Video or Scanned Copy of ID

Vendor *

Manual

Document Type *

Document Unique Identifier *

Document Unique Identifier

First Name *

As per ID

Middle Name

As per ID

Last Name *

As per ID

Country of Issue *

Jurisdiction of Issue *

Jurisdiction of Issue

Expiry Date *

Verification Date *

The verification options include:

I. In Person, Live video or scanned copy of ID - Agents can ‘manually’ input the client’s details in the provided fields.

II.IDV/DVS Software Services - Choose ‘Request ID Verification’ to select a vendor and request ID verification through their services.

 Normand Cool Primary

ID Verification

Verified

Equifax

Request ID Verification

Applicant/Borrower Type *

☒ Person

☐ Corporation / Entity

Borrower's identity was verified with the following: *

☒ Government Issued Photo ID

Verification Method *

IDV/DVS Software Service

Country of Issue *

Vendor *

Equifax

Jurisdiction of Issue *

Jurisdiction of Issue

Document Type *

Expiry Date *

Document Unique Identifier *

Document Unique Identifier

Verification Date *

III. Request ID Verification - Agents can choose a service from the popup menu and click ‘Next’.

013

App Sections ▾ | Services ▾ | Lender Submissions | Documents & Forms | Communication | Notes | History

High Risk Transaction Type

Suspicious Transaction

☐ Yes ☒ No

Terrorist Property

☐ Yes ☒ No

Large Cash Transaction

☐ Yes ☒ No

Large Virtual Currency Transaction

☐ Yes ☒ No

Subject property located in a high risk market

☐ Yes ☒ No

Angie Kape

Primary

ID Verification

Verified

Manual

Verification Date: 2025-01-20

Request ID Verification

Applicant/Borrower Type

☒ Person ☐ Corporation / Entity

Borrower's identity was verified with the following: *

☒ Government Issued Photo ID

Verification Method *

In Person, Live Video or Scanned Copy of ID ▾

Vendor *

Manual ▾

Document Type *

Birth Certificate ▾

Document Unique Identifier *

K45132

First Name *

Middle Name

Last Name *

Request ID Verification

Please choose one of the options below

	Bundle Name	Vendor / Service Provider	Service Included
☐	ID - Bundle A	Equifax	ID Verification & AML Assist (Using the waterfall approach)
☐	ID - Bundle B	Equifax	ID Verification, Digital Verification Service & AML Assist (Using the waterfall approach)
☐	ID - Bundle C	VeriFast	Digital Verification Service, PEP, Sanctions List & Adverse Media

Close

Next

IV. After a service is used a table will be displayed and the IDV report will be available for download.

 Normand Cool Primary

ID Verification

Request ID Verification

Applicant/Borrower Type *

☐ Person ☐ Corporation / Entity

Request ID Verification

Service	Request Date	Status	IDV
Equifax - IDV & AML Assist	Jan-8-2025 12:28:11 PM	Completed	Download

b. Credit File Method

Agents can verify manually or click ‘Request ID Verification’ to choose a vendor for ID verification.

 Normand Cool Primary

ID Verification Verified Equifax

Request ID Verification

Applicant/Borrower Type *

☒ Person ☐ Corporation / Entity

Borrower's identity was verified with the following: *

☐ Government Issued Photo ID

☒ Credit File Method (min 3 years history)

Verification Method *

IDV/DVS Software Service

Vendor *

Equifax

Verification Date *

c. Dual Process Method

In the dual process, agents can either enter dual data or choose to request ID verification.

 Normand Cool Primary

ID Verification Verified

Request ID Verification

Applicant/Borrower Type *

☒ Person ☐ Corporation / Entity

Borrower's identity was verified with the following: *

☐ Government Issued Photo ID

☐ Credit File Method (min 3 years history)

☒ Dual Process Method

Verification Method *

In Person, Live Video or Scanned Copy of ID

Document Source*

Document Type *

Document Issuing Entity *

Document Issuing Entity

Document Issue Date *

Verification Date *

Notes *

Notes (Max 50 Characters)

Document Source*

Document Type *

Document Issuing Entity *

Document Issuing Entity

Document Issue Date *

Verification Date *

Notes *

Notes (Max 50 Characters)

d. Previously Verified:

If the client has already been verified previously, agents can add additional details in the notes section, including the previous verification date.

 Normand Cool Primary

ID Verification Verified

Request ID Verification

Applicant/Borrower Type *

☒ Person ☐ Corporation / Entity

Borrower's identity was verified with the following: *

☐ Government Issued Photo ID

☐ Credit File Method (min 3 years history)

☐ Dual Process Method

☒ Previously Verified 

Verification Date *



Notes *

Please include as much details as possible (Max 1000 Characters)



e. Could Not Verify:

If the client could not be verified, the agent can select the ‘Could Not Verify’ option, enter the verification attempt date and notes, and a "Not Verified" tag will appear to indicate the client’s verification status.

 Normand Cool Primary

ID Verification

Not Verified

Request ID Verification

Applicant/Borrower Type *

☒ Person ☐ Corporation / Entity

Borrower's identity was verified with the following: *

☐ Government Issued Photo ID

☐ Credit File Method (min 3 years history)

☐ Dual Process Method

☐ Previously Verified

☒ Could Not Verify

Attempted Verification Date *

Notes *

Please include as much details as possible (Max 1000 Characters)

2. PSA Screening (PEP, Sanctions List & Adverse Media)

Agents can check to determine if their client is on any PEP or Sanctions list. Tags are displayed based on the Agent's selections.

PSA Screening (PEP, Sanctions List & Adverse Media)

Screen Applicant

Not a PEP

Not Sanctioned

VeriFast

Screening Date: 2025-01-08

Vendor*

VeriFast

Screening Date*

2025-01-08

Is Applicant/Borrower Politically Exposed*

Not Politically Exposed

Does applicant/borrower name appear on any sanctions list? *

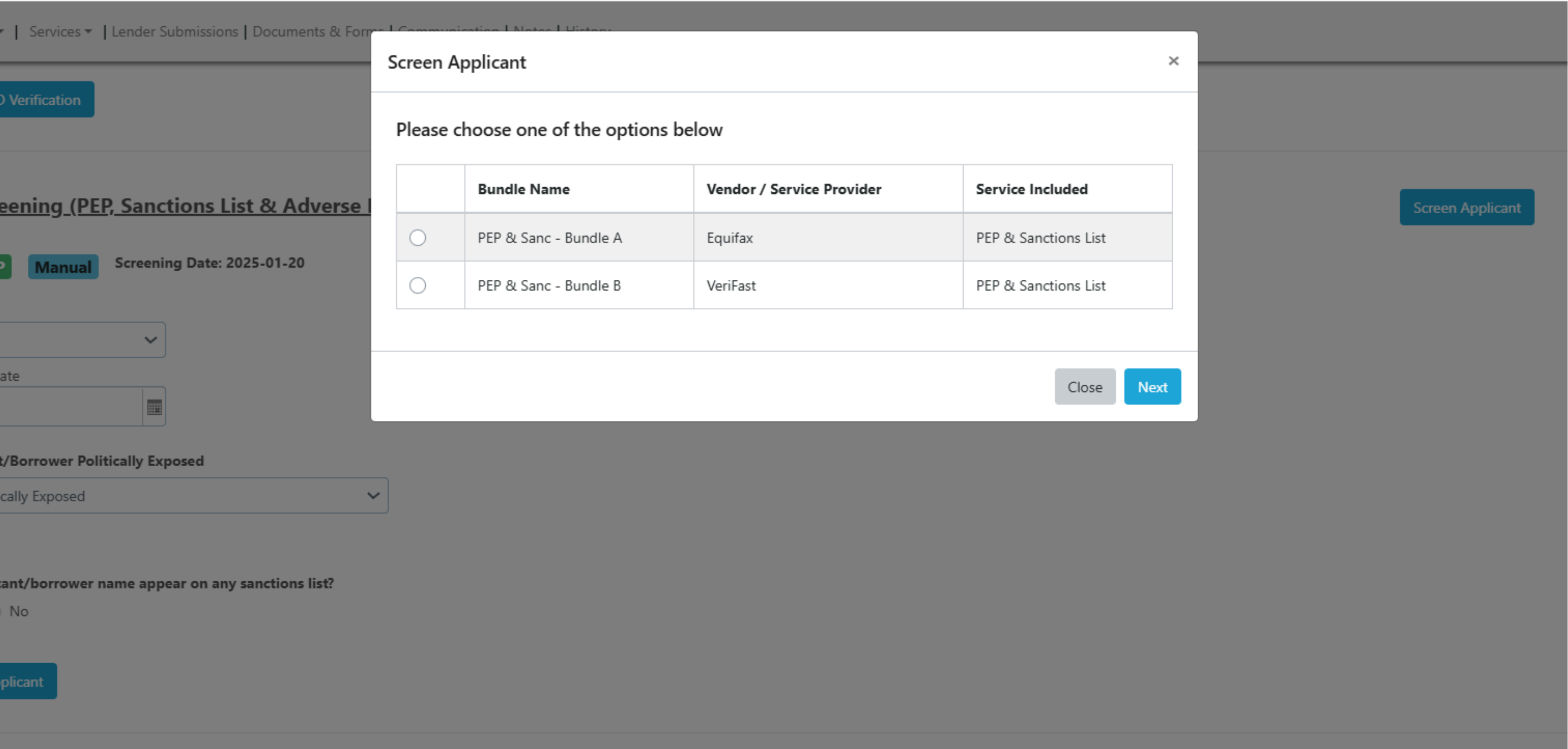
Yes

No

Screen Applicant

a. Screen Applicant

Clicking the ‘Screen Applicant’ button opens a popup, where agents can select a service to screen the applicant.



b. Import

If an Agent has previously used a service, they can import that stored information to pre-fill fields within the ID Verification and PSA Screening details by clicking the ‘Import’ button.

PSA Screening (PEP, Sanctions List & Adverse Media)

Screen Applicant

Not a PEP Not Sanctioned VeriFast Screening Date: 2024-12-18

Vendor
VeriFast Import

Screening Date
2024-12-18

Is Applicant/Borrower Politically Exposed
Not Politically Exposed

Does applicant/borrower name appear on any sanctions list?
☐ Yes ☒ No

Screen Applicant

ID Verification Verified

Request ID Verification

Applicant/Borrower Type *
☒ Person ☐ Corporation / Entity

Borrower's identity was verified with the following: *
☒ Government Issued Photo ID

Verification Method * IDV/DVS Software Service

Country of Issue *

Vendor *

Jurisdiction of Issue *

Document Type *

Expiry Date *

Document Unique Identifier *

Verification Date *

Import

I. A list of records is displayed. Choose the most recent service from the pop up displayed and click 'Next'.

ID Verification

Verified

Applicant/Borrower Type *

☒ Person

☐ Corporation / Entity

Borrower's identity was verified with the following: *

☒ Government Issued Photo ID

Verification Method *

IDV/DVS Software Service

Vendor *

Country of Issue *

Jurisdiction of Issue *

Jurisdiction of Issue

Expiry Date *

Verification Date *

Request ID Verification

Import Details

Please select the record from which to import the details

Service	Request Date
☒ VeriFast - DVS, AML, Sanctions List & Adverse Media	Jan-8-2025 05:07:35 PM
☐ VeriFast - DVS, AML, Sanctions List & Adverse Media	Jan-8-2025 04:48:54 PM

Close

Next

II. The system will automatically fill the required fields with the available data.

ID Verification Verified VeriFast Verification Date: 2025-01-08

Request ID Verification

Applicant/Borrower Type *
☒ Person ☐ Corporation / Entity

Borrower's identity was verified with the following: *
☒ Government Issued Photo ID

Import

Verification Method *	Vendor *	Document Type *	Document Unique Identifier *
IDV/DVS Software Service	VeriFast	Driver's License	I1234562
Country of Issue *	Jurisdiction of Issue *	Expiry Date *	Verification Date *
Canada	CA	2030-01-08	2025-01-08

3. Borrower ID Verification – Borrower Type (Corporation / Entity)

Agents can verify manually or click ‘Request ID Verification’ to choose a vendor for ID verification.

ID Verification

Applicant/Borrower Type *

☐ Person ☒ Corporation / Entity

Are there beneficial owners *

☐ Yes ☒ No

Third Party *

☐ No ☐ Person ☒ Corporation / Entity

+ Add Third Party

Method used to verify entity *

Reliance

Notes *

Please include as much details as possible (Max 1000 Characters)

Request ID Verification

Service	Request Date	Status	IDV
Equifax - IDV, DVS & AML Assist	Jan-8-2025 04:42:10 PM	Error	Download
Equifax - IDV & AML Assist	Jan-8-2025 01:34:12 PM	Completed	Download
Equifax - IDV & AML Assist	Jan-8-2025 12:28:11 PM	Completed	Download

Request ID Verification

4. Generate PDF Report In English OR French

With the Generate PDF Report button, Agents could previously generate their FINTRAC details as a PDF in their respective language. It is now possible to automatically convert those details as either a French PDF or an English PDF.

CAPMx1013
Submitted

App Sections ▾ | Services ▾ | Lender Submissions | Documents & Forms | Communication | Notes | History

🔍

FINTRAC / PCMLTFA

Back

Upload Supporting Document(s)

Generate PDF Report ▾

Compliance Form

Supporting Document(s)

Overall Risk Assessment

☒ Low

☐ Medium

☐ High

☐ No Risk

Existing customer relationship. Did a mortgage for them 3 years ago

FINTRAC Reporting Status

☐ Flagged

☐ Reported

☐ Monitor / Maintenance

☐ Removed

☒ Not Reported

Notes (Max 250 Characters)

🏠 1211 Highgate Place , Mississauga ON L4W 3H3

High Risk Transaction Type

Suspicious Transaction

☐ Yes ☒ No

Terrorist Property

☐ Yes ☒ No

Large Cash Transaction

☐ Yes ☒ No

Large Virtual Currency Transaction

☐ Yes ☒ No

Subject property located in a high risk neighbourhood

☐ Yes ☒ No

Transaction Delivery Channels

☐ Face To Face

☒ Internet

☒ Phone

☐ Chat

☐ Email

☐ Esign

☐ Other

Source of funds in known

☒ Yes ☐ No

sale of home

Down Payment / Payment Methods

☐ EFT

☐ Electronic Cash

☒ Bank Draft

☐ eWallet

☐ Letter of Credit

☐ Cash

Download (EN)

Download (FR)

Upload to Docs & Forms (EN)

Upload to Docs & Forms (FR)

Release Notes

Version 1.1.7.24593

We are here to help!

☎ 1.855.561.4399

✉ support@scarlettnetwork.com

All You Need Is One Platform







