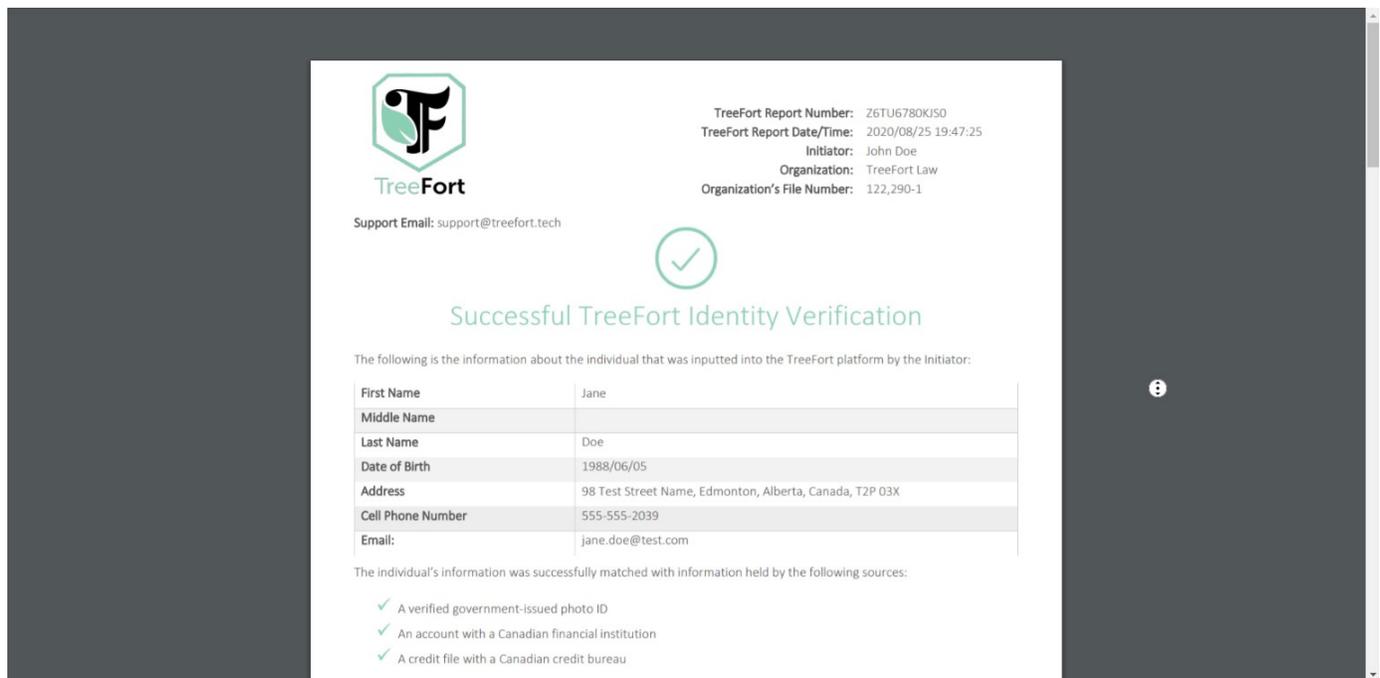


Understanding the TreeFort Report

Once the report is downloaded and opened on your computer, you will see a TreeFort Report that looks similar to the sample report below. Each section of the report is explained in further detail in next sections of this article.



TreeFort
Support Email: support@treefort.tech

TreeFort Report Number: Z6TU6780KJ50
TreeFort Report Date/Time: 2020/08/25 19:47:25
Initiator: John Doe
Organization: TreeFort Law
Organization's File Number: 122,290-1

Successful TreeFort Identity Verification

The following is the information about the individual that was inputted into the TreeFort platform by the Initiator:

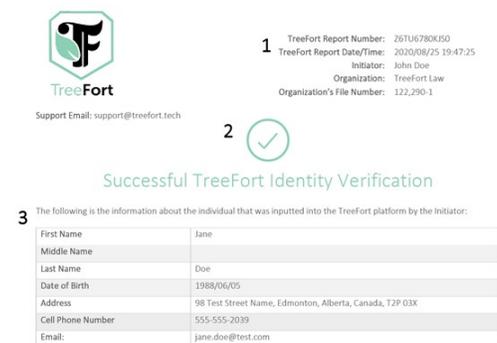
First Name	Jane
Middle Name	
Last Name	Doe
Date of Birth	1988/06/05
Address	98 Test Street Name, Edmonton, Alberta, Canada, T2P 03X
Cell Phone Number	555-555-2039
Email:	jane.doe@test.com

The individual's information was successfully matched with information held by the following sources:

- ✓ A verified government-issued photo ID
- ✓ An account with a Canadian financial institution
- ✓ A credit file with a Canadian credit bureau

Report Details

The following section outlines the various sections of the TreeFort Report in greater detail.



TreeFort
Support Email: support@treefort.tech

1 TreeFort Report Number: Z6TU6780KJ50
TreeFort Report Date/Time: 2020/08/25 19:47:25
Initiator: John Doe
Organization: TreeFort Law
Organization's File Number: 122,290-1

2 **Successful TreeFort Identity Verification**

3 The following is the information about the individual that was inputted into the TreeFort platform by the Initiator:

First Name	Jane
Middle Name	
Last Name	Doe
Date of Birth	1988/06/05
Address	98 Test Street Name, Edmonton, Alberta, Canada, T2P 03X
Cell Phone Number	555-555-2039
Email:	jane.doe@test.com

Section 1 – Organization Information

This section provides basic information to help your organization manage reports, including: the date and time that the report was generated; the individual who initiated the ID verification with the client; and your organization's internal file number for billing and tracking purposes. A unique TreeFort Report Number is also assigned to each report to assist in support and audit investigations.

Section 2 – ID Verification Result

This section provides the overall result (success vs failure) of the client's ID verification.

A **Successful TreeFort Identity Verification** means that TreeFort is confident that the individual being verified is who they say they are, as the client has met certain standards to prove their identity.



Successful TreeFort Identity Verification

A **Failed TreeFort Identity Verification** means that TreeFort is **not** confident that the individual being verified is who they say they are, as the client **did not** meet certain standards to prove their identity. The reason for the client's failure is provided later in the report in the **Identified Risks** section, covered later in this article (Section 6).



Failed TreeFort Identity Verification

Section 3 – Input Information

This section details the client information that was used in the ID verification process. This information may have been entered by a team member at your organization into the TreeFort platform, or may have been pulled directly from the client's government-issued ID.

4 The individual's information was successfully matched with information held by the following sources:

- ✓ A verified government-issued photo ID
- ✓ An account with a Canadian financial institution
- ✓ A credit file with a Canadian credit bureau

5 **Conclusion:** The identity of the individual listed above has been verified using the Credit File Method* and the Dual Source Method* in accordance with Part 5 Division 1 "Client Identification and Verification Requirements" of the Rules of the Law Society of Alberta. See definitions on the following page.

Although the individual's information was successfully matched against the above sources, TreeFort has detected the following identified risks. Please note that these risks do not necessarily mean a fraud is being perpetrated by the individual, but the Initiator should ask the individual for a satisfactory explanation of these risks before proceeding to interact with the individual.

6 *Identified Risks*

Risk Status	Details
Low Risk	The individual's phone plan may be under a family member's name, or the individual may be using a family member's phone

Section 4 – Sources Successfully Matched

This section details the sources that the client's information was successfully matched against. There may be zero, one, or more sources depending on how many sources were used to identify the client's information, and whether the client's information was successfully matched against those sources.

Note: one or more sources listed in this section of the client's report does not necessarily mean that they will have received a successful TreeFort ID verification. If there are any significant indications of a potential fraud (e.g. fraudulent ID document, inability to match the client's face with their ID document, etc.), the client may receive a failed ID verification even though TreeFort was able to verify the client's information with other sources of information.

Section 5 – Conclusion

This section provides more detail on the overall result of the TreeFort ID verification (i.e. success or fail). If the ID verification requirements for your organization have been set up to comply with specific legislation (e.g. law society client model rules, FINTRAC compliance, etc.), the conclusion will reference how the TreeFort ID verification process has complied with that legislation (or in the case of a failed TreeFort Report, that the specific legislation could not be met). The reference to specific legislation may also change depending on the jurisdiction of the individual who requested the ID verification (**Note:** the jurisdiction of a user can be changed from their [User Settings](#)). Any reference to specific legislation will also be detailed on the final page of the TreeFort report, explained later in this article in Section 8.

Section 6 – Identified Risks

This section details any risks identified by TreeFort during the ID verification process. Depending on the severity of the risk identified, TreeFort will indicate whether the risk is **Low Risk**, **Medium Risk**, **High Risk**, or an **Automatic Failure**. If a client has any identified risks marked as **Automatic Failure** associated with their ID verification, the TreeFort Report will indicate that they failed the ID verification process (see Section 2 of this article). You can view all the identified risks that you may encounter, as well as common causes for each identified risk, by using the [Identified Risks Quick Reference](#). This can also be used as a helpful reference when reviewing client reports to provide insight into why a client failed the TreeFort ID verification or why a certain identified risk is present on a client's TreeFort Report.

It is important to note that risks outlined in this section **do not** necessarily mean that a fraud is being perpetrated by the client, but depending on the severity of the risks identified, you may want to ask for a satisfactory explanation from the client before continuing to interact with the client. This also applies to identified risks that are marked as **Automatic Failure** and result in a failed TreeFort ID verification report. In certain cases, it is possible that the client simply did not complete the process correctly, or that the data used in the ID verification process was inputted incorrectly by a team member at your organization. A full list of common reasons for each identified risk is outlined in the **Identified Risks Quick Reference** mentioned above.



Section 7 – ID Document and Face Scan

This section will display images of the client's ID document (e.g. driver's license or passport) that was uploaded by the client and used in the ID verification process. An image of the individual that was captured during the face scan process is also included.

DESCRIPTIONS OF ACCEPTABLE METHODS FOR IDENTIFYING AN INDIVIDUAL

8 1) Government-issued Documentation:

A person who needs to identify another human being (the "Initiator") may rely on a valid, original and current federal, provincial or territorial government issued document containing the individual's name and photograph. The photo identification document must show the individual's name, include a photo of the individual, have a unique identifier number and match the appearance of the individual being identified. An Initiator can determine the authenticity of a government-issued photo identification document **in person** by looking at the characteristics of the original physical document and its security features (or markers, as applicable) **in the presence of the individual** to be satisfied that it is authentic as issued by the competent authority (federal, provincial, territorial government) that is valid (unaltered, not counterfeit) and current (not expired). If an individual is **not physically present**, the authenticity of a government-issued photo identification document must be determined by using a technology capable of assessing the document's authenticity.

2) Credit File Method:

Alternatively, an Initiator can verify an individual's identity by relying on information that is in the individual's credit file if that file is located in Canada and has been in existence for at least three years. The information in the credit file must match the name, date of birth and address provided by the individual. Note that a credit assessment is not needed to identify an individual through a credit file. To rely on a credit file search, the search must be conducted at the time of verifying the individual's identity. An historical credit file is not acceptable.

3) Dual Process Method

An Initiator can also use the dual process method to verify an individual's identity, by relying on any two of:

- information from a reliable source that contains the individual's name and address;
- information from a reliable source that contains the individual's name and date of birth; and/or,
- information containing the individual's name that confirms they have a deposit account or credit card or other loan amount with a financial institution.

If using the dual process method, the information referred to must be from different sources. If a document is used, you or your agent must view a valid, original and current document.

Section 8 – Reference to Applicable Legislation

As mentioned previously in Section 5 of this article, if the ID verification requirements for your organization have been set up to comply with specific legislation (e.g. law society client model rules, FINTRAC compliance, etc.) and the **Conclusion** (section 5) of the TreeFort Report references how the TreeFort ID verification process has complied with that legislation (or in the case of a failed TreeFort Report, that the specific legislation could not be met), then the exact wording of the legislation will be included in this section. The specific legislation may also change depending on the jurisdiction of the individual who requested the ID verification (**Note:** the jurisdiction of a user can be changed from their [User Settings](#)).