



Enhanced Broker Credit Report

Gain deeper insights on mortgage applicants

Every day Equifax processes approximately 150,000 inquiries to our credit file database – representing millions of dollars in transactions, loans, and other credit applications. As a broker and key member of the mortgage industry you need this accurate and insightful information about your clients. Your success depends on it.

With the Enhanced Broker Credit Report you have the opportunity to gain even deeper insights on mortgage applicants and help improve information accuracy.

This updated report features the following...

Consumer Credit File

Reported credit information for 24 million Canadians

Safescan

An automated fraud-screening tool to spot irregularities and confirm misuse in names, addresses, SINS and telephone numbers.

FICO® Score 8

Predicts the likelihood of a serious delinquency (90 days past due or worse) within 24 months, with enhanced datasets improving predictive power.

Delinquency Scores ERS 2.0 and CRP 3.0B

Bankruptcy Score BNI 2.0

Mortgage and Telco data

...PLUS valuable new services

Ability to share files and scores with multiple credentialed parties

AML Assist™ Single Source

Get an early indication that your customer is likely to be flagged for AML compliance.

Enhanced Consumer Credit Database (ECCD)

Gain even more insight with expanded trade fields and payment data for periods up to 36 months

Prioritized Trade Sort

See bigger payment obligations first, followed by discretionary spending, saving you time and effort

Key Benefits

- Enhanced AML/KYC screening
- Deeper visibility into trades
- Logical, easy to read format

Helps improve time management

- Prioritize higher quality leads
- Enhance adjudication strategy
- Provide high-value advice to clients
- Improve processing efficiency

Leads to better customer experience

- Reduce need for multiple lender interactions
- Provide high-value advice to clients
- Manage customer expectations

Enhanced Credit Report:

User Guide

1 Single Source Hit = Y

Means the file was successfully found

2 Dual Source Hit = N

Available only to lenders for additional compliance requirements

3 Waterfall Processed = N

Available only to lenders for additional compliance requirements

4 Single Source Decision

N = Fail, which means further identity verification will be required by lenders to fulfill AML compliance
Y = Pass

5 Dual Source Decision = blank

Will always be blank

6 Origin of Credit File = Canada

A compliance indicator of country of origin

7 Unique Number

Serves as Unique Identifier for compliance audit purposes

8 Input Name/Address/DOB =

As inputted during file search

9 Matching Logic Results:

Y = Exact Match (Robert = Robert)
N = No Match (John ≠ Robert)
P = Partial Match (Rob = Robert)
X = Not Provided on input search
Z = Not Available on credit file

10 New Telephone Segment:

Phone numbers including residence, mobile and business

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AML ASSIST (SUBJECT)
*****
AML HEADER
*****
1 SINGLE SOURCE HIT : Y
2 DUAL SOURCE HIT : N
3 WATERFALL PROCESSED : N
4 SINGLE SOURCE DECISION : N
5 DUAL SOURCE DECISION :
6 ORIGIN OF CREDIT FILE : CANADA
CREDIT FILE CREATED DATE : 2020/01/24
NUMBER OF TRADES ON FILE : 005
OLDEST TRADE ON FILE
OPEN DATE : 2019/01/01
7 UNIQUE NUMBER (CID) : 0439462490
INPUT NAME : EQUI,BUNDLE,,
8 INPUT ADDRESS : 111,MAIN,BGOI,NB,H1M0A3
INPUT DOB : 2000/01/01
*****
AML SINGLE SOURCE
*****
9 LAST NAME MATCH : Y
FIRST NAME MATCH : Y
MIDDLE NAME MATCH : X
SUFFIX MATCH : X
CIVIC MATCH : Y
STREET NAME MATCH : Y
CITY MATCH : Y
POSTAL CODE MATCH : N
PROVINCE MATCH : Y
DATE OF BIRTH MATCH : P
FIRST FORMER ADDRESS MATCH : Z
SECOND FORMER ADDRESS MATCH : Z
NAME AS REPORTED : EQUI,BUNDLE,,
AKA NAME AS REPORTED1 :
AKA NAME AS REPORTED2 :
AKA NAME AS REPORTED3 :
AKA NAME AS REPORTED4 :
CURRENT ADDRESS AS REPORTED : 111,MAIN,BOURGEOIS,NB,
CURRENT ADDRESS REPORTED
DATE : 2020/01
DATE OF BIRTH AS REPORTED : 2000/01/01
*****
*EQUI,BUNDLE SINCE 01/24/20 FAD 01/28/20
111,MAIN,,BOURGEOIS,NB,CRT RPTD 01/20
BDS-01/01/00,
10 * TELEPHONE #: 514-654-8989 EXTN: , RESIDENTIAL/HOME,
DATE FIRST REPORTED 2020/01/28, DATE LAST RECEIVED 2020/01/28
* TELEPHONE #: 514-666-6127 EXTN: , MOBILE,
DATE FIRST REPORTED 2020/01/28, DATE LAST RECEIVED 2020/01/28
* TELEPHONE #: 514-666-6667 EXTN: ,
DATE FIRST REPORTED 2020/01/24, DATE LAST RECEIVED 2020/01/24

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11 Enhanced Trade Segment

See your customers credit obligations based on sorted priority. Closed trades display last, and within the open trades see the big credit obligations first such as: Mortgage, secured lending, auto loans, followed by discretionary spending such as credit cards and telco trades

New fields include:

Expanded Dates Format:

CCYYMMDD

Expanded Balance Amount:

Character limit of 10 digits as opposed to 4 digits means 100K will read as 100000 and 1.2M will read as 1200000

More granular limit/payment fields including any written off amounts and dates of first delinquencies
Account numbers are now max 40 digits long

12 Trade Payment Profile

Trade Payment Profile provides up to 36 rate codes representing trended historical payment ratings. Read left to right with farthest left being most current pay rate

11 MONTHLY PAYMENTS

BUS/ID CODE	DT RPT	DT OPND	DLA	02/03/4+	TR	RT
CREDIT LIMIT	HIGH CREDIT	BALANCE	PMT-AMT	PAST DUE	WRTN OFF	AMT
ACT PMT/AMT	DT/CLOSED	FRST/DELQ	MEMBER#/ID	PREV/MEMBER#/ID		
* CANADIAN BK (514) 555-1234						
BB	2019/12/01	0	00/000/000	001	M1	
1260000	1260000	1200234				
* GENRIC BANK TR 7111 (866) 222-3456						
603BB1110	2020/01/01	2019/07/01	000/000/000	001	I1	
5000	5500					
* THIRD BANK (416) 222-6789						
602BB2227	2020/01/01	2019/05/01	000/000/000	008	R1	
5000	5000	250	175			
ACCOUNT NUMBER XXX...870						
PREVIOUS REPORTINGS: 07 PORTFOLIO TYPE: R PAYMENT FREQUENCY:						
MONTHLY						
12	→ 111111111111111111					
* AUTO LOANS R US (604) 298-1111						
603BB1553	2020/01/01	2019/08/01	000/000/000	001	O1	
65000	65100					
ACCOUNT NUMBER XXX...870						
* GENERIC BANK (888) 444-1234						
001BB1456	2019/03/01	2019/01/01	000/000/000	001	R1	
4000	4500					
ACCOUNT NUMBER XXX...DE1						
CLOSED AT CONSUMER REQUEST						
&						
END OF REPORT						

Any questions, please contact your Equifax Sales Account Executive or Global Business Services at 1-877-227-8800 or GBSCanada@equifax.com.