

Treefort Release Notes

February 24, 2023

What's New

Summary of Major Updates

Bilingual ID Verification Process

To provide better service to your French-speaking clients, the Treefort ID verification process is now offered in both **English** and **French**. When beginning the ID verification process, clients can now select their preferred language, and all Treefort communication will be in the client's preferred language. Should your French-speaking clients require assistance, the Treefort customer support team will be able to provide support in either English or French between the hours of 8:00am – 8:00pm in your local time zone. More details can be found in the *Feature Details* section later in this document.

Please Note: although the ID verification process is now translated into French, a Treefort ID verification cannot currently be used to satisfy the client identification requirements of the Barreau du Quebec or Chambre des Notaries du Quebec.

Anti-Money Laundering (AML) Assessment (BETA)

We've partnered with ComplyAdvantage (<https://complyadvantage.com/>), a leading fraud and risk detection service, to bring enhanced AML screening to you. During the ID verification process, a client's information will be screened against a consolidated database of global sanction lists, watch lists, and politically exposed persons with thousands of data sources. Any potential matches found will be available for review on the Treefort report. More details can be found in the *Feature Details* section later in this document.

ID Verification Status Tracker

You can now track the status of a client's ID verification in real-time to see which step the client is at in the process, and if there is any action required to complete their ID verification. More details can be found in the *Feature Details* section later in this document.

New Credit File Fraud Warnings

Treefort will now flag any consumer fraud statements that are attached to a client's credit file, such as a reported identity theft. When a consumer fraud statement is present on a client's credit file, it will be reported as a **High Risk** in the FRAUD section of the Treefort report returned for the client (see below).

| FRAUD |
|---|
| High Risk |
| ****WARNING****IDENTIFICATION THEFT ALERT – PLEASE CONTACT CONSUMER AT (780) – 555-0090 BEFORE EXTENDING CREDIT |

See below for a list of possible consumer fraud statements that may be returned.

Bill 152/C5 Identity Theft Alert (Ontario Legislation)

****WARNING****IDENTIFICATION THEFT ALERT - PLEASE CONTACT CONSUMER AT (000) - 000-0000 BEFORE EXTENDING CREDIT

Confirmed True Name Fraud

****WARNING**** CONFIRMED TRUE NAME FRAUD ACTIVITY - FRAUDULENT CREDIT APPLICATIONS HAVE BEEN SUBMITTED USING THIS NAME - PLEASE VERIFY WITH THE CUSTOMER at (000)-000-0000 BEFORE EXTENDING CREDIT

Public Guardian and Trustee (OPGT)

THE PUBLIC GUARDIAN AND TRUSTEE OF ONTARIO IS THE GUARDIAN(ATTORNEY) OF THIS INDIVIDUAL PLEASE DO NOT EXTEND CREDIT WITHOUT WRITTEN CONSENT FROM THE PUBLIC GUARDIAN AND TRUSTEE OF ONTARIO TO CONTACT THE OPCT PLEASE CALL 1-800-366-0335

Lost/Stolen Identification

**** WARNING ****CONSUMER HAS REPORTED LOST OR STOLEN IDENTIFICATION INFORMATION

ID Verification Reminder

When an ID verification link is **24 hours** from expiring and has not been completed by a client, a reminder notification will be automatically sent to the client indicating that they need to complete the ID verification prior to the link expiration. The reminder notification will be sent using the same format as the original ID verification link (email or SMS).

ID Document Near Expiry

When a primary ID document is uploaded that will expire **within 3 months** from the time that a Treefort report is generated, a new LOW RISK will appear on the Treefort report, indicating that the client's ID is near expiry. The exact expiration date will be provided, as shown below.

| Low Risk |
|--|
| The individual's government-issued photo ID will expire on 2023-02-28. If you will be interacting with this individual beyond this time period, you should obtain a copy of the individual's new ID document once they have received it. |

Send ID Verification Links Manually

Occasionally, ID verification links may not reach their target recipient. When this happens, you can now use the **Copy Link** option when an ID verification has a PENDING status to copy the link for that client's ID verification (see below). The link can then be sent to the client directly, for example, by pasting the link into an email sent directly to the client.

ID Verifications

| Client Details | Last Verified | Expiry Date | Status | Downloaded | Report | |
|---------------------------|---------------|-------------|---------|------------|--------|---|
| treefort@treeforttech.com | | | Pending | | | Cancel ID Copy Link Status Tracker |

Updated Privacy Policy

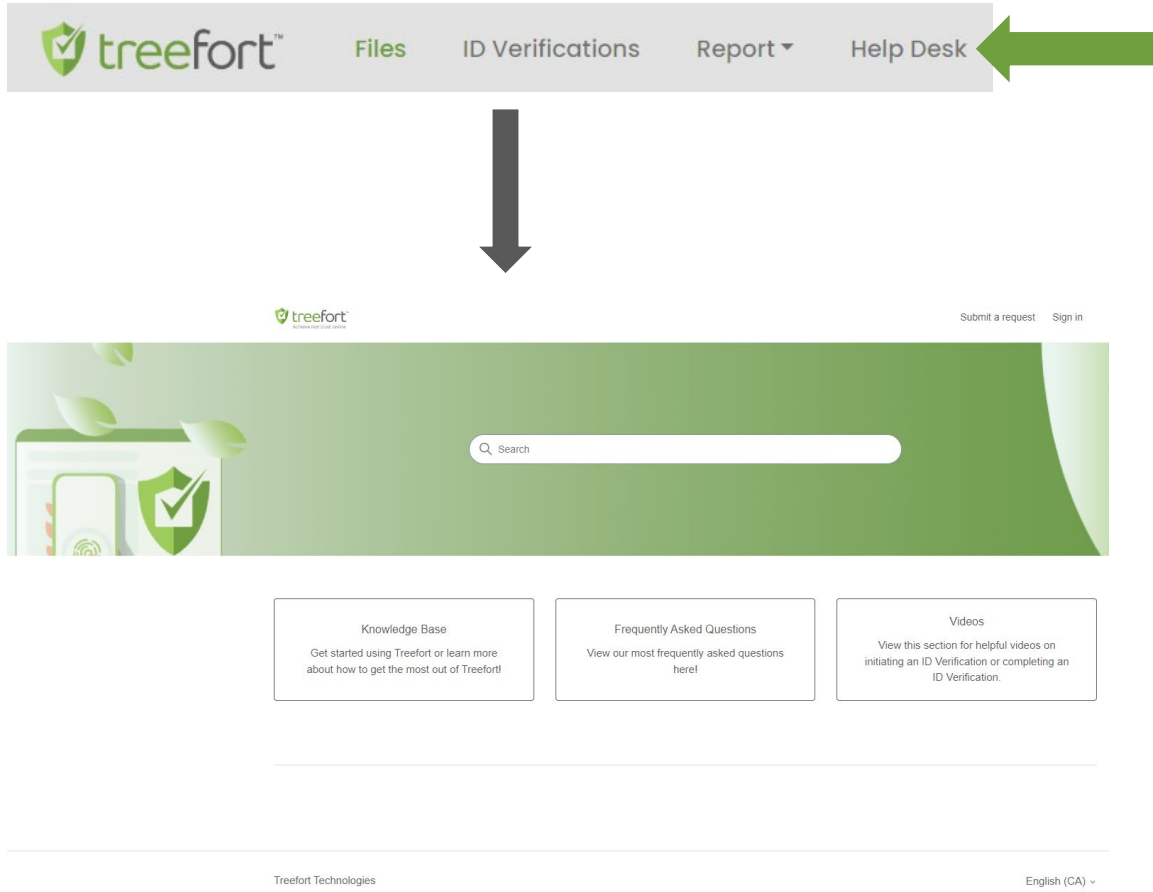
The Treefort Privacy Policy has been updated to the most recent version, translated into 9 languages – English, French, Spanish, Punjabi, Hindi, Arabic, Tagalog, Chinese Traditional, and Chinese Simplified. Clients will have the opportunity to review the Privacy Policy in detail in their preferred language and will then be asked to accept specific clauses prior to continuing, as shown below.

The screenshot shows the 'Treefort Privacy Policy' page. At the top, there is a language selection dropdown menu currently set to 'English'. The dropdown menu is open, showing a list of languages: English, Hindi (हिन्दी), Punjabi (ਪੰਜਾਬੀ), French (français), Spanish (Español), Chinese Simplified (简体中文), and Chinese Traditional (中國傳統的). Below the menu, the text of the privacy policy is visible, starting with '1. General Information' and '1.1 Introduction'. A 'Continue' button is located at the bottom right of the page.

The screenshot shows the 'Treefort Privacy Policy' page with a large downward arrow pointing to the next step. The page contains a list of terms and conditions that the user must agree to. The first checkbox is checked, indicating agreement. The text reads: 'By Clicking Agree and Continue, I hereby:'. The list includes several bullet points regarding the user's agreement to the privacy policy, including consent to data collection and processing. At the bottom, there are 'Back' and 'Agree and Continue' buttons.

Updated Help Desk

Selecting the **Help Desk** option in the top navigation bar within the Treefort portal will now direct you to an updated version of our Help Desk (see below). **Note:** the Help Desk is now available in both **English** and **French** – you can set your preferred language using the dropdown in the bottom-right corner of the page.



Within the Help Desk, you can search our **Knowledge Base** to learn more about getting the most out of Treefort, review **Frequently Asked Questions**, and can view helpful **Videos** on initiating or completing an ID verification. If you need more assistance and want to submit a support ticket, you can use the **Submit a Request** button in the top right corner of the page and follow the prompts on screen to create your ticket (see below).



Feature Details

Bilingual ID Verification Process

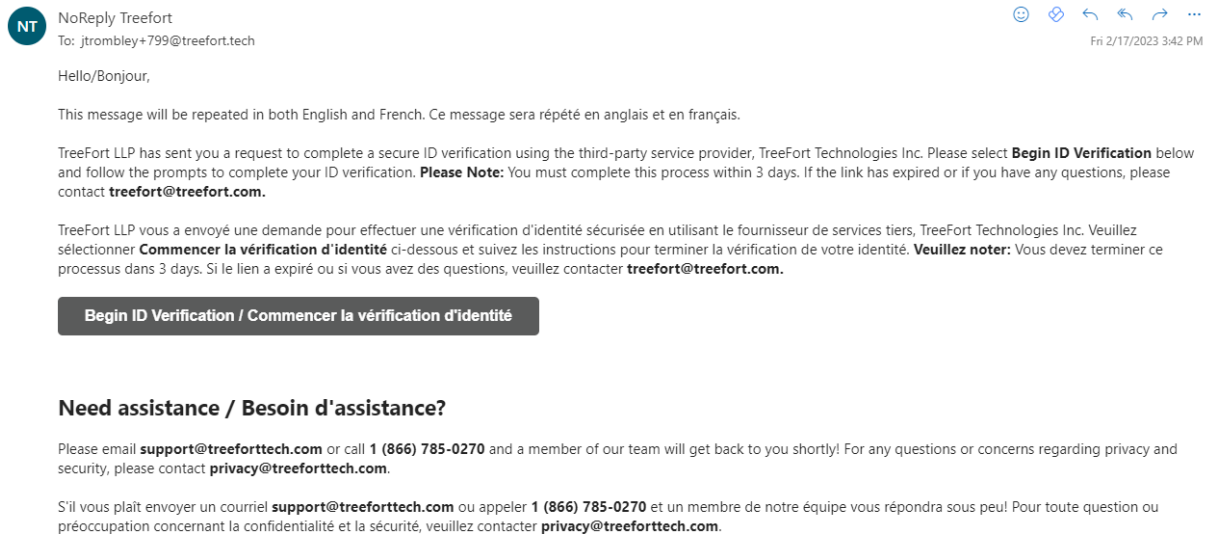
Description

To provide better service to your French-speaking clients, the Treefort ID verification process is now offered in both **English** and **French**. When beginning the ID verification process, clients can now select their preferred language, and all Treefort communication will be in the client's preferred language. Should your French-speaking clients require assistance, the Treefort customer support team will be able to provide support in either English or French between the hours of 8:00am – 8:00pm in your local time zone.

Please Note: although the ID verification process is now translated into French, a Treefort ID verification cannot currently be used to satisfy the client identification requirements of the Barreau du Quebec or Chambre des Notaries du Quebec.

Details

When sending an ID verification request to clients, the initial email or SMS will be repeated in both English and French, as shown below.



The screenshot shows an email from NoReply Treefort to jtrombley+799@treefort.tech. The email content is as follows:

NT NoReply Treefort
To: jtrombley+799@treefort.tech
Hello/Bonjour,

This message will be repeated in both English and French. Ce message sera répété en anglais et en français.

TreeFort LLP has sent you a request to complete a secure ID verification using the third-party service provider, TreeFort Technologies Inc. Please select **Begin ID Verification** below and follow the prompts to complete your ID verification. **Please Note:** You must complete this process within 3 days. If the link has expired or if you have any questions, please contact treefort@treefort.com.

TreeFort LLP vous a envoyé une demande pour effectuer une vérification d'identité sécurisée en utilisant le fournisseur de services tiers, TreeFort Technologies Inc. Veuillez sélectionner **Commencer la vérification d'identité** ci-dessous et suivez les instructions pour terminer la vérification de votre identité. **Veillez noter:** Vous devez terminer ce processus dans 3 days. Si le lien a expiré ou si vous avez des questions, veuillez contacter treefort@treefort.com.

Begin ID Verification / Commencer la vérification d'identité

Need assistance / Besoin d'assistance?

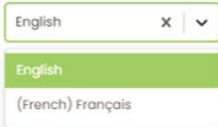
Please email support@treeforttech.com or call **1 (866) 785-0270** and a member of our team will get back to you shortly! For any questions or concerns regarding privacy and security, please contact privacy@treeforttech.com.

S'il vous plaît envoyer un courriel support@treeforttech.com ou appeler **1 (866) 785-0270** et un membre de notre équipe vous répondra sous peu! Pour toute question ou préoccupation concernant la confidentialité et la sécurité, veuillez contacter privacy@treeforttech.com.

When a client begins the ID verification process, they will be prompted to select their preferred language (English or French). **Note:** Treefort will attempt to detect if the client’s language setting for their browser is set to French, and if so, French will automatically be selected. The client can override the default selection using the dropdown before continuing, as shown below.

Please select your preferred language from the dropdown below.

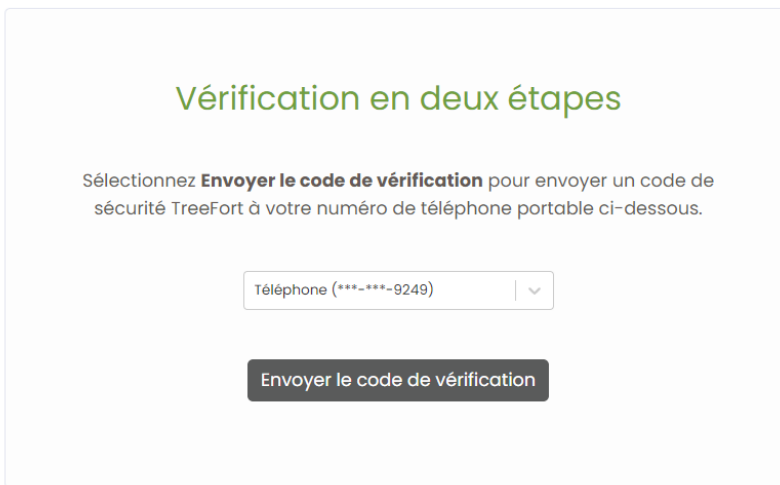
Veuillez sélectionner votre langue préférée dans le menu déroulant ci-dessous.



The image shows a language selection dropdown menu. The dropdown is open, showing 'English' selected and '(French) Français' as an option.

Once selected, the remainder of the ID verification process, including all communication with the client via email or SMS, will be in the client’s preferred language.

Note: at any point during the ID verification process, the client may adjust their language setting using the dropdown in the upper-right corner of the page, as shown below.

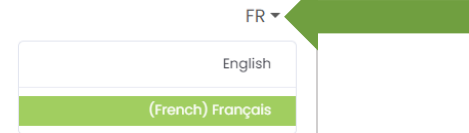


Vérification en deux étapes

Sélectionnez **Envoyer le code de vérification** pour envoyer un code de sécurité TreeFort à votre numéro de téléphone portable ci-dessous.

Téléphone (***-***-9249)

Envoyer le code de vérification



FR

English

(French) Français

Need assistance or have questions? Please contact support@treeforttech.com or your treefort representative and we will get back to you right away!

Anti-Money Laundering (AML) Assessment (BETA)




Description

We've partnered with ComplyAdvantage (<https://complyadvantage.com/>), a leading fraud and risk detection service, to bring enhanced AML screening to you. During the ID verification process, a client's information will be screened against a consolidated database of global sanction lists, watch lists, and politically exposed persons with thousands of data sources. Any potential matches found will be available for review on the Treefort report.

Please Note: A list of all sources in the consolidated database is available upon request.


Details

When a Treefort report is returned, results of the Anti-Money Laundering screening completed for a client will be available in the **AML** column of the report (see below).

| <p>COMPLIANCE</p>  <p>Over 100 data points have been reviewed.</p> <p>The identity of the individual listed above has been verified in accordance with Part III of By-Law 7.1 "Client Identification and Verification" of the Law Society of Ontario. The below methods have been used to satisfy these requirements (see definitions on the last page of this report).</p> <table border="1"><thead><tr><th>Gov't ID</th><th>Credit File</th><th>Dual Source</th></tr></thead><tbody><tr><td>✓</td><td>✗</td><td>✓</td></tr></tbody></table> | Gov't ID | Credit File | Dual Source | ✓ | ✗ | ✓ | <p>FRAUD</p>  <p>Over 250 data points have been reviewed.</p> <p>There was at least one High Risk indicator of potential fraud. Additional due diligence is recommended.</p> <p>Please review the Identified Risks section on the next page of this report for more information and review the entirety of this report before proceeding.</p> <p>Title Insurance Warning: if applicable, you must advise your title insurer <i>prior to closing</i> about this result, as this may affect their willingness to insure. Please also consider your obligations to other parties, such as lenders.</p> | <p>AML</p>  <p>Over 1500 data points have been reviewed.</p> <p>No Anti-Money Laundering risks have been identified.</p> |
|---|-------------|-------------|-------------|---|---|---|--|--|
| Gov't ID | Credit File | Dual Source | | | | | | |
| ✓ | ✗ | ✓ | | | | | | |

If any **Potential Matches** are returned (i.e., the client's information closely matched an individual's information in the global database of watch lists, sanction lists, and politically exposed persons), the AML section of a Treefort report will be flagged as a **WARNING** (see below).

AML



Over **1500 data points** have been reviewed.

There was at least one **Potential Match** returned during the Anti-Money Laundering risk assessment that closely matches the above individual.

Please select **View AML Report** below to review the results and review the entirety of this report before proceeding.

View AML Report

Selecting **View AML Report** will open a link to the full AML Report for the client listed on the report, as shown below for a sample client “Jane Doe”.

The screenshot displays the AML report interface. At the top, a dark purple header contains the text "Search Information". Below this is a table with the following data:

| | |
|----------------|--|
| Date | 2023-01-13 18:25:45 |
| Filters | <ul style="list-style-type: none">Countries:<ul style="list-style-type: none">CAFuzziness interval: (10%)DOB: 1988Entity Type: person |
| Search Profile | All Sources - No Adverse Media |

Below the table is a "Results" section. It features a header "Results" with a "Collapse All" button. The main content area shows "Jane Doe" with a "Match (3)" indicator and a "Hide" button. A "Matches (sorted by relevance)" section follows, listing "Doe Jane" as a "Potential Match #1 (name in global database)". The match details include: "Matched: Warning", "Relevance: Aka matched exactly", "Type: person", and "Match found on 1 list". A "More Details" button is located to the right of the match entry. A "Total number of matches returned" label is positioned above the match list.

All Potential Matches will be listed in the **Results** section of the AML report. The main areas of focus in this section are identified above.

To view a Potential Match in greater detail, select **More Details**, as shown below.

This image shows a close-up of the "More Details" button for the "Doe Jane" match. The button is a teal-colored rectangle with the text "More Details" in white. A green arrow points from the right side of the image towards the button.

This will open a new page with detailed information for the Potential Match selected, including the specific list that the individual was listed on, identifying information, and any related links to source material, as shown on the next page.

Entity Information

Key Information

| | |
|--------------|--|
| Name | Doe Jane |
| Sources | <ul style="list-style-type: none">United States Pennsylvania Most Wanted Absconders (Added to list On : Monday 3rd August 2020) (Removed from list On : Monday 14th June 2021) |
| Listing Type | <ul style="list-style-type: none">warning |

Additional Information

| | |
|-----------------------|---|
| Also Known As (A.K.A) | Doe Jane |
| Address | Philadelphia County |
| Enforcement Agency | Pennsylvania Parole Board |
| Eye Color | Green |
| Gender | female |
| Hair Color | Brown |
| Height | 5 ft 10 in |
| Race | White |
| Related URL | https://www.pa.gov/pbpps/absconders/Absconder/604IR |
| Weight | 205 |

Please Note: any Potential Matches returned indicate that the client's information closely matched an individual's information in the global database of watch lists, sanction lists, and politically exposed persons, and does **NOT** necessarily indicate that it is the same individual as the client going through the Treefort process. Additional review of the AML report returned is required.

Need assistance or have questions? Please contact support@treeforttech.com or your treefort representative and we will get back to you right away!

ID Verification Status Tracker

Description

You can now track the status of a client's ID verification in real-time to see which step the client is at in the process, and if there is any action required to complete their ID verification.

Details

When an ID verification has a PENDING status, select the **Status Tracker** option to view the status of a client's ID verification in real-time (see below).

ID Verifications

| Client Details | Last Verified | Expiry Date | Status | Downloaded | Report | |
|---------------------------|---------------|-------------|---------|------------|--------|---|
| treefort@treeforttech.com | | | Pending | | | Cancel ID Copy Link Status Tracker |

The status tracker popup (see below) will display the time that the ID verification link was sent and the time that the ID verification link will expire. You will also be able to view the cell phone number and email address used for the client.

Status Tracker

| Link Sent | Link Expiry | Cell Phone | Email Address |
|----------------------|----------------------|---------------|---------------------------|
| 2023-02-17 15:42 MST | 2023-02-20 15:42 MST | +1 7805550090 | treefort@treeforttech.com |

[Refresh](#)

| Event | Status | Time Stamp |
|--|-----------------|----------------------|
| Client has started the ID verification process | COMPLETE | 2023-02-17 16:26 MST |
| Client has accepted the Privacy Policy | COMPLETE | 2023-02-17 18:01 MST |
| Primary ID Document upload and face scan | PROCESS STARTED | 2023-02-17 18:48 MST |
| Secondary ID Document upload | NOT COMPLETE | |
| Banking login | NOT COMPLETE | |
| ID verification status | NOT COMPLETE | |

Every major action that the client must complete during the ID verification process will be listed under the **Event** column, along with the **Status** of that event, and a time stamp indicating the date and time when the status last changed. The possible statuses are outlined below:

NOT COMPLETE – this status indicates that the event has not been started or is not complete.

PROCESS STARTED – this status indicates that the event has been started by the client but is not yet complete. For example, if the client has started the upload of their primary ID document and face scan, but has not completed that process yet, the **Primary ID Document upload and face scan** event will be marked as **PROCESS STARTED**.

COMPLETE – this status indicates that the event has been completed by the client.

ACTION REQUIRED – this status indicates that although the client has completed that event, there was an issue that requires the client’s action to correct. For example, if the client uploaded a blurry document or a document that was not accepted as their primary ID document, the **Primary ID Document upload and face scan** event will be marked as **ACTION REQUIRED** (see below). **Note:** when the **ACTION REQUIRED** status is present, the client would have been sent a follow-up email indicating the reason for the issue, along with a link to take corrective action.

| Status Tracker | | | |
|--|----------------------|----------------------|---------------------------|
| Link Sent | Link Expiry | Cell Phone | Email Address |
| 2023-02-17 15:42 MST | 2023-02-20 15:42 MST | +1 7805550090 | treefort@treeforttech.com |
| Refresh | | | |
| Event | Status | Time Stamp | |
| Client has started the ID verification process | COMPLETE | 2023-02-17 16:26 MST | |
| Client has accepted the Privacy Policy | COMPLETE | 2023-02-17 18:01 MST | |
| Primary ID Document upload and face scan | ACTION REQUIRED | 2023-02-17 20:10 MST | |
| Secondary ID Document upload | COMPLETE | 2023-02-17 20:05 MST | |
| Banking login | COMPLETE | 2023-02-17 20:07 MST | |
| ID verification status | ACTION REQUIRED | 2023-02-17 20:10 MST | |

Note: the **ID verification status** event provides the status for the overall ID verification, and will be marked as NOT COMPLETE, PROCESSING, COMPLETE, or ACTION REQUIRED.

Need assistance or have questions? Please contact support@treeforttech.com or your treefort representative and we will get back to you right away!