

Business Verification

Interface Specification Document

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Table of Contents

Interface Specifications	5
Purpose	5
Document Management	5
Reviews and Approvals	6
Initial Pre-search	6
Usage	6
Intended Consumer	6
Request Parameters	7
Sample Request	7
Response Codes	7
Response Parameters	8
registrationStatus Definitions	9
Sequence Diagram	10
Sample Response	10
Order Submission	11
Usage	11
Intended Consumer	11
Request Parameters	11
Sample Request	12
Response Codes	12
Response Parameters	12
OrderStatus	13
Sequence Diagram	14
Sample Response	14
Order Retrieval	15
Usage	15
Intended Consumer	15
Request Parameters	15
Sample Request	16
Response Codes	16
Response Parameters	16
Definitions	17
OrderStatus	17
Order	17
Registration []	18
AddressStreet	19

TradeNames []	19
Registrants []	19
Directors []	20
Officers []	20
Shareholders []	20
Attachments []	21
Sequence Diagram	22
Sample Response	22
Attachment Retrieval	25
Get an Order's Attachments	25
Usage	25
Intended Consumer	25
Request Parameters	25
Sample Request	26
Response Codes	26
Response Parameters	26
Sample Response	27
Download an Order's Attachments	27
Usage	27
Intended Consumer	27
Request Parameters	28
Sample Request	28
Response Codes	28
Response Parameters	29
Sequence Diagram	29
High-Level Process Flow	30
Exception Handling	30
Default Logic at the API layer	30
Data Validation	31
Client Side Exception Retry Logic	31
Process Considerations	32
Service Level Agreement (SLA)	32
System Polling	33
Polling within business hours	33
Polling outside business hours	33
Important information regarding the Polling process	34
Shareholder Information on Corporation COVRs	34
Provinces with Shareholder/Beneficial Ownership information on the COVR	34

Provinces without Shareholder/Beneficial Ownership information on the COVR	35
How it affects a business process?	35
Trade Name Information on Corporation COVRs	36
Provinces with Trade Name information on the COVR for a Corporate Profile	36
Provinces without Trade Name information on the COVR for a Corporate Profile	36
How it affects a business process?	39
Ownership Stake for Partnerships	39
How it affects a business process?	39
Multi-level Business Verification	42
How it affects a business process?	42
Approach to Testing	42
What to expect during testing?	43
Sole Proprietorships	43
Trade Names	47
Partnerships	50
Corporations	53
Appendix	57
Glossary	57
Related Artefacts	58

Interface Specifications

Purpose

This document describes the web services associated with *Business Verification* that assist in commercial account opening. thirdstream offers this service in conjunction with ESC Corporate Services Limited (ESC) and their eService platform. This document will also emphasize on some process considerations that should be accounted for by a client application and some use cases that can be expected while testing.

The following elements are out of this document's scope -

- Detailed adjudication logic for commercial applications
- Manual document upload logic
- Business rules and logic

Document Management

Revisions Made	Date	Author	Title
Document Initiation	July 14, 2020	Sushanth Reddy	Business Analyst
Document Initial Draft Completion	July 19, 2020	Sushanth Reddy	Business Analyst
Incorporated stakeholder feedback. Added Exception Handling	July 21, 2020	Sushanth Reddy	Business Analyst

Reviews and Approvals

Approver Name	Title	Date
Jeff Coomber	VP, Operations	July 22, 2020
Mike Wojcik	Development Manager	July 21, 2020
Mark LeBlanc	Software Developer	
Kris Penner	Software Consultant/Architect	July 21, 2020

Initial Pre-search

Usage

As part of entity identification and validation, this API provides high-level information on a business or trade name as long they are registered provincially or federally. The information returned on this API can be leveraged to determine if the business is eligible to apply for a commercial account online or if any additional documents are required from the applicant. Note that these business rules do not exist on the API.

A business can be searched by name or number along with a jurisdiction. The recommendation is to always search by number and jurisdiction for accurate results.

Intended Consumer

This service will be consumed primarily by thirdstream's *Cumulus* web application. It will also be exposed to third party applications like Mulesoft, Avoka and the likes that facilitate online account opening. This API will be exposed as a RESTful service that will be consumed synchronously over HTTPS.

Request Parameters

Name	In	Required	Type	Description
name	query	false	string	Search by business name, trade name or DBA name (minimum length of 3).
number	query	false	string	Search by business number or trade number
jurisdiction	query	false	string	Jurisdiction to search - two letter provincial code, or 'CA' for federal searches, or " to search across all jurisdictions - the default is (all).
includeInactive	query	false	boolean	True to include inactive businesses, otherwise false - the default is false.

Sample Request

A sample request would like below -

GET

<https://test.thirdstream.ca/test/businesssearch/v2/businesses/search?name=CANTRAN%20INDUSTRIES%20Ltd.&number=BC0169115&jurisdiction=BC&includeInactive=true>

Response Codes

Response	Description	HTTP Status Code
Unauthorized	API Key is missing or invalid	401
Invalid Request	One or more parameters are missing or invalid	400
Access blocked by Azure	Azure can block access for a	403

	variety of reasons. Report to the implementation team if error occurs.	
URL or Operation does not exist	The URL you are trying to call does not exist or has been retired	404
API not starting and unavailable	API is down due to one or more issues associated with the network	503
Internal Server Error	Server error, configuration error or dependency third-party service unavailable	500
Successful	The service responded successfully	200

Response Parameters

Name	Required	Type
name	false	string
registrationNumber	false	string
registrationDate	false	date
registrationType	false	string
registrationStatus	false	string
jurisdictionCode	false	string
additionalInformation	false	string
searchToken	false	string

registrationStatus Definitions

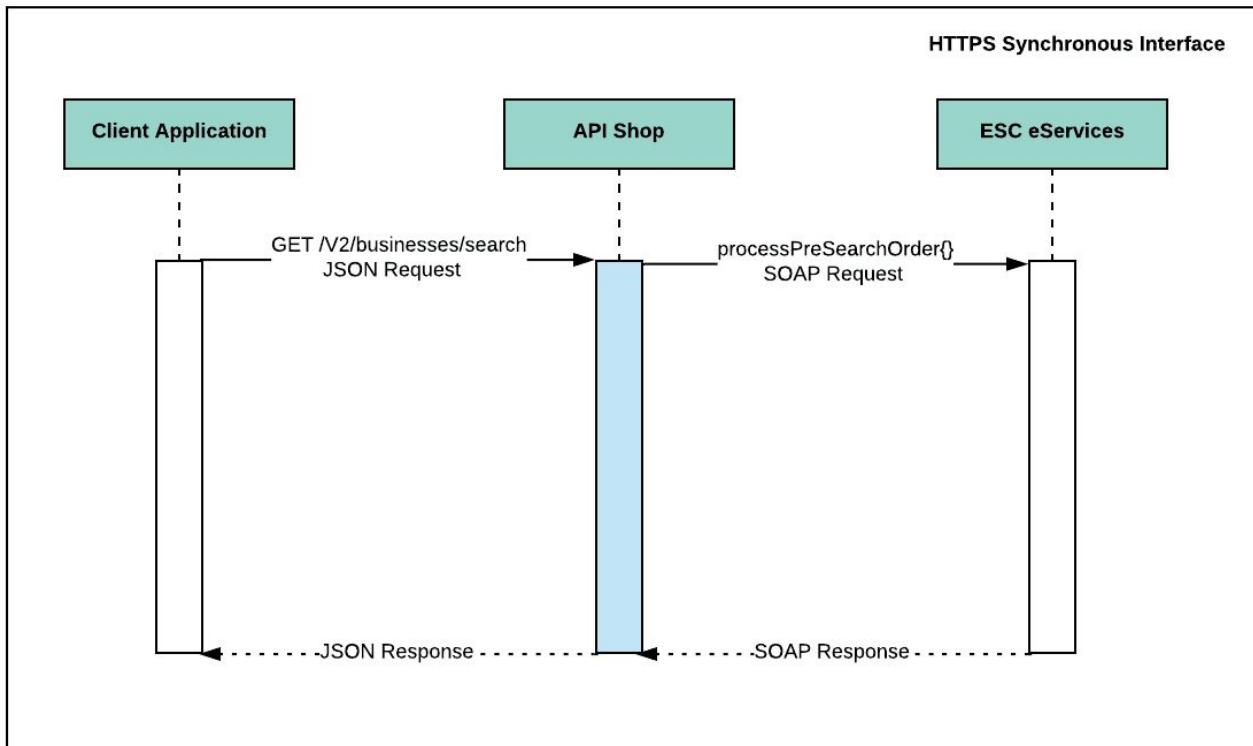
*Please note that this field is a string and not an enum. The following definitions are only for values that are most commonly returned from the Registries -

Value	Description
ACTIVE	<p>A business or corporation is considered ACTIVE from a registry's perspective if the entity has done the required due diligence to keep an active status with the respective registry.</p> <p><i>This does not mean they are actively operating, or actively making money. They could just be doing what is needed to be done at the registry to keep an active status.</i></p> <p>Most registries need corporations to be up to date on their annual filings. It's usually year by year to keep an active status. Some registries are lenient and give corporations the ability to be 2 years behind before they would give the corporation inactive status.</p> <p><i>For example - Ontario is very lenient, some ON corporations could be behind many years of annual filings but the jurisdiction has not deemed them inactive yet.</i></p>
INACTIVE	<p>These are more simple, the entity simply has not done what is needed to be done to keep an active status at the registry. They are late on their taxes or they potentially haven't filed anything with the registry for years.</p> <p>Usually the registry attempts to make contact with the corporation, but if there is no response after some trials, the corporation is deemed inactive..</p> <p>In a general sense, inactive corporations are not currently operating and not currently making any money either. There are exceptions to this logic and ESC has run into one or two situations where business owners have no idea they're holding an inactive status at the registry and are still running their day-to-day operations.</p>
NOT_AVAILABLE	<p>This is usually for corporations with some sort of special legislation behind them where they are not considered a regular <i>business corporation</i>. They could be banks, credit unions, holding companies or non-profit organizations.</p>

	Usually legislation allows these corporations not to follow the same sort of rules regular corporations have, so the status they are given is "NOT_AVAILABLE".
--	--

Sequence Diagram

Pre-Search Sequence Diagram



Sample Response

Sample successful response from this service would look below -

```
{
  "name": "CANTRAN INDUSTRIES LTD.",
  "registrationNumber": "0169115",
  "registrationDate": "1977-12-15",
  "registrationType": "CORPORATION",
  "registrationStatus": "ACTIVE",
```

```
"jurisdictionCode": "BC",
"additionalInformation": "2004-01-21 Active British Columbia Corporation
VANCOUVER",
"searchToken": "BQAAAAEHMDE2OTExNQABAUMBBzE3NzkzNDcBAkJD"
}]
```

Order Submission

Usage

If the pre-search returns results that satisfy the business rules for commercial account opening and the client would like to retrieve more information about the business including the names of the registrants, directors, officers, shareholders and trade names, then they can choose to submit an order for a *Customer Onboarding Verification Report (COVR)*.

The search token returned as part of the initial pre-search API call will be required to submit an order for the COVR.

Intended Consumer

This service will be consumed primarily by thirdstream's *Cumulus* web server. It will also be exposed to third party applications like Mulesoft, Avoka and the likes that facilitate commercial online account opening. This API will be exposed as a RESTful service that will be consumed synchronously over HTTPS.

Request Parameters

Name	Required	Type	Description
searchToken	true	string	Search token is returned as part of the initial pre-search call

Sample Request

A sample request would like below -

POST <https://test.thirdstream.ca/test/businesssearch/v2/orders>

Body : {"searchToken": "BQAAAAEHMDE2OTEwNQABAUMBzE3NzkzNDcBAkJD"}

Response Codes

Response	Description	HTTP Status Code
Unauthorized	API Key is missing or invalid	401
Invalid Request	One or more parameters are missing or invalid	400
Access blocked by Azure	Azure can block access for a variety of reasons. Report to the implementation team if error occurs.	403
URL or Operation does not exist	The URL you are trying to call does not exist or has been retired	404
API not starting and unavailable	API is down due to one or more issues associated with the network	503
Internal Server Error	Server error, configuration error or dependency third-party service unavailable	500
Successful	The service responded successfully	200

Response Parameters

Name	Required	Type
orderToken	false	string

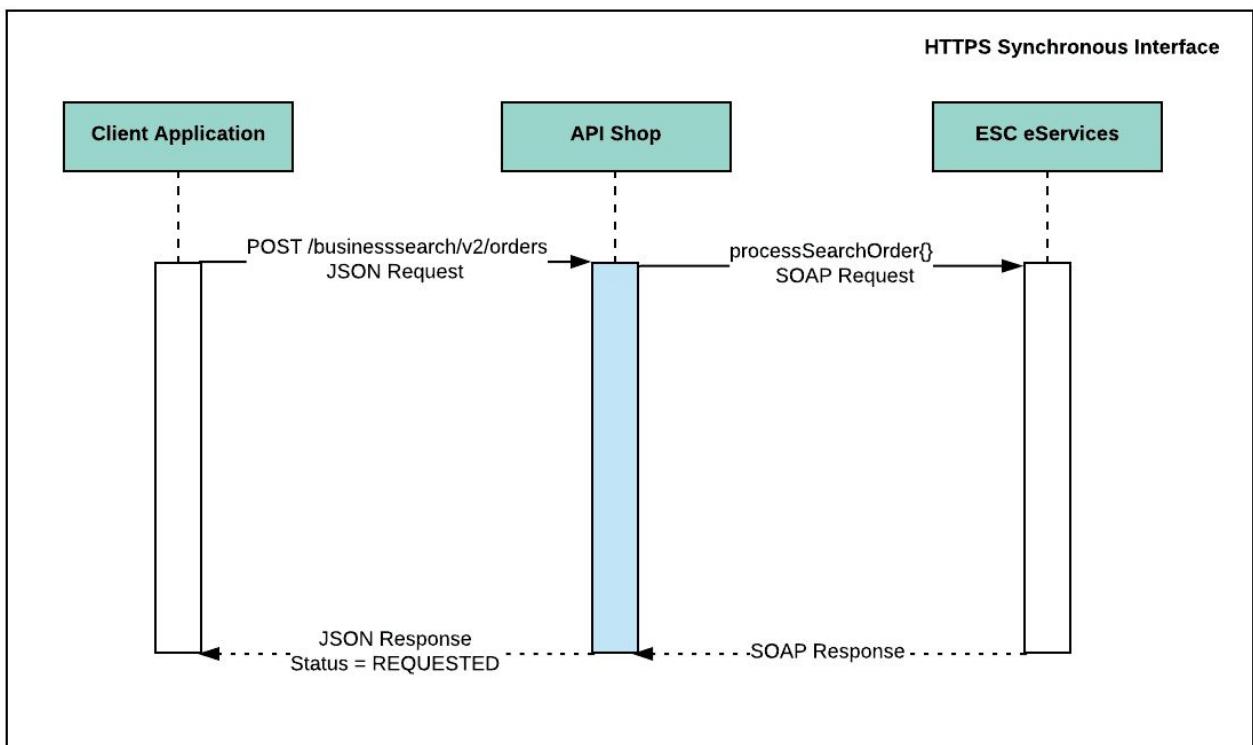
orderNumber	false	string
orderStatus	false	string
requestedDate	false	date
completedDate	false	date
registration	false	string
attachments	false	string
warnings	false	string[]
errors	false	string[]

OrderStatus

Value	Description
REQUESTED	The order has been requested and is yet to be processed
COMPLETED	The order has been processed successfully and the contents of it are ready to be retrieved using the GET
FAILED	The order has failed terminally and cannot be processed

Sequence Diagram

Order Creation Sequence Diagram



Sample Response

```
{
  "orderToken": "gr5uqqjs8r5zaoa",
  "orderNumber": "1779697",
  "orderStatus": "REQUESTED",
  "requestedDate": null,
  "completedDate": null,
  "registration": null,
  "attachments": [],
  "warnings": [],
  "errors": []
}
```

Order Retrieval

Usage

A submitted order can be retrieved near real-time or polled as needed to get the details associated with it along with attachments where applicable. The polling logic will be discussed in a subsequent section of this document.

The orderToken returned as part of the *Send an Order* API will be required to retrieve an order.

Intended Consumer

This service will be consumed primarily by thirdstream's *Cumulus* web server. It will also be exposed to third party applications like Mulesoft, Avoka and the likes that facilitate commercial online account opening. This API will be exposed as a RESTful service that will be consumed synchronously over HTTPS.

Request Parameters

Name	Required	Type	Description
orderToken	true	string	Order token is returned as part of the Send an Order call
IncludeAttachments	false	query	Default is false. This must be set to true to avoid calling additional API's for attachment(s) retrieval. Attachments are returned as base64 strings.

Sample Request

A sample request would like below -

GET

<https://test.thirdstream.ca/test/businesssearch/v2/orders/gr5uqqjs8r5zaoa?includeAttachments=true>

Response Codes

Response	Description	HTTP Status Code
Unauthorized	API Key is missing or invalid	401
Invalid Request	One or more parameters are missing or invalid	400
Access blocked by Azure	Azure can block access for a variety of reasons. Report to the implementation team if error occurs.	403
URL or Operation does not exist	The URL you are trying to call does not exist or has been retired	404
API not starting and unavailable	API is down due to one or more issues associated with the network	503
Internal Server Error	Server error, configuration error or dependency third-party service unavailable	500
Successful	The service responded successfully	200

Response Parameters

Name	Required	Type
orderToken	false	string

orderNumber	false	string
orderStatus	false	string
requestedDate	false	date
completedDate	false	date
registration []	false	string
attachments []	false	string
warnings	false	string[]
errors	false	string[]

Definitions

OrderStatus

Value	Description
REQUESTED	The order has been requested and is yet to be processed
COMPLETED	The order has been processed successfully and the contents of it are ready to be retrieved using the GET
FAILED	The order has failed terminally and cannot be processed

Order

Name	Required	Type	Example
orderToken	false	string	gr5uqqjs8r5zaoa
orderNumber	false	string	1779697
orderStatus	false	string	COMPLETED
requestedDate	false	date	2020-07-14

completedDate	false	date	2020-07-14
registration	false	Registration []	
attachments	false	Attachments []	
warnings	false	string[]	
errors	false	string[]	

Registration []

Name	Required	Type	Example
legalBusinessName	false	string	CANTRAN INDUSTRIES LTD.
registrationNumber	false	string	BC0169115
registrationDate	false	string	1977-12-15
registrationStatus	false	string	ACTIVE
jurisdictionCode	false	string	2 letter province code - BC
registrationType	false	string	CORPORATION
craBusinessNumber	false	string	123456789 RT 0001
registryType	false	string	BC Company
mailingAddress	false	AddressStreet	
registeredOfficeAddress	false	AddressStreet	
tradeNames	false	TradeNames []	
registrants	false	Registrants []	

directors	false	Directors []	
officers	false	Officers []	
shareholders	false	Shareholders []	

AddressStreet

Name	Required	Type	Example
unitNumber	false	string	Suite 1900
streetAddress	false	string	1040 WEST GEORGIA STREET
city	false	string	VANCOUVER
provinceCode	false	string	2 letter province code - BC
postalCode	false	date	V6E4H3
countryCode	false	string	2 letter country code - CA

TradeNames []

Name	Required	Type	Example
name	false	string	CANTRAN TIMBER
registrationNumber	false	string	TN12372882

Registrants []

Name	Required	Type	Example
name	false	string	Christian Gagnon, C.P Inc.
type	false	string	Partner

address	false	AddressStreet	
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Directors []

Name	Required	Type	Example
firstName	false	string	MICHAEL S.
lastName	false	string	CHOLETTE
position	false	string	Director
address	false	AddressStreet	

Officers []

Name	Required	Type	Example
firstName	false	string	BRENT
lastName	false	string	BOECHLER
position	false	string	President
address	false	AddressStreet	

Shareholders []

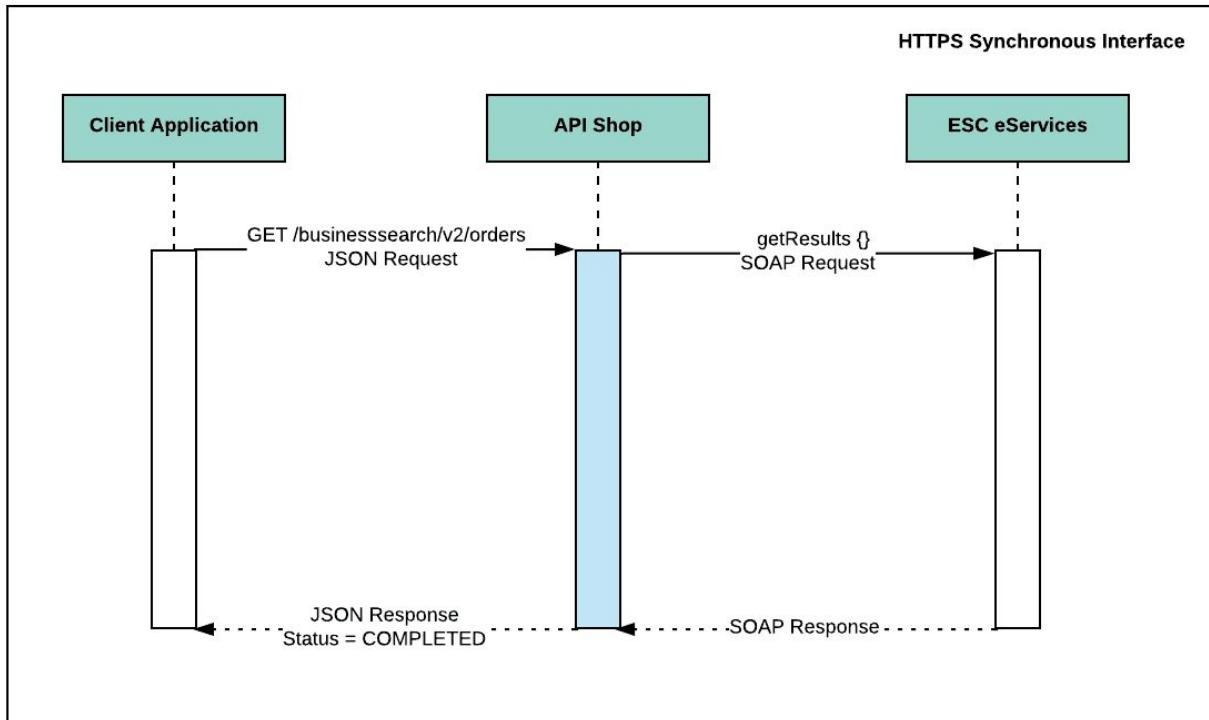
Name	Required	Type	Example
name	false	string	BRENT BOECHLER
additionalInformation	false	string	53 JASMINE CRT., MOOSE JAW, SK, CANADA, S6J1K3 SHARE CLASS A COM SHARES HELD 33

Attachments []

Name	Required	Type	Example
name	false	string	Name of the attachment. Example: "welcome.txt"
contentType	false	string	RFC 6838 media (or MIME) type of the content. See https://www.iana.org/assignments/media-types/media-types.xhtml for the standardized list. Example: "text/plain"
contentBase64	false	true	Base64 encoding of the contents. Example: "d2VsY29tZQ=="

Sequence Diagram

Order Retrieval/Polling Sequence Diagram



Sample Response

```
{
  "orderToken": "gr5uqqjs8r5zaoa",
  "orderNumber": "1779697",
  "orderStatus": "COMPLETED",
  "requestedDate": "2020-07-14",
  "completedDate": "2020-07-14",
  "registration": {
    "legalBusinessName": "CANTRAN INDUSTRIES LTD.",
    "registrationNumber": "BC0169115",
    "registrationDate": "1977-12-15",
    "registrationStatus": "ACTIVE",
    "jurisdictionCode": "BC",
    "registrationType": "CORPORATION",
    "craBusinessNumber": null,
  }
}
```

```
"registryType": "BC Company",
"mailingAddress": {
    "unitNumber": "SUITE 1900",
    "streetAddress": "1040 WEST GEORGIA STREET",
    "city": "VANCOUVER",
    "provinceCode": "BC",
    "postalCode": "V6E4H3",
    "countryCode": "CA"
},
"registeredOfficeAddress": {
    "unitNumber": "SUITE 1900",
    "streetAddress": "1040 WEST GEORGIA STREET",
    "city": "VANCOUVER",
    "provinceCode": "BC",
    "postalCode": "V6E4H3",
    "countryCode": "CA"
},
"tradeNames": [],
"registrants": [],
"officers": [],
"directors": [
    {
        "firstName": "MICHAEL S.",
        "lastName": "CHOLETTE",
        "position": "Director",
        "address": {
            "unitNumber": null,
            "streetAddress": "5645 FOREST ST",
            "city": "BURNABY",
            "provinceCode": "BC",
            "postalCode": "V5G1X5",
            "countryCode": "CA"
        }
    }
], {
    "firstName": "Lynne",
```

```
"lastName": "Davies-Brown",
"position": "Director",
"address": {
    "unitNumber": null,
    "streetAddress": "11874 ORCHARD LANE",
    "city": "PITT MEADOWS",
    "provinceCode": "BC",
    "postalCode": "V3Y2S6",
    "countryCode": "CA"
},
],
{
    "firstName": "LEO SCOTT",
    "lastName": "STEEVES",
    "position": "Director",
    "address": null
}],
"shareholders": [],
"businessLegalName": "CANTRAN INDUSTRIES LTD."
},
"attachments": [
    "name": "Order1779697.pdf",
    "contentType": "application/pdf",
    "contentBase64": "d2VsY29tZQ==", // base64 strings are fairly large and have been
omitted from this document to mitigate formatting issues
],
"warnings": [],
"errors": []
}
```

Attachment Retrieval

The following API's can be skipped if the client has set the includeAttachments field to true on the *Get an Order* API and has the ability to convert base64 encoded strings into human readable file formats (like a PDF for example) and display in staff facing portals for manual review and audit if applicable.

Get an Order's Attachments

Usage

Every successful order will have attachment(s) associated with it. These attachment(s) as mentioned previously can be retrieved from the *Get an Order* API in the form of a base64 string. However, if the includeAttachments is set to false on that API, then this service will provide a fileName that will be required to download the attachments in a subsequent API call. Note that the base64 contents are also optionally returned on this service.

The orderToken returned as part of the *Send an Order* API will be required as part of the request to use this service.

Intended Consumer

This service will be consumed primarily by thirdstream's *Cumulus* web server. It will also be exposed to third party applications like Mulesoft, Avoka and the likes that facilitate commercial online account opening. This API will be exposed as a RESTful service that will be consumed synchronously over HTTPS.

Request Parameters

Name	Required	Type	Description
orderToken	true	string	Order token is returned as part of the Send an Order call

Sample Request

A sample request would like below -

GET

<https://test.thirdstream.ca/test/businesssearch/v2/orders/gr5uqqjs8r5zaoa/attachments>

Response Codes

Response	Description	HTTP Status Code
Unauthorized	API Key is missing or invalid	401
Invalid Request	One or more parameters are missing or invalid	400
Access blocked by Azure	Azure can block access for a variety of reasons. Report to the implementation team if error occurs.	403
URL or Operation does not exist	The URL you are trying to call does not exist or has been retired	404
API not starting and unavailable	API is down due to one or more issues associated with the network	503
Internal Server Error	Server error, configuration error or dependency third-party service unavailable	500
Successful	The service responded successfully	200

Response Parameters

Name	Required	Type	Description/ Example
name	false	string	Order1779697.pdf

contentType	false	string	application/pdf
contentBase64	false	string	Base64 encoding of the contents. Example: "d2VsY29tZQ=="

Sample Response

```
[{
  "name": "Order1779697.pdf",
  "contentType": "application/pdf",
  "contentBase64": "JVBERi==" // base64 strings are fairly large and have been omitted
from this document to mitigate formatting issues
}]
```

Download an Order's Attachments

Usage

This service returns a byte stream of the file contents with the Content-Type header of application/pdf. If the client would like to download a PDF version of the COVR, this API can be used.

Service requires an orderToken along with a fileName to download the attachment(s).

Intended Consumer

This service will be consumed primarily by thirdstream's Cumulus web server. It will also be exposed to third party applications like Mulesoft, Evoka and the likes that facilitate commercial online account opening. This API will be exposed as a RESTful service that will be consumed synchronously over HTTPS.

Request Parameters

Name	In	Required	Type	Description
orderToken	Template	true	string	Order token is returned as part of the Send an Order call
fileName	Template	true	string	Name of the order's attachment to download

Sample Request

A sample request would like below -

GET

<https://test.thirdstream.ca/test/businesssearch/v2/orders/gr5uqqjs8r5zaoa/attachments/Order1779697.pdf>

Response Codes

Response	Description	HTTP Status Code
Unauthorized	API Key is missing or invalid	401
Invalid Request	One or more parameters are missing or invalid	400
Access blocked by Azure	Azure can block access for a variety of reasons. Report to the implementation team if error occurs.	403
URL or Operation does not exist	The URL you are trying to call does not exist or has been retired	404
API not starting and unavailable	API is down due to one or more issues associated with the network	503
Internal Server Error	Server error, configuration error or	500

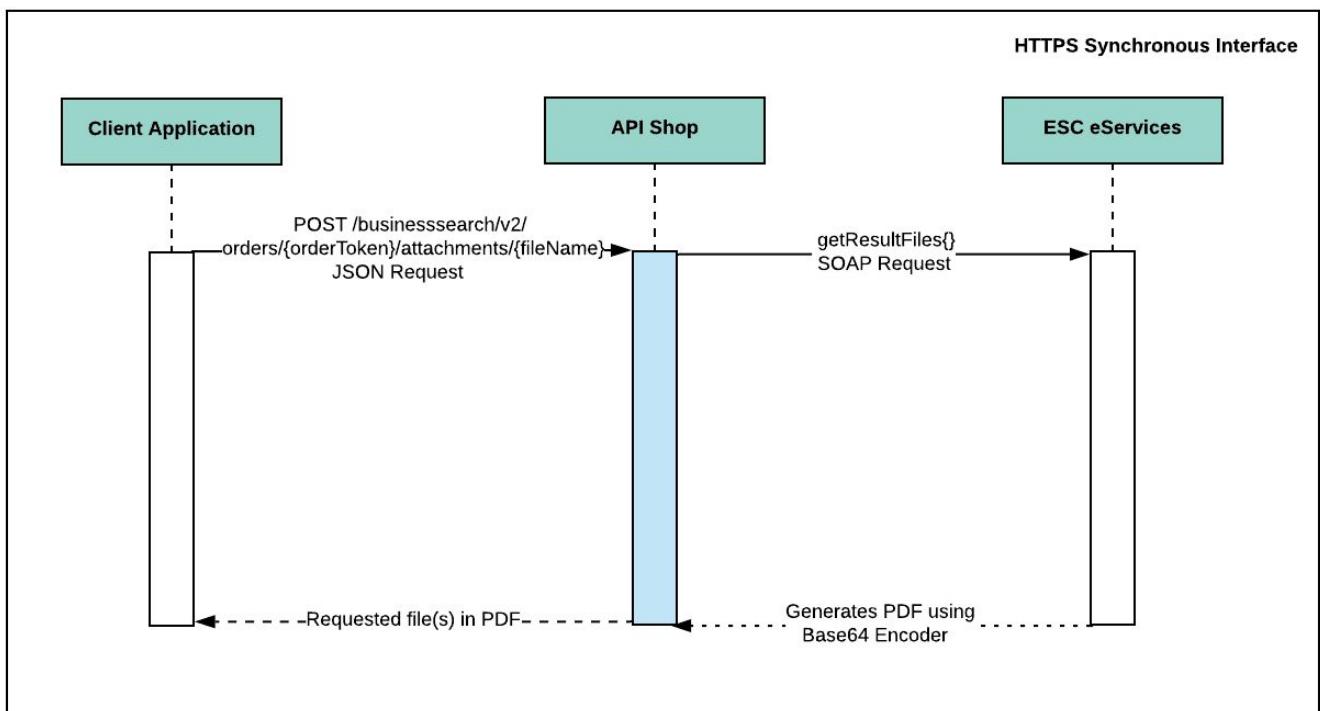
	dependency third-party service unavailable	
Successful	The service responded successfully	200

Response Parameters

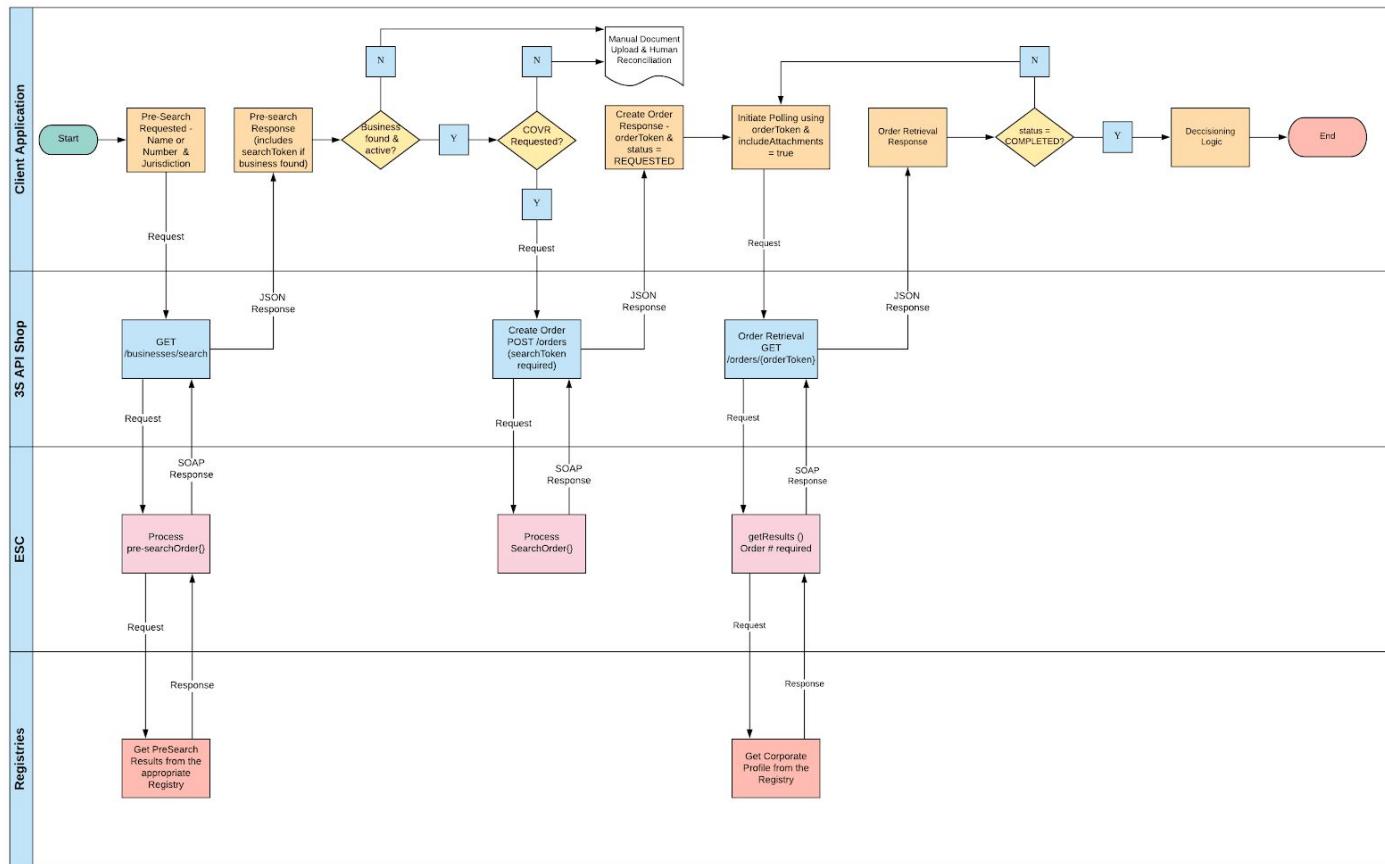
The response will contain a binary stream the attachment contents, expected to be in application/pdf format.

Sequence Diagram

Download Attachments Sequence Diagram



High-Level Process Flow



Exception Handling

Default Logic at the API layer

The Business Verification APIs similar to the other services on the thirdstream's API shop have default exception retry logic enabled for service errors or transient network failures. There will be a maximum of 3 real-time or near real-time retries in case of a failure. This logic is not exposed to the client application and an error is only returned to that layer if the 3 retries are unsuccessful.

Data Validation

The client side application can incorporate field level validation with instantaneous feedback. This sort of validation should happen before the call is made to thirdstream's API Server, and includes ensuring that no illegal characters are entered into the fields and that format specific fields (like phone numbers and postal codes for example) are syntactically correct.

It is assumed that the user interface will request certain data (such as Jurisdictions, Countries, etc.) by listing choices in a select box (or similar) control thereby automatically enforcing basic field level validation.

JSON validation errors will be returned if invalid data is passed to the APIs and the order will not be submitted to ESC when rules like these are dissatisfied.

Client Side Exception Retry Logic

The client side application often referred to as the engagement layer can choose to define its own exception retry rules if deemed necessary. The following recommended rules can be incorporated so user experience is not compromised -

- Push COVR orders that fail on the first try into a *retry queue*.
- Retry the failed orders once every hour till the end of the business day upto a maximum of 3 business days in total (*SLA is discussed in a subsequent section of this document*)
 - Report the issue to the thirdstream support team if an order fails terminally at the end of the 3 business day period.

The client application can also request the user to manually upload supporting documentation for the business either real-time when a failure occurs or at a later time when an order fails terminally.

Process Considerations

The considerations outlined below may or may not affect a potential client depending on their own business rules and policies. The “*How it affects a business process*” section for some of these considerations is in reference to thirdstream’s *Cumulus* product. If a client uses their own front end application, then it is entirely at their discretion on how the information returned from the Business Verification APIs is processed and used to fit their business and compliance requirements.

Service Level Agreement (SLA)

The eSC service is limited to when the registries are open for business. Registry timings vary at the jurisdiction/province level. While the pre-search API call is available 24/7, the call to retrieve the COVR order is available within the boundaries of the SLA outlined below. *Note that in some cases, the service can go above and beyond the minimum SLA -*

Service	Jurisdiction(s)	Hours of Availability	SLA/Turnaround Time (Average)
			Based on Availability/Province
Nationwide Business Registration Data Search (PreSearch)	All Canadian Jurisdictions	24/7	<5 seconds in 95% of the searches
Business Registries Data Extraction (COVR)	Ontario (ON)	Mon-Fri: 8am – 6pm	<1 minute in 95% of the searches
	Alberta (AB)	Mon-Fri: 9:15am – 11:45pm	<1 minute in 95% of the searches
	British Columbia (BC)	Mon-Fri: 9am – 1am (next day)	
	Federal (CA), Quebec (QC), New Brunswick (NB), Newfoundland (NL), Nova Scotia (NS), Saskatchewan (SK)	24/7	<1 minute in 95% of the searches
	Manitoba (MB), Prince Edward Island (PEI)	Mon-Fri: 8am – 6pm	
	Nunavut (NU), Yukon (YK), Northwest Territories (NT)	Mon-Fri: 8am – 6pm	24 hours in 95% of the searches

System Polling

Polling within business hours

For orders requested during business hours outlined in the SLA section above, the processing is asynchronous and typically takes up to a minute to resolve after the order is initiated. The frequency and timing of the polling is only a baseline recommendation and the client can update it as required based on their business need. Results and data availability varies by jurisdiction and may be available before or after the recommended 1 minute time.

The general polling rules for orders that fall within this criteria are -

- The *Get an Order* API can be polled every 5 -7 seconds up to 75 seconds to achieve a near real-time order retrieval.
- Queue the order if it is not processed within the 75 second threshold and poll every 5 minutes for the next 2 hours or until the end of the business day (varies based on jurisdiction and is outlined in the SLA section above).

If the order status does not change to “COMPLETED” within the ruleset outlined above, then they would need to be polled along with the orders that were requested outside the business hours.

Polling outside business hours

If an order is placed outside the business hours mentioned in the SLA section OR if the order status has not changed for orders polled during normal business hours, the following polling rules are recommended -

- Pause polling until the following business day and identify a sweet spot where all registries are open. Recommended is 1:00 PM EST.
- If an order cannot be processed during this polling period, then it can be retried every hour until the end of the business day up to 3 business days in total before escalating to the thirdstream support team.
 - The client can choose to escalate before the 3 business day period if needed but typically orders are resolved within that time frame.

Important information regarding the Polling process

- Polling for an order must stop once the status field value is “COMPLETED” for the order to be considered processed. Once the status is “COMPLETED”, the order details which include the detailed information on the business along with attachments are returned on the same API.
- In cases where manual reconciliation is used for orders that failed to process automatically, returned errors or the jurisdiction is going through some downtime due to planned or unplanned maintenance, the polling must also stop once the results have returned. There is a possibility although remote that such orders might manually need to be removed from the polling queue.
- Currently, this service only offers polling at the individual order level, i.e., batch orders are not supported.
- thirdstream reserves the right to disable the access of a client who indulges in high frequency polling that is not justified. An example for this could be polling every second during the first 75 seconds after an order is created or polling every minute for the first hour or 2 hours once the 75 second threshold has expired.
- The polling and retry logic will exist at the client level in all cases.

Shareholder Information on Corporation COVRs

Shareholders sometimes also referred to as beneficial owners are people who directly or indirectly own or control 25% or more of the business or corporation. This information is provided on the Corporate Profile/COVR of some jurisdictions and it is not for others. This is typically based on the registry's capability to record, process and output this information to external parties and *is not* a technical limitation.

Provinces with Shareholder/Beneficial Ownership information on the COVR

- Alberta
- Manitoba
- Prince Edward Island

- Quebec
- Saskatchewan

Provinces without Shareholder/Beneficial Ownership information on the COVR

- British Columbia
- Nunavut
- Newfoundland & Labrador
- Federal
- Ontario
- North Western Territories
- Nova Scotia
- New Brunswick
- Yukon

Note that COVRs without shareholder information might still have the section on the document with “Not Provided” as the value.

How it affects a business process?

As part of the business verification process, an entity's shareholders or beneficial owners may need to be identified for regulatory or audit purposes. If this a business rule that applies to a client, then the rule can be met by incorporating the following logic -

- Check if the corporation is registered within the jurisdiction where shareholder information is provided on the COVR
 - If true for the above condition, additional documentation may not be required and the COVR satisfies the business verification criteria.
 - If false for the above condition, additional documentation may be required to confirm the beneficial ownership.

Trade Name Information on Corporation COVRs

Some corporations or entities operate under one or more trade names. For example, the corporation can be registered under the legal business name MANGA HOTELS (DARTMOUTH) INC. This corporation can have multiple trade names like DOUBLETREE BY HILTON HALIFAX - DARTMOUTH and THE NARROWS BISTRO.

Only some registries record the trade name information of a corporation on the Corporate profile. Outlined below are the ones with the capability and the ones without.

Provinces with Trade Name information on the COVR for a Corporate Profile

- o Alberta
- o New Brunswick
- o Nova Scotia
- o Prince Edward Island
- o Quebec
- o Saskatchewan
- o Yukon

Note that both the corporation and trade name should be registered within the same jurisdiction for this information to be available on the Corporate Profile/COVR.

Provinces without Trade Name information on the COVR for a Corporate Profile

- o British Columbia
- o Manitoba
- o Nunavut
- o Newfoundland & Labrador
- o Federal
- o Ontario
- o North Western Territories

Sample COVR below that falls under this category -

**Customer Onboarding Verification Report
(COVR)**



Transaction ID: 1599699

Page: 1 of 2

Request Date: 2019-09-09 11:29:03

Report Date: 2019-09-09 11:29:09

Customer Entity Information	
Item	Reported Results
Business Legal Name:	MANGA HOTELS (DARTMOUTH) INC.
Registration / Incorporation Number:	3291963
CRA Business Number:	NOT PROVIDED
Jurisdiction:	NOVA SCOTIA
Registration / Incorporation Date: (YYYY-MM-DD)	2015-08-25
Type:	CORPORATION
Registry Type:	N.S. LIMITED COMPANY
Entity Status:	ACTIVE
Mailing Address:	3279 CAROGA DRIVE MISSISSAUGA ON CANADA L4V 1A3
Registered Office Address:	C/O THE HOLLIS-A DOUBLE TREE SUITE SUITES BY HILTON, 1649 HOLLIS STRE HALIFAX NS CANADA B3J 1V8
Newly Registered / Incorporated: (within one year)	NO

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Customer Onboarding Verification Report
(COVR)



Transaction ID: 1599699

Page: 2 of 2

Request Date: 2019-09-09 11:29:03

Report Date: 2019-09-09 11:29:09

Trade Name Information

Name	Number
DOUBLETREE BY HILTON HALIFAX - DARTMOUTH	NOT PROVIDED
THE NARROWS BISTRO	NOT PROVIDED

Officers

Name	Position	Address
SUKHDEV TOOR	PRESIDENT & SECRETARY	2468 DOULTON PL MISSISSAUGA ONTARIO L5H 4G5

Directors

Name	Position	Address
SUKHDEV TOOR	DIRECTOR	2468 DOULTON PL MISSISSAUGA ONTARIO L5H 4G5

Shareholder Information

Name	Additional Information
NOT PROVIDED	NOT PROVIDED

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Note that COVRs without trade name information might still have this section on the document with “Not Provided” as the value.

How it affects a business process?

If a business process or rule requires the verification of one or more trade names associated with a business, then the rule can be met by incorporating the following logic -

- Check if the corporation is registered within a jurisdiction where trade name is available on the Corporate Profile.
- Check if the corporate jurisdiction = trade name jurisdiction
 - If true for both of the above conditions, then only 1 pre-search and 1 COVR call are required.
 - If false for one or both of the conditions above, then the pre-search and COVR calls will be at the individual business or trade name level. This means that the verification process may involve multiple pre-search calls and COVR orders. An alternate option to avoid complexity would be to request the potential applicant that falls under this category to upload supporting documentation for the trade name(s).

Ownership Stake for Partnerships

A partnership can have 2 or more people that have an ownership stake in the business. The ownership stake is not necessarily equal and there could be partners with as little as 1 % equity in some cases. The % of ownership of the individual partners on a partnership is not provided on the COVR because the registries do not record this information.

How it affects a business process?

If a business rule requires the validation of beneficial ownership percentages for a Partnership application, then the potential applicant can manually upload a Partnership Agreement to prove the same.

Sample COVR report below shows what can be expected from a partnership COVR -

Customer Onboarding Verification Report
(COVR)

Transaction ID: 1765536

Page: 1 of 2

Request Date: 2020-05-05 03:59:40

Report Date: 2020-05-05 03:59:43

Customer Entity Information	
Item	Reported Results
Business Legal Name:	PAULIN GAGNON
Registration / Incorporation Number:	618676
CRA Business Number:	NOT PROVIDED
Jurisdiction:	NEW BRUNSWICK
Registration / Incorporation Date: (YYYY-MM-DD)	2005-05-02
Type:	BUSINESS
Registry Type:	PARTNERSHIP - PARTNERSHIPS AND BUSINESS NAMES REGISTRATION ACT
Entity Status:	ACTIVE
Mailing Address:	NOT PROVIDED
Registered Office Address:	368 BOULEVARD ST-PIERRE OCASE POSTALE 5532CARAQUET NBE1W 1B7
Newly Registered / Incorporated: (within one year)	NO

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Customer Onboarding Verification Report (COVR)



Transaction ID: 1765536

Page: 2 of 2

Request Date: 2020-05-05 03:59:40

Report Date: 2020-05-05 03:59:43

Registrant Information		
Name	Type	Address
MÃ‰LANIE PAULIN C.P. INC.	PARTNERS	17 RUE VICTOR-ANNECASE POSTALE 5528CARAQUET NBE1W 1B7
CHRISTIAN GAGNON, C.P. INC.	PARTNERS	17 RUE VICTOR-ANNECASE POSTALE 5528CARAQUET NBE1W 1B7

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Note that the list of partners are always outputted under the Registrants section of the COVR

Multi-level Business Verification

Some corporations do businesses on names other than their legal name and can register such businesses as trade names (for ex, AB) or sole proprietorships (For ex, BC). It is also important to note that two corporations can do business together as a partnership or a corporation can have beneficial ownership stake in another corporation.

How it affects a business process?

In all of the above scenarios, there is one commonality - *An entity regardless of its type can be owned, operated or registered by another entity*. By regulation, it is not only required to verify the existence of an entity and its status but also the ownership structure and the identity of the signing authorities. In the use case in question, there are 3 possibilities -

- Decline the application outright when one or more entities are found in the registrant or the beneficial ownership section of the Corporate profile.
- Allow the delegate or the primary applicant on an application to upload valid documentation to prove the existence of the additional entities and their ownership structure. These documents will require manual adjudication by a human administrator.
- Run pre-search calls and create COVR orders for the additional entities in question. Note that in some cases, these additional entities may not be found when searched against the registries. So, manual document upload by the delegate may be inevitable.

Approach to Testing

The testing of the business verification API services and the consistency of responses are based on 2 main factors that are co-dependent -

- registrationType (*not limited to the ones outlined below*)
 - Sole Proprietorship
 - Trade Name
 - General Partnership

- Limited Liability Partnership
- Limited Partnership
- Corporation
- Society
- Jurisdiction of registration

An example for the above can be - *All sole proprietorship orders from the province of British Columbia (BC) will have consistent fields on the COVR order.*

What to expect during testing?

In this section, we will look at some prominent business types and walk through some use cases associated with the same. There may be use-cases that are beyond the scope of this document. However, such use cases will seldom occur in the real-world and human intervention may be required where needed to adjudicate them.

Sole Proprietorships

- These types of businesses always have 1 person or entity associated with them and the legal business name is typically the sole proprietor's legal first and last name with the exception of Alberta (AB). AB does not have sole proprietorships, such businesses operate as trade names instead (*details of which are outlined later in a subsequent section*).
- If a sole proprietor is a company, then the default logic on *Cumulus* is to decline the application. However, if a potential client would like to accept such applications through their flow, then the business rules to decision against such applications will lie within their architecture.
- A sole proprietorship in most jurisdictions can operate under a trade name which is also returned as part of the COVR order if it exists within the registry records. For example, a person named Cheryl Swarath who owns a steakhouse and is registered as a Sole Proprietor in Manitoba (MB) can operate under the trade name *Red River Steak Company..*

Typically, an algorithm or a human reviewer are concerned about the following 3 rules before approving the COVR of a Sole Prop application -

- Does the sole proprietor's first and last name match the legal business name on the COVR?
- Does the trade name inputted by the applicant match what's under the trade name section of the COVR?
- Is the entity status Active?

(The rules outlined above are for reference only and may change based on a client's business requirements).

Now, let's look at a sample COVR for Red River Steak Company -

Customer Onboarding Verification Report
(COVR)

Transaction ID: 1758794

Page: 1 of 2

Request Date: 2020-04-01 04:15:16

Report Date: 2020-04-01 04:15:27

Customer Entity Information	
Item	Reported Results
Business Legal Name:	SWARATH, CHERYL ANNE
Registration / Incorporation Number:	7562196
CRA Business Number:	899182364MC0001
Jurisdiction:	MANITOBA
Registration / Incorporation Date: (YYYY-MM-DD)	2017-05-30
Type:	BUSINESS
Registry Type:	SOLE PROPRIETORSHIP
Entity Status:	ACTIVE
Mailing Address:	ATTENTION : CHERYL SWARATH BOX 1, GRP 329, RR#3 SELKIRK, MB CANADA, R1A 2A8
Registered Office Address:	ONE WELLINK DR LOCKPORT, MB CANADA, R1A 3R9
Newly Registered / Incorporated: (within one year)	NO

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Customer Onboarding Verification Report
(COVR)

Transaction ID: 1758794

Page: 2 of 2

Request Date: 2020-04-01 04:15:16

Report Date: 2020-04-01 04:15:27

Trade Name Information

Name	Number
RED RIVER STEAK COMPANY	NOT PROVIDED

Registrant Information

Name	Type	Address
SWARATH, CHERYL ANNE	REGISTERED BY	29056 PR 508 EAST SELKIRK, MB CANADA, R0E 0M0

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Trade Names

In the province of Alberta (AB), sole proprietorships are referred to or registered as trade names under the [Partnership Act](#). It is important to distinguish between the registrationType being “TRADE_NAME” for the jurisdiction of AB and a sole proprietorship operating under a trade name in most other jurisdictions which was described in the Sole Proprietorships sections above.

In the example COVR below, we will look at a business called AIRDRIE CHRYSLER DODGE JEEP RAM registered in the jurisdiction of AB as a TRADE_NAME. Since the registrant in this case is an entity and not a person, the default logic on cumulus is to decline such an application because multi-level business verification logic is not part of the out-of-the-box solution.. A potential client who is not a cumulus user can choose to incorporate this logic in their architecture if needed -

Customer Onboarding Verification Report
(COVR)

Transaction ID: 1780456

Page: 1 of 2

Request Date: 2020-07-17 03:04:22

Report Date: 2020-07-17 03:04:35

Customer Entity Information	
Item	Reported Results
Business Legal Name:	AIRDRIE CHRYSLER DODGE JEEP RAM
Registration / Incorporation Number:	TN18917526
CRA Business Number:	NOT PROVIDED
Jurisdiction:	ALBERTA
Registration / Incorporation Date: (YYYY-MM-DD)	2015-04-21
Type:	BUSINESS
Registry Type:	TRADE NAME
Entity Status:	ACTIVE
Mailing Address:	NOT PROVIDED
Registered Office Address:	NOT PROVIDED
Newly Registered / Incorporated: (within one year)	NO

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Customer Onboarding Verification Report
(COVR)

Transaction ID: 1780456

Page: 2 of 2

Request Date: 2020-07-17 03:04:22

Report Date: 2020-07-17 03:04:35

Registrant Information		
Name	Type	Address
ARD C MOTORS GP INC.	DECLARANT	1900, 520 - 3RD AVENUE SW CALGARY, ALBERTA T2P 0R3

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Partnerships

- Partnerships are businesses that always have 2 or more partners as *registrants* on the business. The partners or registrants are not necessarily people but in some cases entities as discussed in the *Multi-Level Business Verification* section earlier in this document.
- A partnership can have non-partner signers associated with the business. For example, a business manager or an accountant. The information of these people is not present on the COVR for a partnership.

Let's look at a sample COVR for a General Partnership order where the registrants are people. An algorithm or a human reviewer are concerned with the following rules before approving the COVR of a partnership application -

- Does the name of the Partnership inputted by the delegate on an application match the name on the COVR?
- Is the registrationStatus set to ACTIVE?
- Do the names of the partners inputted by the delegates match the names of the partners under the registrants section of the COVR?
- Are one or more partners a business entity?

(The rules outlined above are for reference only and may change based on a client's business requirements).

Customer Onboarding Verification Report
(COVR)

Transaction ID: 1780667

Page: 1 of 2

Request Date: 2020-07-20 03:19:00

Report Date: 2020-07-20 03:19:14

Customer Entity Information	
Item	Reported Results
Business Legal Name:	DYNACORP ENERGY SERVICES PARTNERSHIP
Registration / Incorporation Number:	PT19661826
CRA Business Number:	NOT PROVIDED
Jurisdiction:	ALBERTA
Registration / Incorporation Date: (YYYY-MM-DD)	2016-04-27
Type:	BUSINESS
Registry Type:	PARTNERSHIP
Entity Status:	ACTIVE
Mailing Address:	NOT PROVIDED
Registered Office Address:	NOT PROVIDED
Newly Registered / Incorporated: (within one year)	NO

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**Customer Onboarding Verification Report
(COVR)**



Transaction ID: 1780667

Page: 2 of 2

Request Date: 2020-07-20 03:19:00

Report Date: 2020-07-20 03:19:14

Registrant Information		
Name	Type	Address
JUSTIN MORIN	PARTNER	4014 - 15A STREET S.W. CALGARY, ALBERTA T2T 4C7
RORY NAGGE	PARTNER	1406 - 6A STREET N.W. CALGARY, ALBERTA T2M 3G7
JESSE PERMANN	PARTNER	634 COPPER POND CIRCLE S.E. CALGARY, ALBERTA T2Z 0R5
ALBERTA RINGNECK ADVENTURES INC.	PARTNER	BOX 2523 MEDICINE HAT, ALBERTA T1A 8G8
INTERVAL CAPITAL FUND III, LP	PARTNER	LYONDELLBASELL TOWER, 1221 MCKINNEY ST, SUITE 4100 HOUSTON, TEXAS 77010
INTERVALE CAPITAL CO-INVESTMENT FUND III, LP	PARTNER	LYONDELLBASELL TOWER, 1221 MCKINNEY ST, SUITE 4100 HOUSTON, TEXAS 77010
SWANSTON FAMILY TRUST	PARTNER	30 COUGARSTONE CLOSE S.W. CALGARY, ALBERTA T3H 5J3

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Corporations

- While there are many different types of corporations, this section will primarily discuss a Limited Corporation. In a limited corporation, directors and shareholders have limited liability for the company's debt, as long as the business operates within the law.
- Corporations do not always have Ltd. as the business suffix. The most common legal endings or business suffixes for corporations in jurisdictions across Canada are -

■

Category	Examples			
Legal Endings	Limited	S.A.	Incorporee	ULC
	Ltd.	LLC	Corporation	LLP
	Limitee	SENC	Corp.	SENCRL
	Ltee	SEP	Compagnie	SEC
	Incorporated	GP	Company	SARF
	Inc.	SCC	Co.	LP

- Depending on a client's technical, process or regulatory limitations, they can choose to only allow entities with some specific legal endings to apply for a business account online. The business logic to add such restrictions will exist on the client's application and will have no bearing on the business verification APIs itself.
- The number of people legally associated with a corporation can range from 1 - many. This means that there could be a single registrant that is a director, officer and a shareholder or there could be several directors, officers and shareholders.

In the example COVR order below, we will look at a corporation NORTHSTAR SEED LTD. that is registered in Manitoba (MB). The directors, officers and shareholders sections are populated with one or more values in this example since the registry of MB has the capabilities to record and return this information to ESC -

Customer Onboarding Verification Report
(COVR)

Transaction ID: 1591973

Page: 1 of 3

Request Date: 2019-08-13 06:57:47

Report Date: 2019-08-13 06:58:00

Customer Entity Information	
Item	Reported Results
Business Legal Name:	NORTHSTAR SEED LTD.
Registration / Incorporation Number:	588106
CRA Business Number:	103936522MC0001
Jurisdiction:	MANITOBA
Registration / Incorporation Date: (YYYY-MM-DD)	1982-05-05
Type:	CORPORATION
Registry Type:	MB SHARE CORPORATION
Entity Status:	ACTIVE
Mailing Address:	PO BOX 2220 NEEPAWA, MB CANADA, R0J 1H0
Registered Office Address:	PO BOX 2220 NEEPAWA, MB CANADA, R0J 1H0
Newly Registered / Incorporated: (within one year)	NO

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Customer Onboarding Verification Report
(COVR)



Transaction ID: 1591973

Page: 2 of 3

Request Date: 2019-08-13 06:57:47

Report Date: 2019-08-13 06:58:00

Trade Name Information

Name	Number
NOT PROVIDED	NOT PROVIDED

Officers

Name	Position	Address
GOSNELL, BARRY	SECRETARY, TREASURER	BOX 2254 CARMAN, MB CANADA, R0G 0J0
POLLOCK, DONALD	MANAGER	BOX 714 NEEPAWA, MB CANADA, R0J 1H0

Directors

Name	Position	Address
BUCHANAN, DEAN	DIRECTOR	PO BOX 363 CRYSTAL CITY, MB CANADA, R0K 0N0
COUKELL, GARY	DIRECTOR	266 MCCAUUGHAN RD ST FRANCOIS XAVIER, MB CANADA, R4L 1A7
FREDFINNISON, BRIAN	DIRECTOR	BOX 877 ARBORG, MB CANADA, R0C 0A0
GOSNELL, BARRY	DIRECTOR	BOX 2254 CARMAN, MB CANADA, R0G 0J0
LOEWEN, LEN	DIRECTOR	P.O. BOX 254 RIVERTON, MB CANADA, R0C 2R0
SMITH, GREG	DIRECTOR	P.O. BOX 4, R.R. #2 DUGALD, MB CANADA, R0E 0K0

Shareholder Information

Name	Additional Information
POLLOCK, DONALD	SHARE CLASS : COMMON SHARES HELD : 11675.00
5410240 MANITOBA LTD.	SHARE CLASS : COMMON SHARES HELD : 11250.00

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In the example above, an algorithm or a human reviewer would adjudicate the following information provided by the primary delegate on an application and match it against what's on the COVR -

- Legal business name
- Registration status
- Directors first and last name
 - In some cases the director's address to check if they are a Canadian resident.
- Shareholders first and last name
 - In some cases, the shareholder's address to check if they are a Canadian resident.
- If one or more shareholders are entities or corporations.

(The default adjudication logic outlined above is for reference only and may change based on a client's own business requirements).

Appendix

Glossary

API

Application program interface (API) is a set of routines, protocols, and tools for building software applications. An API specifies how software components should interact and APIs are used when programming graphical user interface (GUI) components.

REST

REST stands for Representational State Transfer. It relies on a stateless, client-server, cacheable communications protocol and in virtually all cases, the HTTP protocol is used. REST is an architecture style for designing networked applications.

Beneficial Owner

A Beneficial Owner is any individual who owns or controls directly or indirectly 25% or more of the business or entity and cannot be another business or entity

SLA

Service-level agreement (SLA) is a part of a standardized service contract where a service is formally defined. Particular aspects of the service scope, quality, responsibilities are agreed between the service provider and the service user.

Cumulus

Cumulus is thirdstream's digital onboarding platform. It's 100% compliant to all banking regulations and can be easily configured to an FI's brand, voice and products. cumulus is completely paperless, with e-signatures, electronic account funding and automatic account switching. It also offers banking integration and a module stack that includes [retail, commercial and wealth management deposits](#) as well as [online lending](#).

Avoka

Avoka by Temenos Infinity is a digital onboarding platform that will be used by customers and administrators for the facilitation of online account opening.

Mulesoft

MuleSoft, LLC. is a software company that provides integration software for connecting applications, data and devices. The company's Anypoint Platform of integration products is designed to integrate software as a service (SaaS), on-premises software, legacy systems and other platforms.

Business Day

Any day from Monday to Friday excluding Canadian statutory holidays.

System Polling

An intermittent calling protocol to the API server by the client's system in order to get either the updated Order Status or search results.

Related Artefacts

**Access & Permissions may be required to view one or more of these*

Artefact	Intended Consumer	Link
Developer Portal	Integration developers, architects and testers	Click here
ESC Test Cases	Integration developers and testers	Click here
High-level Process Flow	Architects, Business Audience & Product owners	Click here
Commercial Online Workflows	Architects, Application developers, Product owners and testers	Click here
Manual Document Upload Logic	Business Audience, Product Owners and testers	Click here