



# Nora J Belliveau

nora.b@example.com · (514) 555-0148, per bank · 1450 Rue Exemple, 4B · \$2,150 / month

Report ready

Verified Pro

All 6 checks came back clear for Nora.

6/6 clear

|          |      |        |       |       |          |
|----------|------|--------|-------|-------|----------|
| IDENTITY | BANK | CREDIT | COURT | PENAL | DECLARED |
|----------|------|--------|-------|-------|----------|

## CREDIT SCORE

742<sub>of 900</sub>

✓ CHECKED · BUREAU



Very good · CreditVision Risk Score

## RENT TO INCOME

32%

✓ CHECKED · BANK



\$2,150 rent against \$6,730 · the figure, not a verdict

## VERIFIED MONTHLY INCOME

\$6,730

✓ CHECKED · BANK



Payroll, Flinks · -8% vs \$7,290 declared

## VERIFIED BY A PROVIDER

5 OF 5 CLEAR

|                         |                                              |              |                 |
|-------------------------|----------------------------------------------|--------------|-----------------|
| Identity verification   | Driver's License · exp Apr 2030              | Onfido       | Verified        |
| Financial verification  | 2 accounts · 1 connection · \$91,201         | Flinks       | Connected       |
| Credit check            | 742 · 7 trades · 3 enquiries · 98% on time   | Bureau       | Report received |
| Court & eviction checks | No eviction orders · no Québec tenancy cases | 2 registries | Clear           |
| Penal search            | No penal decisions                           | SOQUIJ       | Clear           |

## STATED BY THE APPLICANT

NOT CHECKED

|                  |                                        |           |        |
|------------------|----------------------------------------|-----------|--------|
| Self-declaration | \$7,290 / month declared · 2 occupants | Applicant | Stated |
|------------------|----------------------------------------|-----------|--------|

## NOT IN THIS SCREENING

ALSO AVAILABLE ON CAROUSEL

Police Check (All of Canada)

Know Your Business

Document signature

Additional questions

Three people are on this application. Two have been screened; Nora's checks come first.

This report covers Nora's checks. The other screened person has a report of their own.

|   |                   |                             |                 |
|---|-------------------|-----------------------------|-----------------|
| 1 | Nora J Belliveau  | Application owner · 6 clear | You are here    |
| 2 | sam.t@example.com | Co-applicant · complete     | Own report      |
| 3 | Jean Occupant     | Occupant · not screened     | No sections yet |

01

Identity verification

Verified

Driver's License + selfie · Onfido · stored copy · Sep 9, 2026

A Québec driver's license, read in full and valid to April 2030. The address on the document matches the address Nora declared.



Document front



Document back



Selfie · shown, not judged here

| DOCUMENT  |                      | PERSON ON THE ID    |                                             |
|-----------|----------------------|---------------------|---------------------------------------------|
| Type      | Driver's License     | Full name           | Nora J Belliveau                            |
| Number    | B1234-567890-12      | Date of birth       | Apr 22, 1990 · 36                           |
| Issued by | Québec · Canada      | Gender              | Female                                      |
| Issued    | Apr 22, 2022         | Address on document | 1450 Rue Exemple Apt 4B, Montreal QC H3K0A1 |
| Expires   | Apr 22, 2030 · valid | Address declared    | Same · matches                              |

DOCUMENT VALIDITY

ISSUED 2022 · CHECKED 2026 · EXPIRES 2030

Apr 2022 · issued

Sep 2026 · today · 3 y 7 m left

Last 6 months · Apr 2030 expires

02

## Financial verification

Connected

Bank connection · Flinks · Desjardins · 2 accounts · 3 months of transactions ·  
Sep 9, 2026

One connection, two Desjardins accounts, \$91,201 across them. A bi-weekly payroll from Lightspeed Commerce, \$6,730 a month; every full month in the last two took in more than it paid out (Jun 2026 is a part-month, not counted). No NSF returns, no overdraft fees, balance never below zero.

### Income and spending

From the transactions · 3 months

#### EMPLOYER INCOME

**\$6,730**

Lightspeed Commerce · bi-weekly · a month, on average

#### ALL MONEY IN

**\$8,413**

Moves between the applicant's own accounts and card payments left out · over 2 full months

#### OUT AGAINST IN

**67%**

\$5,663 out for \$8,413 in · own-account moves left out · 100% means spending exceeds money in

Payroll detected      Lightspeed Commerce · bi-weekly · last pay days Aug 28 and Aug 14 · no second employer

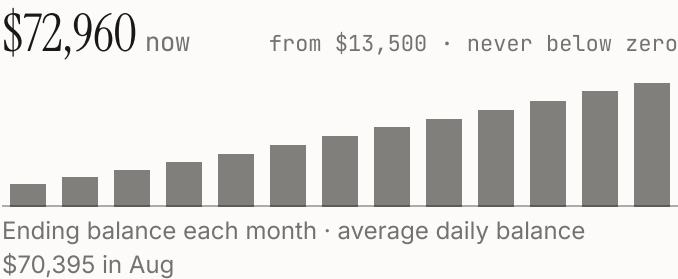
Regular payments      Mortgage \$2,410 · monthly Auto loan \$486 · monthly · both also appear as trades in the credit section

### Month by month

Aug 2025 – Aug 2026 · transactions · own-account moves and card payments left out · a part-month not averaged



Balance at month end 3 months



Regular payments monthly · from the transactions

|                                 |             |          |
|---------------------------------|-------------|----------|
| Payroll in                      |             |          |
| Lightspeed Commerce · bi-weekly | <div></div> | +\$6,730 |
| Mortgage                        |             |          |
| seen in the transactions        | <div></div> | \$2,410  |
| Auto loan                       |             |          |
| seen in the transactions        | <div></div> | \$486    |
| Rent applied for                |             |          |
| this unit · not yet paid        | <div></div> | \$2,150  |

Bars are a share of employer income · loan payments also appear as trades in the credit section · the figure, not a verdict

Connection Flinks · read-only · completed

|                |                                                                                                                                                                                                  |
|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account holder | Nora Belliveau · same holder on both accounts · address matches the ID                                                                                                                           |
| Institution    | Desjardins · Canada · connected Sep 9, 2026 · open 5 y 1 m · 3 months of history                                                                                                                 |
| In 3 months    | <div><input type="radio"/> NSF returns <b>None</b></div> <div><input type="radio"/> Overdraft fees <b>None</b></div> <div><input checked="" type="radio"/> Overdraft protection <b>Yes</b></div> |

Accounts 2 accounts · 1 institution

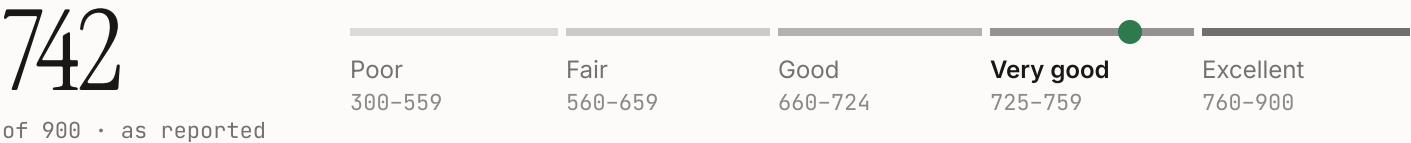
| ACCOUNT, AS THE BANK TITLES IT  | HOLDER         | TYPE     | CUR. | BALANCE     | OVERDRAFT |
|---------------------------------|----------------|----------|------|-------------|-----------|
| Chequing ···4567                | Nora Belliveau | Chequing | CAD  | \$72,960.00 | \$1,000   |
| Epargne a interet eleve ···4321 | Nora Belliveau | Savings  | CAD  | \$18,240.55 | —         |
| Across both                     |                |          |      | \$91,200.55 |           |

03 Credit check Report received

Full credit file · Bureau · CreditVision Risk Score · Sep 9, 2026

A 742 score in the bureau's very good band. Seven trades including a joint mortgage, three late payments in 24 months, nothing past due, no bankruptcies, proposals or collections on file.

Score CreditVision Risk Score · pulled Sep 9, 2026





## Score factors

the bureau • most influential first

- 1 Balance on revolving account
- 2 Presence of inquiry
- 3 Presence of recently opened account
- 4 Balance on open mortgage account

## Enquiries

3 on file • incl. this one

|              |                    |                |
|--------------|--------------------|----------------|
| Sep 9, 2026  | Inquirer not named | this screening |
| Mar 2, 2026  | Inquirer not named |                |
| Nov 18, 2025 | Inquirer not named |                |

## Public records

|                         |              |
|-------------------------|--------------|
| Bankruptcies, proposals | None on file |
| Collections             | None on file |
| Past due, any trade     | \$0          |

04



## Court & eviction checks

Clear

Eviction & tenancy orders • Québec tenancy cases (TAL) • searched Sep 9, 2026

Two searches under Nora's name and date of birth — Eviction & tenancy orders, Québec tenancy cases (TAL). Neither returned a filing, a decision or an eviction order.

## Registries searched

2 of 2 completed

| SEARCH                                                                                               | PROVIDER     | STATUS | RESULT, AS RETURNED                                        |
|------------------------------------------------------------------------------------------------------|--------------|--------|------------------------------------------------------------|
| Eviction & tenancy orders<br>Landlord-tenant board decisions and public court filings, Canada-wide   | via Openroom | Clear  | No filing, decision or eviction order naming the applicant |
| Québec tenancy cases (TAL)<br>The Tribunal administratif du logement (TAL), Québec's rental tribunal | via SOQUIJ   | Clear  | No Québec tenancy case naming the applicant                |

## Possible matches

None

| FILED                               | RECORD | NAME ON RECORD | ADDRESS ON RECORD | COPY |
|-------------------------------------|--------|----------------|-------------------|------|
| No records returned by the registry |        |                |                   |      |

searched Sep 9, 2026 • name + date of birth

Files detected

None

| FILE                                        | MATCHED ON | STATUS | COPY |
|---------------------------------------------|------------|--------|------|
| No file under this name on the day searched |            |        |      |

**Before reading a file.** Matches are made on the name (and date of birth where the registry has it); public records don't carry enough identity data to confirm the file is this applicant's. What a file holds can't be read here yet — it may be an eviction or another tenancy dispute. Carousel stores a copy of each matching file SOQUIJ returns content for when the check runs; a stored copy can't be opened here until Carousel makes its link openable.

05

 Penal search

Clear

Penal court records · searched Sep 9, 2026

One search under Nora's name and date of birth — Penal court records. It returned no penal decision.

Registries searched

1 of 1 completed

| SEARCH                                                           | PROVIDER   | STATUS | RESULT, AS RETURNED                    |
|------------------------------------------------------------------|------------|--------|----------------------------------------|
| Penal court records<br>Québec penal and statutory-offence courts | via SOQUIJ | Clear  | No penal decision naming the applicant |

Files detected

None

| FILE                                        | MATCHED ON | STATUS | COPY |
|---------------------------------------------|------------|--------|------|
| No file under this name on the day searched |            |        |      |

**Before reading a file.** Matches are made on the name (and date of birth where the registry has it); public records don't carry enough identity data to confirm the file is this applicant's. What a file holds can't be read here yet — it may be a minor statutory offence or something more serious. Carousel stores a copy of each matching file SOQUIJ returns content for when the check runs; a stored copy can't be opened here until Carousel makes its link openable.

06

## Self-declaration

Stated

Applicant answers · self-declared · not verified · Sep 9, 2026

What Nora stated in the applicant flow. Nothing here was checked; the income comparison is on page 1.

## Occupation

Employed full time

Declared income \$7,290 per month, before tax

Role Account executive

Employer Lightspeed Commerce · since Mar 15, 2021 · 5 years 5 months

Employer contact Lightspeed Commerce · +1 (514) 555-0188

Files  Proof of income · unavailable

## Living history

86 months · 0 of 1 landlord given

-  Jun 2019 – May 2021 · 1 y 11 m  
88 Av Modele, Laval QC H7N0A2 \$1,290 / mo rent  
Rented · landlord not provided
-  Jun 2021 – now · 5 y 3 m  
1450 Rue Exemple Apt 4B, Montreal QC H3K0A1 Owns no rent
-  Next  
1450 Rue Exemple · unit 4B \$2,150 / mo rent  
Applying for

## Household

1 adult

Applicant  Nora J Belliveau · 36 · adult  
(514) 555-0148, per bank · nora.b@example.comLifestyle ☐ Smoke or vape No ☐ Pets No ☐ Criminal record No

## Legal status

Status in Canada Canadian citizen

Files None required for a citizen · a permanent resident or visa holder would attach a proof of status

The files the applicant uploaded, as stored.

3 files · each as the applicant sent it, in the order of the checks.

01 Document front

Identity verification · Picture







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## NOTES

01 • Identity verification Results come from Carousel's checks and update automatically.

02 • Financial verification Bank data as returned through Flinks. Credit cards, lines of credit and loans come back through the same connection with a limit and an owed balance; they are not counted in the total. An account held by someone else, or by a business, shows that holder's name.

03 • Credit check Bureau data as returned through Carousel. Names and addresses are what lenders reported to the bureau when accounts were opened or updated. A second name is usually a former or hyphenated surname. Nothing here is verified by Carousel; the applicant's own statement is in the self-declaration. The bureau's own wording for what moved the score. It explains the number; it is not advice.

04 • Court & eviction checks Registry results as returned through Carousel. A match is a name similarity on a public record, not a finding about this applicant. Before reading a file. Matches are made on the name (and date of birth where the registry has it); public records don't carry enough identity data to confirm the file is this applicant's. What a file holds can't be read here yet — it may be an eviction or another tenancy dispute. Carousel stores a copy of each matching file SOQUIJ returns content for when the check runs; a stored copy can't be opened here until Carousel makes its link openable. Empty means nothing was found under this name on the day searched — once the registry reported completed and its report was read. A registry still running shows "In progress" in the status column, not a result.

05 • Penal search Registry results as returned through Carousel. Before reading a file. Matches are made on the name (and date of birth where the registry has it); public records don't carry enough identity data to confirm the file is this applicant's. What a file holds can't be read here yet — it may be a minor statutory offence or something more serious. Carousel stores a copy of each matching file SOQUIJ returns content for when the check runs; a stored copy can't be opened here until Carousel makes its link openable. Empty means nothing was found under this name on the day searched — once the registry reported completed and its report was read. A registry still running shows "In progress" in the status column, not a result.

06 • Self-declaration What the applicant stated, in full.

Nora J Belliveau • screening report • prepared Sep 12, 2026