Nora J Belliveau

nora.b@example.com · (514) 555-0148, per bank · 2240 Rue Exemple, 3 · $1,850 / month

Report ready

ID scan · Credit · Bank

All 4 checks came back clear for Nora.

4/4 clear

IDENTITY | BANK | CREDIT | DECLARED

CREDIT SCORE

742 of 900

✓ CHECKED · BUREAU

Very good · CreditVision Risk Score

RENT TO INCOME

27%

✓ CHECKED · BANK

$1,850 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			3 OF 3 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**
STATED BY THE APPLICANT			**NOT CHECKED**
Self-declaration	$7,290 / month declared · 2 occupants	Applicant	**Stated**

Provider data as returned through Carousel. What came back, not what it means.

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 · 4 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

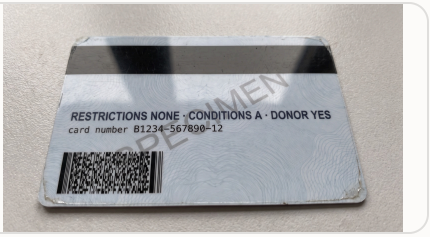
Verified

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

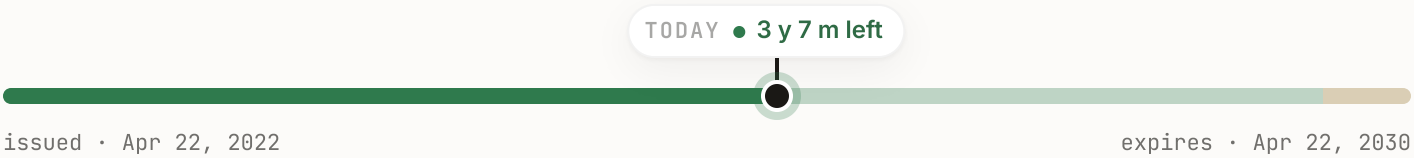
Type	Driver's License
Number	B1234-567890-12
Issued by	Québec · Canada
Issued	Apr 22, 2022
Expires	Apr 22, 2030 · valid

PERSON ON THE ID

Full name	Nora J Belliveau
Date of birth	Apr 22, 1990 · 36
Gender	Female
Address on document	1450 Rue Exemple Apt 4B, Montreal QC H3K0A1
Address declared	Same · matches

DOCUMENT VALIDITY

VALID · APR 22, 2022 → APR 22, 2030 · CHECKED SEP 12, 2026



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

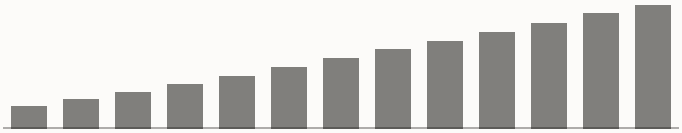


Money in Money out · no full month over · Jun 2026 part-month not counted · balance never negative

Balance at month end

3 months

$72,960 now — from $13,500 · never below zero



Ending balance each month · average daily balance $70,395 in Aug

Regular payments

monthly · from the transactions

Payroll in Lightspeed Commerce · bi-weekly		+$6,730
Mortgage seen in the transactions		$2,410
Auto loan seen in the transactions		$486
Rent applied for this unit · not yet paid		$1,850

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	○ NSF returns **None** ○ Overdraft fees **None** ● Overdraft protection **Yes**

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

742

of 900 · as reported



Poor	Fair	Good	**Very good**	Excellent
300–559	560–659	660–724	725–759	760–900

Debt

balances and payments as reported

OWED, ALL TRADES

$483,108

$444,137 of it the joint mortgage · $38,971 without it

MONTHLY PAYMENTS

Not reported

The bureau reported no payment amounts on these trades

REVOLVING USED

40%

$7,215 of $18,200 across three cards

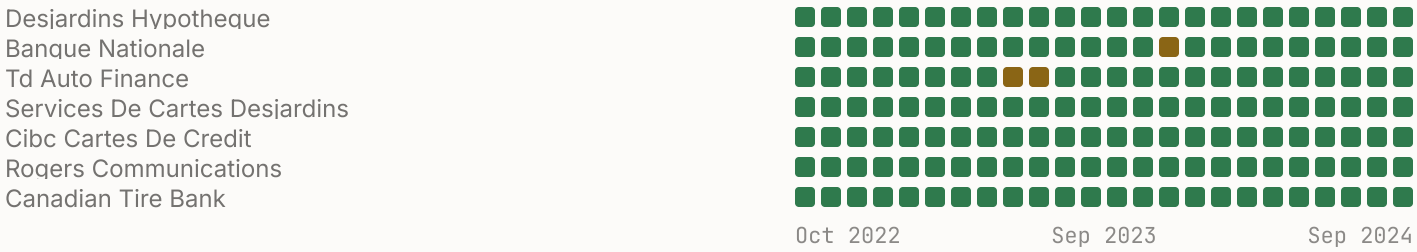
Accounts

7 trades · $0 past due · payments as the bureau reports them

ACCOUNT	TYPE	OPENED	HIGH / LIMIT	BALANCE	USED	MONTHLY	STATUS
Desjardins Hypotheque Joint	Mortgage	Jun 2021	$520,000	$444,137	85%	—	Paid as agreed
Banque Nationale	Installment	Mar 2023	$32,000	$19,680	62%	—	1 late · 24 mo
Cibc Cartes De Credit	Revolving	Sep 2016	$9,200	$2,140	23%	—	Paid as agreed
Services De Cartes Desjardins	Revolving	May 2019	$7,500	$5,075	68%	—	Paid as agreed
Canadian Tire Bank	Revolving	Feb 2014	$1,500	$0	0%	—	Paid as agreed
Rogers Communications	Open	Aug 2020	$310	$96	31%	—	Paid as agreed
Td Auto Finance	Installment	Oct 2022	$28,900	$11,980	41%	—	2 late · 24 mo
All trades				$483,108		—	

Payment history

24 months · 98% on time · 3 late



Paid as agreed · 30 days late · 60 days or more · Not reported

On file at the bureau

as lenders reported it

Names on file	Nora J Belliveau · also reported as Nora Belliveau-Roy
Date of birth	1990-04-22 · 36 · matches the ID
Phone	+1 (514) 555-0148
Current address	1450 Rue Exemple, Apt 4B, Montreal, QC, H3K0A1 · reported Nov 2025
Previous address	88 Av Modele, Laval, QC, H7N0A2 · reported Jun 2019

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 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 · 2 of 2 landlords given

Jun 2019 – May 2021 · 1 y 11 m

88 Av Modele, Laval QC H7N0A2 — $1,290 / mo rent

Rented · landlord Dana Exemple · dana.exemple@example.com · +1 (450) 555-0161

Jun 2021 – now · 5 y 3 m

1450 Rue Exemple Apt 4B, Montreal QC H3K0A1 — $1,475 / mo rent

Rented · landlord Gestion Exemple Inc. · location@exemple.example · +1 (514) 555-0147

Next

2240 Rue Exemple · unit 3 — $1,850 / mo rent

Applying for

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

APPENDIX

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




RESTRICTIONS NONE · CONDITIONS A · DONOR YES
card number B1234-567890-12
SPECIMEN



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 · Self-declaration What the applicant stated, in full.