



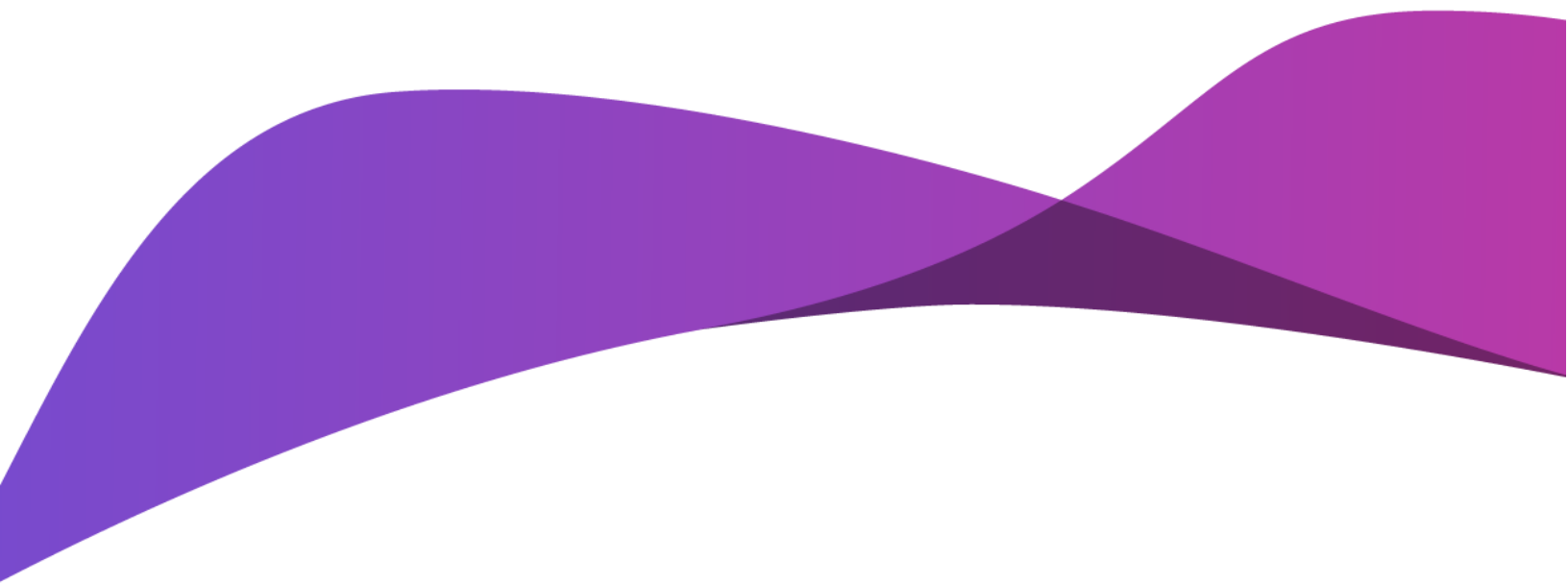
Canadian Mortgage Technology

# Filogix Expert Release Notes

Release Date: June 6<sup>th</sup>, 2026

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## Overview

The June 2026 Expert Broker release includes various enhancements and maintenance fixes including:

- Applicant risk categories
- Risk level report enhancements
- New PEP declaration form
- Quebec Service Contract update
- Nova Scotia Form 2 update

Special Note: Everyone using Filogix Expert MUST clear your browser cache after the release. Instructions for clearing your browser cache are available from the Expert sign-on page and by accessing the provider's support sites using the links below:

Internet Explorer:

<https://support.microsoft.com/en-ca/help/260897/how-to-delete-the-contents-of-the-temporary-internet-files-folder>

Firefox :

<https://support.mozilla.org/en-US/kb/how-clear-firefox-cache>

Chrome :

[https://support.google.com/chrome/answer/2392709?hl=en&ref\\_topic=7438008&co=GENIE.Platform%3DDesktop&oco=1](https://support.google.com/chrome/answer/2392709?hl=en&ref_topic=7438008&co=GENIE.Platform%3DDesktop&oco=1)

This release introduces enhancements to risk classification, reporting, and regulatory compliance, helping support evolving AML and provincial requirements.

## Risk Level Report Enhancements

### Risk Category

A new **Risk Category** dropdown has been added to the FINTRAC Risk Level section allowing users to assign a category for each applicant on the deal where applicable.

The screenshot shows the 'Risk Level Report' form. It includes sections for 'Applicant 1', 'Applicant 2', and 'Address'. The 'Risk Level' section for each applicant has radio buttons for 'Low Risk', 'Medium Risk', and 'High Risk'. Below that are radio buttons for 'PEP: Yes/No' and 'Sanctions: Yes/No'. A 'Risk Category' dropdown menu is highlighted with a yellow box, showing a list of categories including 'Not Applicable', 'Cannabis dealers', 'Casinos', 'Charities', 'Dealers in precious metals and stones', 'Express Trusts', 'Luxury/exotic car dealers', 'Money services businesses (excl. Pmt providers & VC dealers)', 'Non-bank financial entities (incl. securities and life ins.)', 'Payment service providers', 'Real estate developer/broker/rep', 'Used car dealers', 'Virtual currency dealers', 'Weapons dealers', and 'White Label ATM dealers'.

The **Risk Level Report** now includes a **Risk Categories** table, which tracks the number of applicants in each category based on the selected filters.

RISK LEVEL REPORT  
 Printed Date: Jun 02, 2026  
 Report Start Date: Jun 02, 2025    Report End Date: Jun 02, 2026  
 Firm: All    Application Status(es): All  
 Risk Level: High, Medium

**FINTRAC RISK LEVEL:**

	High Risk	Medium Risk	Low Risk	Unranked
#	78	497	N/A	N/A

**RISK CATEGORIES:**

Cannabis dealers	Casinos	Charities	Dealers in precious metals and stones	Express Trusts	Luxury/exotic car dealers	Money services businesses (excl. Pmt service providers and VC)	Non-bank financial entities (incl. securities and life ins.)
0	0	0	1	0	0	0	0
Payment service providers	Real estate developer/broker/rep	Used car dealers	Virtual currency dealers	Weapons dealers	White Label ATM dealers	Wildlife and exotic animal dealers	
0	1	0	0	0	0	0	

In addition, a **Risk Category** column has been added to all risk level tables, providing greater visibility into how applicants are classified.

**HIGH RISK APPLICANTS:**

Application Id	Application Name	Agent	Referral Source	Application Type	Application Date	Total Loan Amount	Risk Category
160170	Coapp_Two	Ana Berescu		Approval	Aug 25, 2025	\$20,000.00	Used car dealers

## Additional Risk Level Tracking

Low and Unranked options have been added to the **Risk Level** filters on the risk level report page, providing greater flexibility when reviewing risk classifications. To maintain optimal report performance, detailed results can be generated for only one group of risk levels at a time:

- High and/or Medium, or
- Low and/or Unranked

**Risk Level Report**

Level: Agent  Application Status: In Progress Ready to Submit Submitted Declined Format: PDF

Risk Level:  High  Medium

OR

Low  Unranked

Date type: Closing Date Date From: \_\_/\_\_/\_\_ Date To: \_\_/\_\_/\_\_

Run Report
Set Default Settings
Reset To Default
Cancel

Two new tables, **Low Risk Applicants** and **Unranked Applicants**, have been added to the report to enhance visibility into these classifications. Appearing below the existing Medium Risk Applicants section, they display detailed information for applicants classified as low risk or with no assigned risk level.

### MEDIUM RISK APPLICANTS :

Application Id	Applicant Name	Agent	Referral Source	Application Type	Create Date	Total Loan Amount	Risk Category
						<N/A>	

### LOW RISK APPLICANTS :

Application Id	Applicant Name	Agent	Referral Source	Application Type	Create Date	Total Loan Amount	Risk Category
QA-14470	Small, Oliver	Ng, Margaret		Approval	Nov 03, 2025	70,000.00	

### UNRANKED APPLICANTS :

Application Id	Applicant Name	Agent	Referral Source	Application Type	Create Date	Total Loan Amount	Risk Category
ORIA-576	Harry, William	Broker, Test		Approval	Jan 08, 2026	0.00	

# PEP Declaration

Users can now flag applicants as Politically Exposed Persons (PEPs) or Sanctioned within the FINTRAC Risk Level section. This enhancement supports the identification of higher-risk individuals and helps facilitate due diligence and record-keeping.

**FINTRAC Risk Level**

Applicant 1

Low Risk:  Medium Risk:  High Risk:  Risk Category: Dealers in precious metals and stones

PEP:  Yes  No Sanctions:  Yes  No

Additionally, a new **Risk and Due Diligence** section has been added to the **Forms** screen. This section includes Politically Exposed Person Declaration forms for each applicant on a deal. For applicants requiring a PEP declaration, the relevant information can be entered on the Edit screen which will populate the corresponding form.

**Application Information** | **Forms**

Select All Clear All English Print Documents Cancel

Deal	Consent Form	Select	Print
Risk and Due Diligence	Politically Exposed Person Declaration - Ben Button	Select <input type="checkbox"/>	Print Edit
	Politically Exposed Person Declaration - Brenda Button	Select <input type="checkbox"/>	Print Edit
First Mortgage	Mortgage Application	Select <input type="checkbox"/>	Print <small>Prior to lender submission, the Print button and checkmark are disabled.</small>
	Mortgage Summary	Select <input type="checkbox"/>	Print <small>Prior to lender submission, the Print button and checkmark are disabled.</small>

Transaction # EXBA-922

## Politically Exposed Persons Declaration Form

Effective October 11, 2024, the Anti-Money Laundering (AML) and Anti-Terrorist Financing (ATF) legislation will apply to all Mortgage Brokers and Brokerages. As a result, this legislation requires that Mortgage Brokers and Brokerages obtain the following information in connection with clients who are politically exposed.

**Evaluation Summary**

Declaration Date: 06/02/2026 Evaluation Method: Broker's due diligence

Broker: Margaret UAT Brokerage: EXBA

Borrower: Alan Abrahams

**Politically Exposed Person Information**

Has the Borrower, their family members or close associates ever been a Foreign Politically Exposed Person or a Domestic Politically Exposed Person or a Head of an International Organization?  YES  NO

Politically exposed person: \_\_\_\_\_



# Nova Scotia Mortgage Brokerage Recommendation and Assessment Form Update

The “Explanation for Our Recommendation” field on the edit screen for the Nova Scotia Recommendation and Assessment form has been expanded from approximately 400 characters to 1500 characters. This enhancement allows for more detailed and thorough rationale, supporting clearer, more transparent, and comprehensive documentation aligned with regulatory expectations.

**Form 2 - Mortgage Brokerage Recommendation and Assessment**  
*Mortgage Regulation Act, General Disclosure Regulations*

Details of the Most Suitable Mortgage

Please provide the following details regarding the most suitable mortgage for your client:

1. Determination of rate, if variable

2. Prepayment privilege details

3. Prepayment charges

4. Other fees

5. Describe material risks of recommended mortgage

6. Explanation for our recommendation: *(Clearly explain the rationale for selecting the recommended lender and mortgage product type. The explanation must be placed on the borrower's personal and financial circumstances, and take into account factors such as lender practices, product availability, turnaround time, service levels, complexity, exceptions, and existing relationships.)*

### **About Filogix**

Filogix has served as the hub of the Canadian mortgage industry for almost two decades, offering secure, reliable connectivity to brokers and lenders. We provide trusted mortgage lending products, that enable the effective management of the sales process from origination through underwriting. As the mortgage landscape continues to change, Filogix is prioritizing advances to support the industry into the future. We're investing in a more open infrastructure and building connectivity to create a complete mortgage marketplace, helping mortgage professionals do business with more choice, speed and reliability than ever before. Learn more at [filogix.com](https://www.filogix.com)

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