




2026 Industry Symposium

April 9, 2026

Innovation | Integrity | Trust

© Land Title and Survey Authority of British Columbia





We are privileged to live and work on the traditional and ancestral territories of Indigenous Peoples and Nations throughout British Columbia.

We acknowledge and respect elders past, present and future.

3rd Annual LTSA Symposium

This year's themes:

- Digital trust
- Connected workflows
- Real-world momentum

Interactive Discussion Questions


- When you look 5–10 years ahead, what does digital trust look like in your organization when it's fully embedded into everyday workflows?
- What does it look like across multiple organizations in the shared ecosystem?



Rob Simmons, Chair of the Board of Directors



LTSA's vision:
A real property market that is
trusted and transparent



**BC's land title system:
A global leader in
accessibility and security**

APRIL 9, 2026

**Rob Cutler,
Vice President & Chief Product Officer**





LTSA is taking a leadership role to protect BC's real property market for **future generations.**

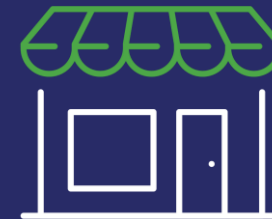
OUR AIM FOR THE REAL ESTATE TRANSACTION:

- **Modernize identity verification**
- **Improve digital connectivity**
- **Shift to structured, shareable data**

**A seamless, efficient
transaction**



Secure technology has already transformed industries.





**When was the last time you
went into the bank?**



**Previously we
interacted with
banks by going
in person.**

Now most of our interactions are online.





Our interaction with financial services has **shifted completely.**

**Digital ID verification has
enabled this revolution.**





Customer expectations have
now **shifted.**

**We expect seamless, intuitive,
digital experiences.**





Real estate transactions still straddle **online and offline**, creating opportunity for error or fraud.



We can only reach a unified digital transaction by **working together.**





A photograph of a wooden fence in a field, with trees in the background. The image is slightly faded and has a soft, ethereal quality. The fence is made of light-colored wood and runs across the middle of the frame. The field is green and appears to be a pasture. The trees in the background are dense and green.

**LTSA's verified transaction is
one piece of a bigger picture.**

LTSA

CBA

BCFSA

GOV'T

DIACC

SNPBC

CIFA

ABCLS

BCREA

CMBA

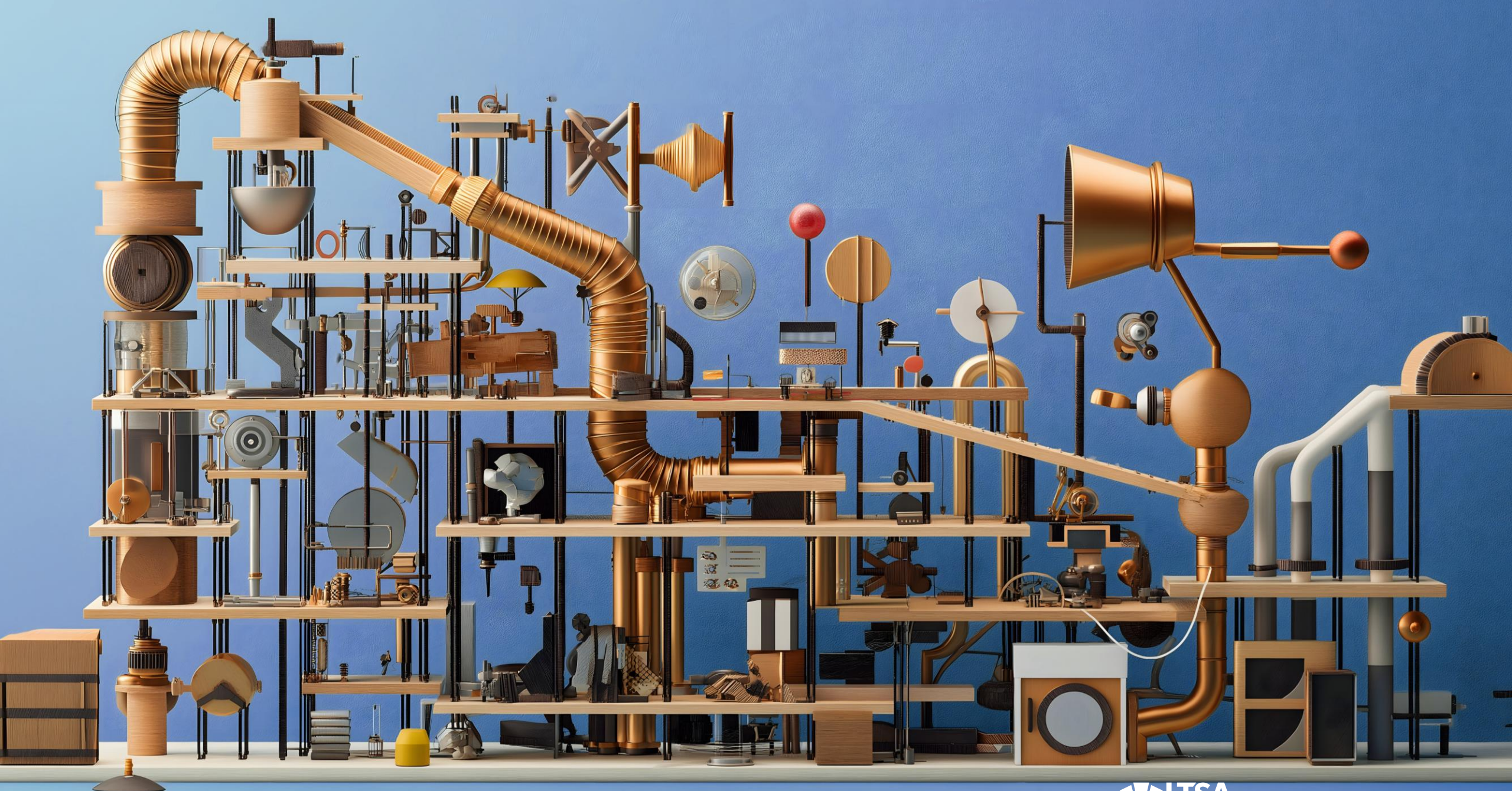
LSBC

+





**Our business is built
on trust.**



**In today's digital age, the
paradigm of trust is shifting.**





We need to forge a **new kind of trust**, built on digital authentication and authorized access to information.

**Access to
Information**

**Security of
Information**

- **Connected, coordinated** information sharing
- A **secure**, digital transaction
- **Adoption** of digital identification
- **Common** data standards



For Professionals

Digital credentials issued by regulators verified by LTSA to confirm legitimacy of professionals participating in real estate transactions.



For Industry Stakeholders

A standardized approach to data within the real property sector to improve interoperability, data quality, and decision-making.



For Property Owners

An account administered by LTSA to securely connect a verified person to their property ownership, mitigating the risk of fraud.

**BC
PROPERTY
CONNECT**

 **LTSA**





Together we have an opportunity to strengthen the real estate transaction to ensure **future resilience.**

What does the future look like?



**What is your contribution
to the future?**





Thank you



Fraud Risks and Prevention & Canada's Fund Transfer Systems

LTSA Symposium

April 9, 2026

Raymond G Leclair

Vice President, Public Affairs



Presentation Overview

- Introduction
- Fraud
 - Types
 - Prevention
- Fund transfers
- Questions/Discussion

Lawyers' Professional Indemnity Company (**LAWPRO**) equivalent to your Lawyers Indemnity Fund (LIF)

- Primary E&O program for **33,000** Ontario lawyers in private practice
- Run-off for almost **84,000** other LSO licensees
- Excess insurance for 1,700 firms/4,000 lawyers
- TitlePLUS title insurance supports real estate bar
- PracticePRO helps with claims prevention
- Owned by Law Society of Ontario but independent board/management
- Financial Services Regulatory Authority (FSRA) regulated insurance company



Fraud

Wire funds diversion fraud

Greatest concern presently with many funds lost to fraudsters by lawyers and clients

ID fraud

Individuals & corporations are victims of ID theft
New Ontario Business Registry

Foreclosure fraud

Fraudster offers loan in exchange for title but keeps any payments and sells property

Reverse mortgage fraud

Fraudster collects full proceeds for investments but then absconds

Private mortgage fraud

There is presently a surge of private mortgage fraud

Power of attorney fraud

Remain a problem in fraud scenarios
Fraudulently created or improper use of legitimate ones

Other frauds

“Bad” cheque fraud, Value fraud; internal fraud; straw-buyer; phishing/smishing/vishing and others continue to be seen

[AvoidAClaim.com](https://www.avoidclaim.com) – Search/Subscribe

lawsocietyontario.azureedge.net/media/iso/media/lawyers/practice-supports-resources/red-flags-worksheet-en.pdf



Law Society of Ontario Barreau de l'Ontario

Red Flags of Fraud, Money Laundering, Terrorist Financing, and Other Illegal Activity

Updated: January 2022

About this Worksheet

Lawyers and paralegals must not facilitate fraud or any other illegal activity when rendering legal services.

This duty

- begins at the outset of the professional relationship and continues throughout the retainer
- includes not doing, or omitting to do, anything that a lawyer or paralegal knew or ought to know would assist in, encourage, or facilitate dishonesty, fraud, crime, or illegal conduct by a client or any other person, and
- requires an ongoing assessment of potential risk of fraud, money laundering, terrorist financing, and other illegal activities.

Use this Worksheet to

- Learn more about red flags generally
- Identify red flags in a client matter, or
- Document your due diligence in identifying red flags, and then either resolving them or declining or withdrawing from representation when necessary.

This Worksheet is adapted from the Financial Action Task Force's Chapter 5: Red Flag Indicators in FATF Report Money Laundering and

Remember...

- The presence or absence of a red flag is not definitive. Other circumstances may signal that a particular client or transaction poses risk.
- Use this tool to support the exercise of your professional judgment.
- This Worksheet applies to all practice areas.
- Risk advisories are available with practice area specific information for
 - Real Estate Transactions
 - Shell Corporations
 - Private Lending
 - Trusts
 - Litigation

Fraudsters typically target these properties

- Mortgage-free properties
 - but an existing mortgage or lien can just as easily be discharged fraudulently
- Vacant properties – vulnerable if not monitored or attended to
- Rental properties & Short-term rentals – tenant poses as owner
- Properties owned by seniors – may be easily confused or tricked
- Properties owned by newcomers to Canada – may not be aware of Canadian systems

Who to contact in case of fraud

- If you have been a victim of real estate fraud, act quickly and follow these steps:
- report what happened to your local police
- contact your financial institution & any other companies where you have accounts
- get advice from your lawyer or adviser
- report the matter to your title insurer
- contact the **Land Registry Office** where the affected property is registered
 - View a list of Ontario [land registry offices](#)
- contact Canada's 2 main credit bureaus and ask them to put a fraud alert on your credit report:
 - [TransUnion](#) & [Equifax](#)
- Contact the [Canadian Anti-Fraud Centre](#) (a national anti-fraud call centre)

Best protection against title fraud

- Registering a lien or mortgage on title is of little value
- Title insurance provides the best protection
 - One-time purchase - good for as long as you own the property
 - typically when buying property
 - Existing owner coverage is available
 - Protection against fraud and neighbour's encroachments
 - Automatically covers heirs upon death of title owner
 - Defends title (hiring a lawyer) or sues to protect title
- 4 title insurers compete in Canada
 - TitlePLUS (owned by LAWPRO) is the only all Canadian title insurer
 - FCT (First American); Stewart Title; Chicago Title (FNF); Travelers
- BC Land Title and Survey Authority's Activity Advisory Service

Other fraud schemes

that can affect you and your staff

Bad cheque frauds / Refund Scheme

- Email from new client
- Matter involves payment of some type
- You receive “bad” cheque
- Deposit it in your trust account
- Disburse (wire) funds
- Left with trust account shortfall

- **Cheque in + wire out = CAUTION**

Article - How to ensure you have secure funds

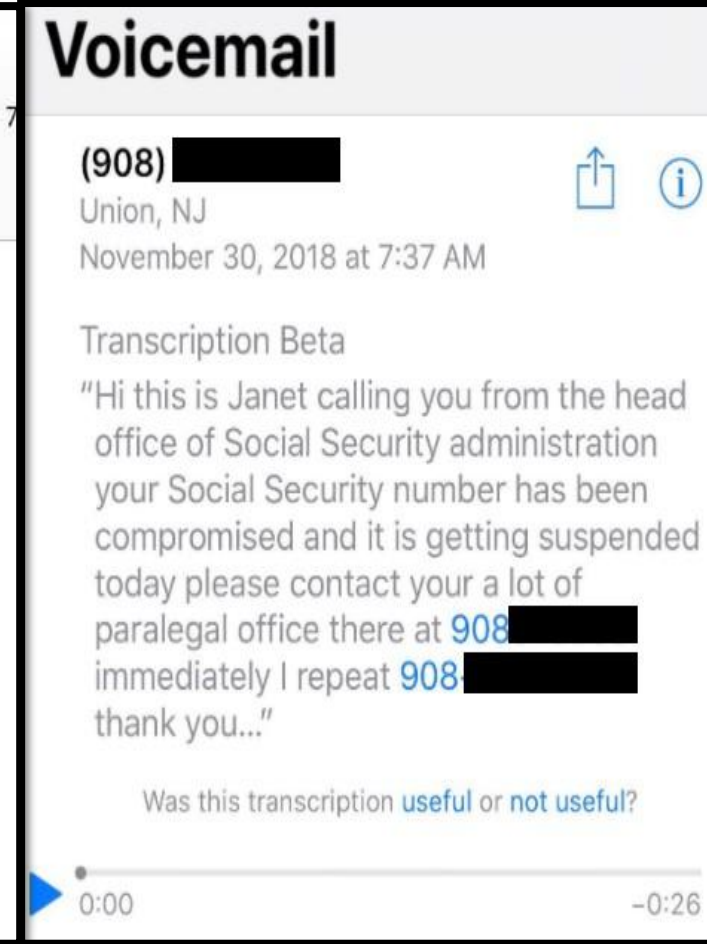
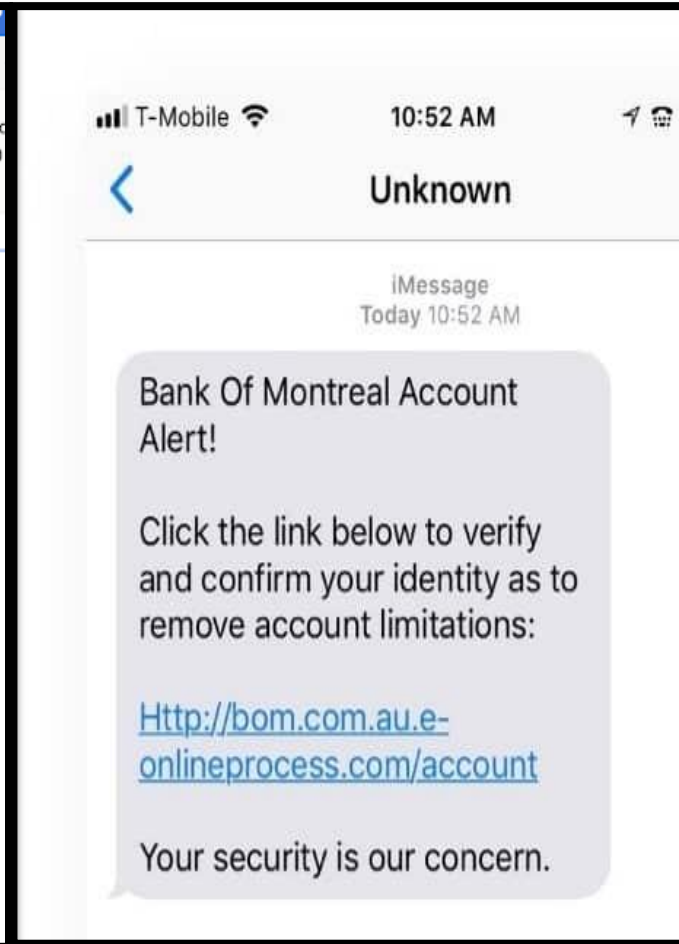
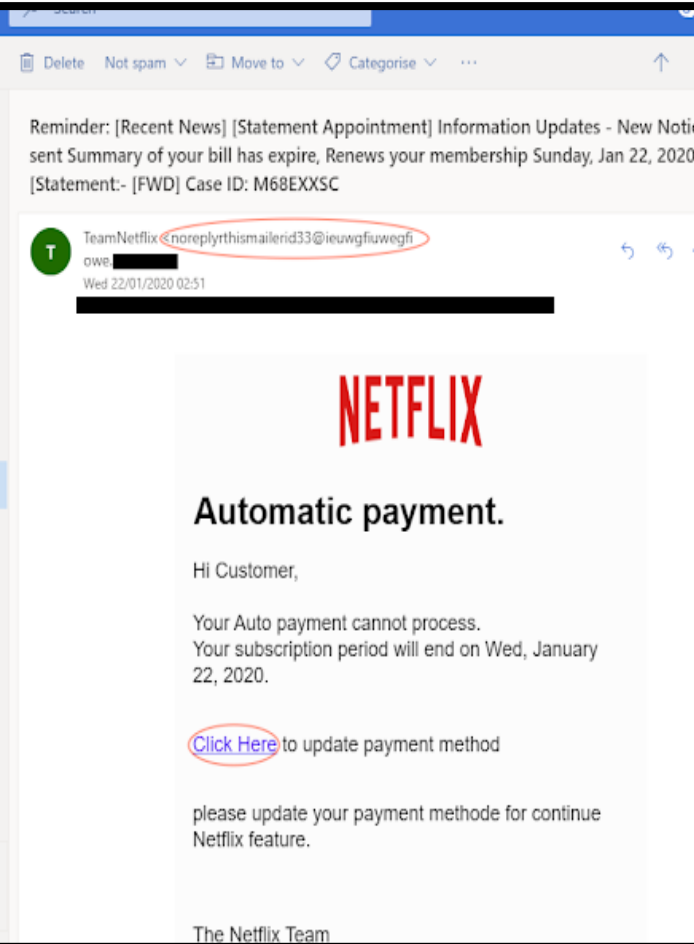
<https://avoidclaim.com/>

LIF's - [Bad Cheque Scam List of Names](#)



Phishing/Smishing/Vishing/Quishing

Understand the dangers & how to identify them



PHISHING

SMISHING

VISHING

QUISHING

Funds Redirection Scam

- Lawyer or client will receive email (from hacked email account)
 - with wire directions or redirection
 - hacked account may be lawyer's; client's; 3rd party in email thread
 - fraudsters monitoring email exchange for payment request
- **Need to verify independently the banking details every time!**
- Lawyer, staff & clients need to be forewarned & attentive to diversion
- Very real looking & convincing scenarios:
 - Law firm request for client to send funds
 - Mortgage discharge statement modified as to wire instructions



Action: - "Call before you click!"
- Call to verify bank details before sending funds
- Advise clients to call to verify

Examples of funds redirected

- \$3.8M – sole practitioner; regular client with in-house counsel regularly requests funds to a different account;
- Purchaser sends about \$200k in funds for their purchase based on email with direction on their lawyer's letterhead;
- Lawyer who regularly transacted with a lender, requested and received by email a discharge statement and requested his staff arrange for the payment – wired payment;

<https://www.lif.ca/about-us/news/notices-to-lawyers/million-dollar-funds-transfer-fraud-twist-fraudulent-verification/>

Social Engineering Toolkit



Policy Requirements Chart: This chart states the policy requirements and provides sample corresponding example language. ([Word](#) and [PDF](#))

Example Retainer Language: For your convenience, this sample wording can be used or adapted to your needs. ([Word](#) and [PDF](#))

Exemple de langage de mandat de représentation en justice ([Word](#) and [PDF](#))

Wiring Funds Checklist: Use [this checklist](#) for every transaction that involves wiring funds from your trust account

Frequently Asked Questions: See the [commonly asked questions](#) about the social engineering policy requirements.

FOR FILES THAT ARE ALREADY OPEN:

We highly encourage you to send your client a revised retainer letter or an addendum to the current retainer agreement you have in place. At the minimum, we suggest you send the following reminder: "Funds transfer fraud is on the rise. Please note, we will never email you with a request to change or update any banking or transfer information. If you receive a request like that by email, please phone us immediately using a previously known number. In addition, if we receive any banking or transfer information from you, we will confirm this by independent means. If you have questions or concerns, please contact us."

Lawyer's insurance coverage – social engineering

- Ontario
- \$1M coverage reduced to \$250k unless:
 - Exchange banking account details ASAP, in writing
 - Advise all to contact if any change in the account information, in writing
 - Advise of need to contact to verify any changes
 - Maintain updated contact information for the client
- British Columbia
- limit of \$500,000 per claim, lawyer, and firm annually
- 30% deductible unless secondary verification done
- 15% deductible if verification done
- Compliance with Law Society's client identification and verification rules

Gift card scam

Gift Certificate

From: Duncan C Card <patner.office777@gmail.com>

Sent: Monday, July 27, 2020 12:38 PM

To: Yo

Subject: To _____

Available? Cell phone number?

From _____

Important Person

Partner Amount _____

Toronto

Your law firm

Authority figure or trusted individual scam

From: "Kathleen A. Waters" <kathleen.waters@lawpro.ca>
To: iveri.boudville@lawpro.ca
Date: 09/09/16 01:25 PM
Subject: Request for September 9, 2016

Hello Iveri,

Hope your day is going well? I will need you to disburse few payments for me today. Kindly let me know how soon you could complete my request.

Thanks,
Kathleen A. Waters

Good Password Practices

- Ø Regularly change passwords on key accounts
- Ø Change compromised passwords immediately
- Ø Use passphrases of twelve characters or more with mixed types of characters
- Ø Use different passwords for different accounts
- Ø Use a password manager
 - Ø PCMagazine - Best Password Managers (each year)
- Ø Use biometric scanners

- Ø Use Two-step authentication / 2FA



Prevent fraud

Call before you click!

Always independently verify wire instructions by calling to confirm them before transferring funds

Train your lawyers and staff

Make sure all staff are aware of risks and always call to double check any wire-transfer instructions received by email

Warn your clients

Alert your clients of the dangers and advise them to verbally confirm with your firm any bank account details received by email

Fraud prevention is a team sport!

Identification Theft

Tips When Verifying ID Documentation IN-PERSON:

- Do NOT simply copy & file!
- Does the picture match the client sitting in front of you?
- Pictures on various ID documents the same?
- Is the person in the picture smiling?
- Apparent age in picture vs date of ID document
- Ontario driver's license number
 - starts with 1st letter of last name
 - Ends with person's date of birth
 - Women's month date – 0 replaced by a 5; 1 by a 6;
- Signature in ID document match your client's signature?
- Laminated ID no longer valid



Search validity of Ontario driver's license for free: www.dlc.rus.mto.gov.on.ca

<https://www.lif.ca/about-us/news/notices-to-lawyers/protect-yourself-against-real-estate-identity-frauds/>

Corporate records fraud

- Form of identity theft but of the corporation
- Fraudster files change of Directors and Officers and/or Registered Office
- Shows up with “made up” minute book
- Attempts to refinance or sell property
- Be aware, look for:
 - Last filing on Corporate Profile Report
 - Get listing of filings for the corporation
- Article: <http://avoidclaim.com/2017/recognizing-the-red-flags-of-real-estate-scams-involving-corporate-identity-theft/>
- October 19, 2021 – New Ontario Business Registry
<https://news.ontario.ca/en/release/1000749/province-launches-new-modern-ontario-business-registry>



OBR – Ontario Business Registry

- Ontario Business Registry launched on October 19, 2021
 - now provides a company key
- Government-authorized service providers:
 - [ecore by Dye & Durham Corporation](#)
 - [ESC Corporate Services Ltd.](#)
 - [OBR Partner Portal \(lawyers, accountants, etc.\) - Application](#)
- 8 (1) - The Minister shall enter into a record the information from every return and notice received under this Act. 1995, c. 3, s. 4. (*Corporations Information Act, R.S.O. 1990, CHAPTER C.39*)
- 21 - The Minister may accept the information contained in any return or notice filed under this Act without making any inquiry as to its completeness or accuracy. R.S.O. 1990, c. C.39, s. 21; 1994, c. 17, s. 42.
- Issue of reliability of Form 1 information (directors/officers/registered office)
- Reliance on Corporate Profile Report – see *Am-Stat Corporation v. Ontario*, 2018 ONCA 877 – “We agree with the motion judge’s conclusion that reliance by third parties on the information accepted by the Ministry is not contemplated by the Act.”

Good Funds



Safe Funds Transfer: Is It Really Money?

- Payments Canada Systems
- Revocable or irrevocable?
- Confirmation – PCRN
- Protocol for banks/lawyers

WHY DO YOU CARE?

- Hold being placed on trust funds?
- No insurance deposit will not be reversed?
- No transparency in fund transfers?
- Trust funds raise fiduciary obligations
- Time is of the essence
- Not just a real estate law issue





PAYMENTS CANADA SYSTEMS



ACSS (AUTOMATED CLEARING SETTLEMENT SYSTEM)

- retail bank payment system
- given a credit instantly **pending** processing and settlement
- **revocable**
- batch transfers multiple times a day, Monday to Friday

* Canadian dollar only.

Paper-based

Cheques

Paper remittances*

Government items (including government cheques, redeemed bonds, treasury bills, and coupons)*

Electronic

Direct deposits

Electronic data interchange*

Electronic remittances*

Imaged paper items

Point of service debits and credits*

Online debits and credits

Pre-authorized debits

Shared ABM Networks*

99%



LYNX HIGH-VALUE PAYMENT SYSTEM (FORMERLY LVTS)

- **irrevocable**
- ISO 20022 compliant
 - international data-rich protocol to increase the amount of data that is transferred with a payment
- creates a payment confirmation code
- how to confirm?

1%

+



RTR REAL-TIME RAIL PAYMENT SYSTEM

- said to be irrevocable
- 24/7/365 - \$100,000 limit
- delivery in 60 seconds
- ISO 20022 compliant
- indication will have a payment confirmation code
- transparency?

Coming

+



ON-US

- Not a Payments Canada [system](#)
- Funds transfer from same financial institution, different branches
- Protocol certain financial institutions have sign on
- Funds treated as if transfer via Lynx system
- Problem – no information to confirm method of transfer



HOW TO CONFIRM HOW FUNDS WHERE TRANSFERRED?

Unique identifier

It's a unique, 16 alpha-numeric character code for each wire transfer processed through the Lynx system

Confirmation of irrevocable funds

The presence of a PCRN assures the recipient that the funds are final and have irrevocably transferred through the secure Lynx system

Format

It begins with the letters "LVTS" followed by 16 numbers/letters (e.g., LVTSXXXXXXXXXXXX)

WHAT IS THE PCRN?

WHERE TO FIND THE PCRN?

Each financial institution has their own portal

<https://www.practicepro.ca/2025/12/bank-wires-how-to-find-the-pcrn-and-ensure-you-have-irrevocable-funds/>



Protocol for banks/lawyers



PAYMENTS CANADA BY-LAW

- By-law 9 requires banks to provide the PCRN when requested by a recipient:
 - [“Payment confirmation reference number](#)
39 A receiving participant must provide a payee with the payment confirmation reference number if the receiving participant has the number and it is requested by the payee.”
- **Action:** Recommending that lawyers contact their banks to indicate that they want to have the PCRN but instead of calling for each deposit
 - Request that the banks gives the PCRN automatically in the online information with the deposit and on the monthly statements

PROTOCOLS

For Banks

- Contact your bank and request that they provide you with the PCRN
- Request they automatically provide the PCRN for all Lynx deposits to your trust account
- Banks will resist but if we collectively demand they follow their obligations we can improve the transparency and trust in our banking system

For Lawyers

- Send your receipt of funds transfer that includes the PCRN to the other side
- Help the lawyer receiving the funds know that the money was transferred using the Lynx system
- Creates transparency and further trust

- How do you ensure you have good funds <https://www.practicepro.ca/2024/03/how-to-ensure-you-have-secure-funds/>
- You transferred funds to the wrong account – what now? - <https://www.practicepro.ca/2022/06/you-transferred-funds-to-the-wrong-account-what-now/>
- Verify the withdrawals from your accounts - <https://www.practicepro.ca/2025/03/verify-the-withdrawals-from-your-accounts/>
- Don't get duped: 20 red flags of bad cheque fraud you should recognize - <https://www.practicepro.ca/2015/02/dont-get-duped-20-red-flags-of-bad-cheque-fraud-you-should-recognize/>
- LSO Client identification and verification flowchart - https://lawsocietyontario-dwd0dscmayfwh7bj.a01.azurefd.net/media/lso/media/lawyers/practice-supports-resources/client-identification-and-verification-flowchart_en2024-aoda-compliant.pdf
- BC Client Identification, Verification and Source of Money - [Client ID & Verification and Anti-money laundering Risk Management](#)

RESOURCES

Thank You & Questions!

Raymond G. Leclair
Vice-president, Public Affairs

LAWPRO, Toronto, Ontario

Connect with me:



www.Lawpro.ca



www.PracticePro.ca



www.AvoidAClaim.com

✉ ray.leclair@lawpro.ca

 [LAWPRO](https://www.linkedin.com/company/lawpro)

 [@lawpro.ca](https://www.instagram.com/lawpro.ca)

 [@LAWPRO](https://twitter.com/LAWPRO)

 [LAWPRO Insurance](https://www.youtube.com/LAWPRO)



Break

Interactive Discussion Questions

- Many leaders in the room are responsible for managing risk. How should you be thinking about the risk of not modernizing digital trust alongside the risk of change?
- What has to happen for digital trust to move from “interesting” to “business as usual,” and how close do you think your organization is to this future state?

Strengthening Trust with Connected Services

LTSA SYMPOSIUM 2026

APRIL 9, 2026



What Connected Services Look Like

VISION: By 2030, every major life event or business need in B.C. – like finding housing, starting a business or enrolling kids in school – will be built upon these principles

Reduce Barriers

Information is collected once and reused where appropriate, cutting down on effort and wait time.

Accessibility & Access

Services are designed to work in rural & remote areas and for varied access needs, not solely online.

Secure & Resilient

Services continue to work during system disruptions. Personal information stays protected and safe.



No Wrong Door

People won't have to figure out which office or website to go to. Any entry point will get you where you need to be.

Personalized & Proactive

People who want to can be matched with services they qualify for, improving awareness of services designed to help people.

Trusted & Private

People have control over the data they share with each service and can see where it has been accessed.

The Current State

Disconnected data leads to disconnected services

- Multiple doors, logins, systems, and processes
- Repeated verification and data entry
- Inconsistent safeguards and experiences
- Burden is on the individual to navigate
- Cost is not sustainable



What “Connected” Changes

Multiple logins → **One secure, trusted login: BCSC**

Re-entering information → **Share once, with transparency**

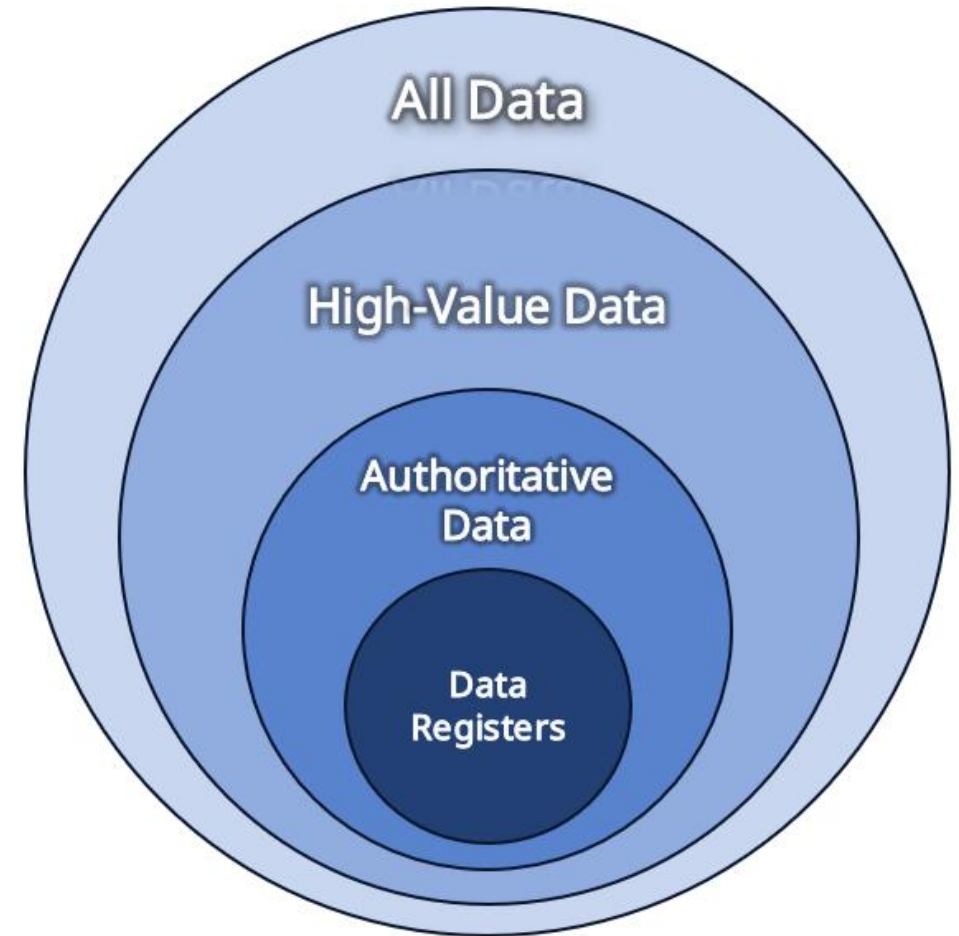
Fragmented case context → **Services work together**

Bespoke systems → **Shared standards & platforms**



What is Authoritative Data?

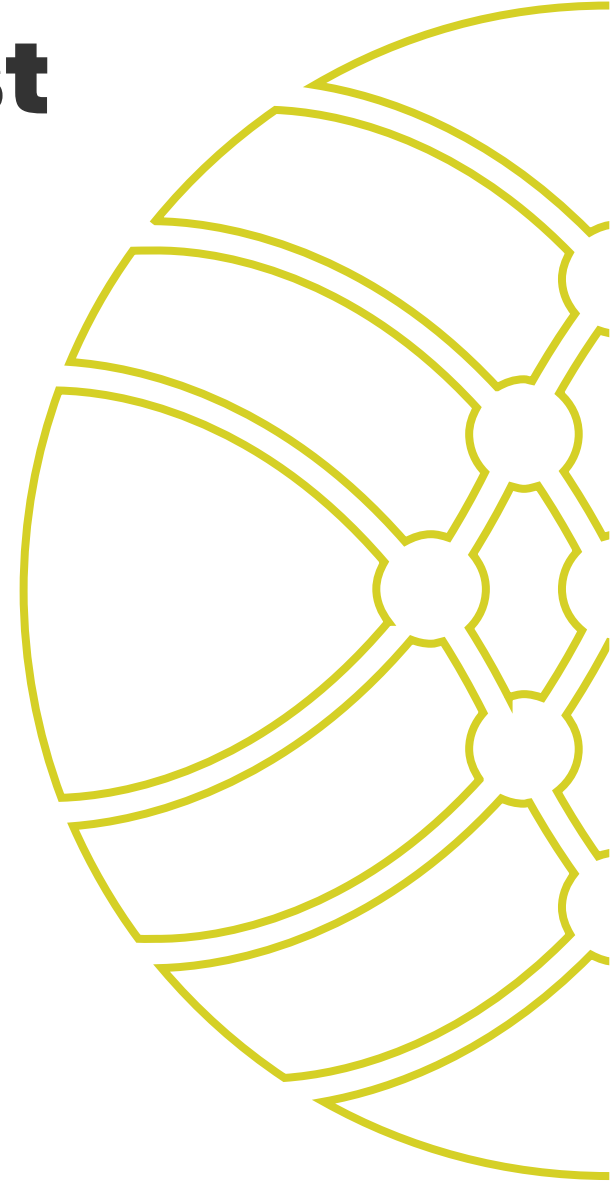
- Accurate
- Trusted and reliable
- Managed at the source
- Comes from the system of record
- Maintained with governance and accountability



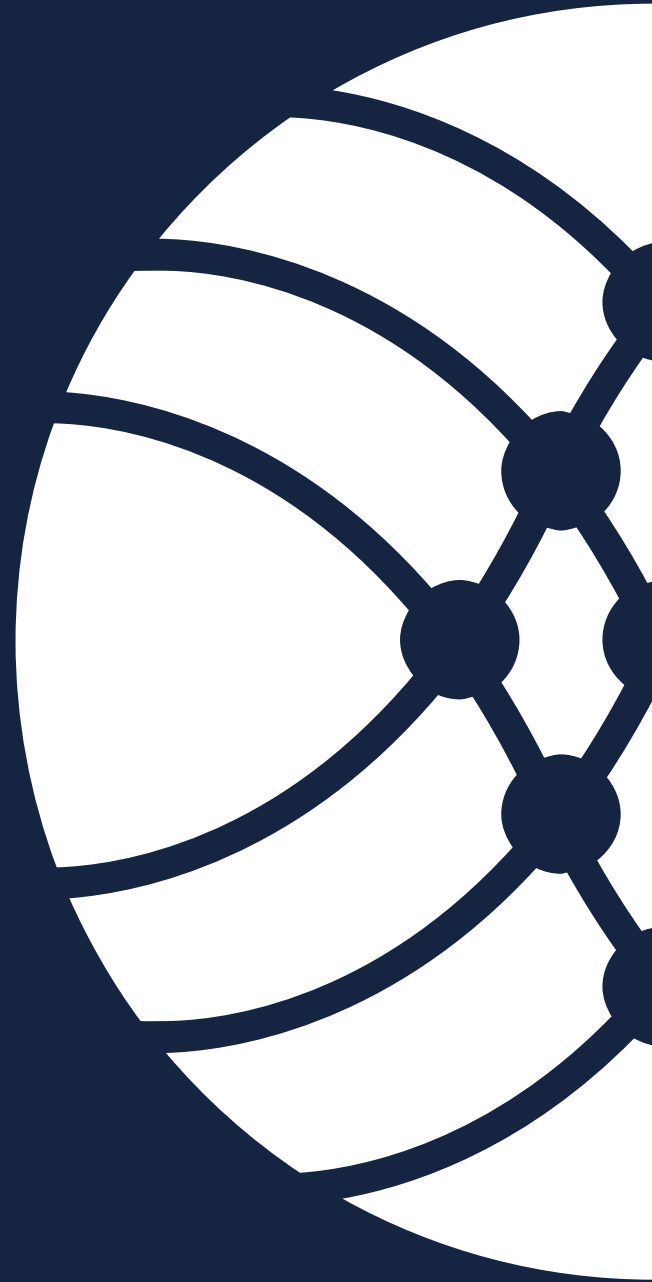
Authoritative Data Supports Trust

Connected services rely on a strong foundation of trust

- Authoritative Data Registries (ADRs) allow trusted information to be **sharable**.
- Data can be shared between ministries securely to reduce duplication and **streamline services** and **support major life events**.
- We're making it possible for people to use this trusted data outside of government using **digital credentials**.



Building on a Trusted Foundation



Digital Trust in Practice

A Foundational Capability for Connected Services

Today, people can use the BC Services Card app to access services online.

In **August 2026**, the BC Services Card app will support **digital credentials**, empowering people with a digital representation of their own **authoritative data so they can access connected services and more.**

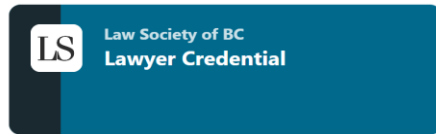


Simplifying Interactions



Person credential

- ✓ Name
- ✓ DOB
- ✓ Address
- ✓ Photo



Lawyer Credential

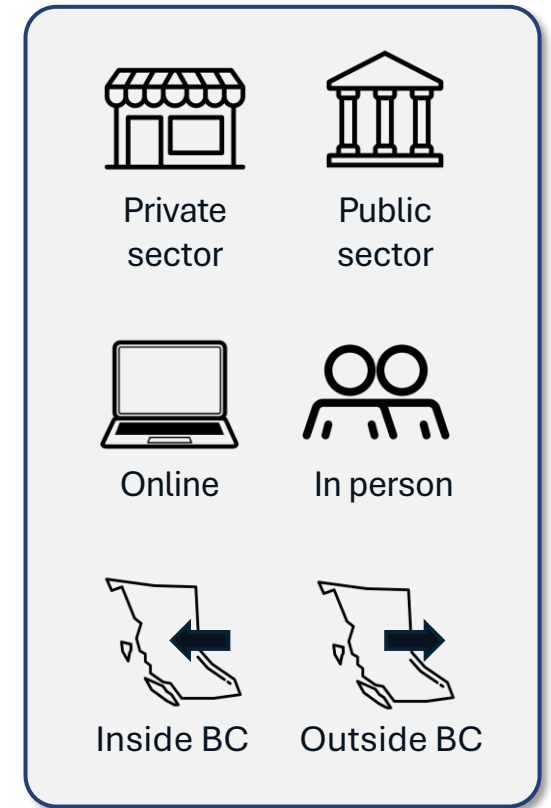
Allows lawyers in British Columbia to sign documents in the LTSA Portal.



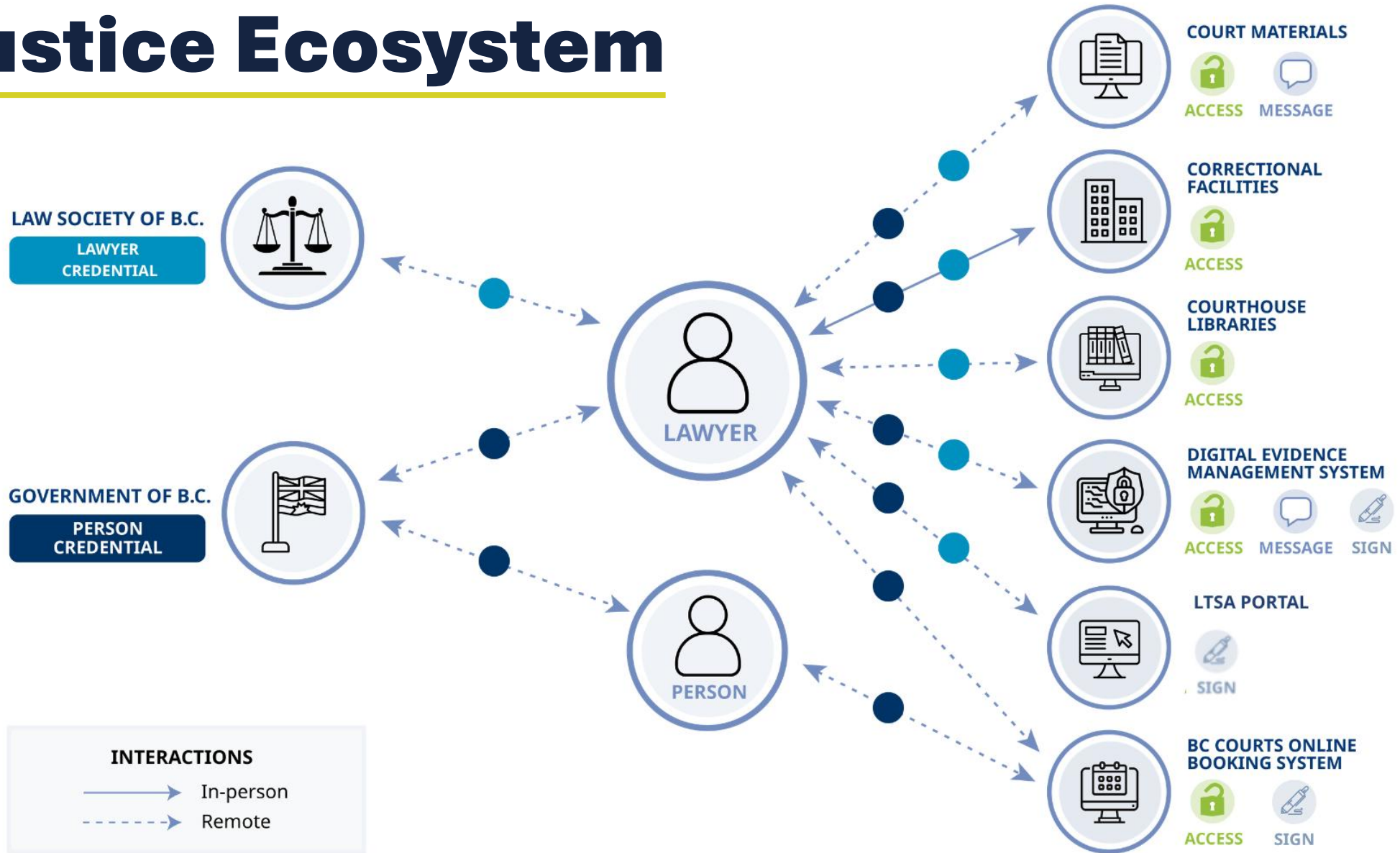
Property Owner Credential

Allows people to prove property ownership to third-parties like municipalities.

**Trusted digital credentials
can only be issued using authoritative data.**



Justice Ecosystem



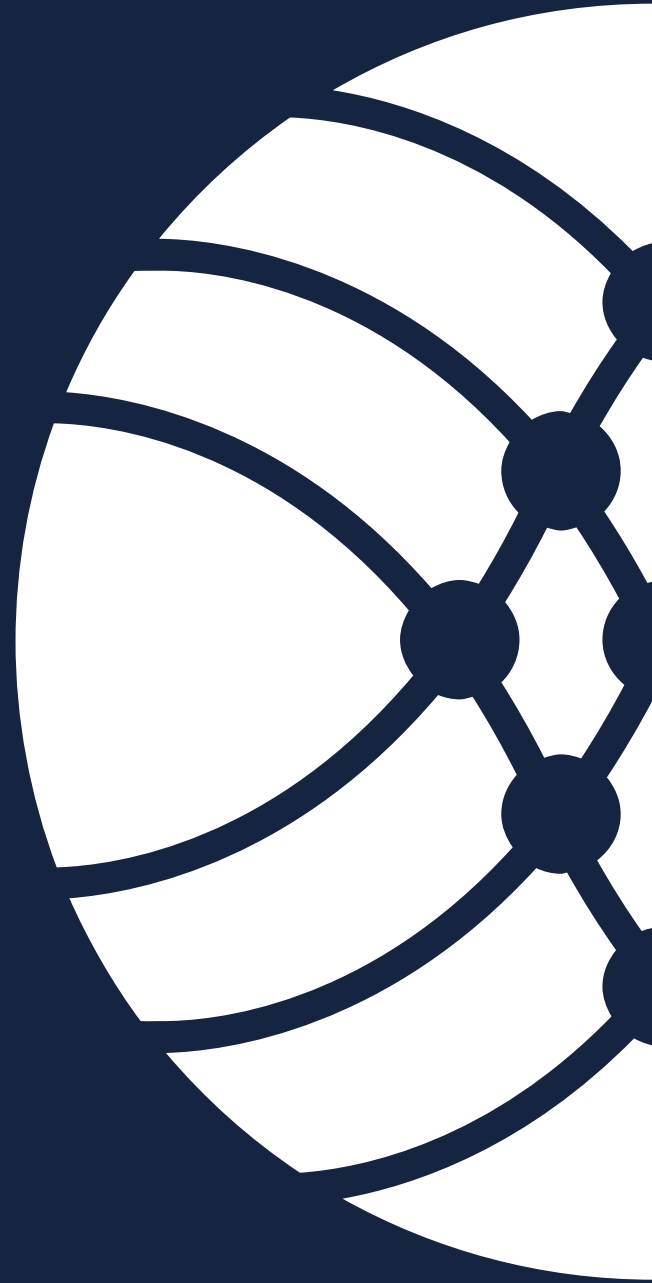
Strengthening Trust at Scale

Authoritative data enables seamless connected services.

- Every interaction is grounded in accurate, verified information, **strengthening security and preventing fraud.**
- Services can connect consistently across program areas securely.
- It creates the foundation for innovations like **digital credentials.**



Questions



Lunch



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Interactive Discussion Questions

- When we talk about “digital trust at scale,” what does that mean to you beyond technology—what needs to shift culturally, operationally, or institutionally?
- At the end of the day, trust is deeply human. What gives you optimism that we can scale digital trust without losing sight of people?

Strengthening public trust: A core and constant responsibility

Moderator: **Carlos MacDonald**, Director of Land Titles, LTSA
John Mayr, Executive Director, Society of Notaries Public of British Columbia
Lesley Sick, CEO & Registrar, Association of BC Land Surveyors
Saskia Tolsma, Vice President, Strategic Policy, BC Financial Services Authority



FROM SILOS TO STRATEGY

How Leading Organizations Unlock Value
by Mapping Their Data

Shauna Begley | LTSA Annual Symposium

What's Going On?



What's Going On?



Friction

Manual re-work, slow processes, decisions that take longer than they should.



Duplication

Multiple versions of the same truth. The golden record remains elusive.



Distrust

Numbers that don't match. AI tools that can't deliver on broken inputs.

Three Symptoms. One Issue.

A Lack of Shared Meaning.

How Did We Get Here?

What We Did

- ✓ Gave everyone access to data
- ✓ Self-service tools for every role
- ✓ Enabled individuals to shape & define data
- ✓ Prioritized flexibility at the edge

What We Assumed

- ✗ Data cleaning was happening consistently
- ✗ Definitions were shared across teams
- ✗ Everyone meant the same thing
- ✗ Meaning would take care of itself

The Data Driven Organization.





01

Strategy



02

Ontology



03

Governance

Three Building Blocks.



01

Strategy

Decide what actually matters. Not everything needs to be defined or governed. Focus creates momentum.



02

Ontology

A shared dictionary — what things are, what they mean, and how they connect. The foundation everything else depends on.



03

Governance

Who owns definitions, who can change them, and how to resolve disagreement. Prevents drift back into inconsistency.



01

Strategy



02

Ontology



03

Governance

The Current Reality.



Lessons To Be Learned.

Healthcare. Banking. Supply Chain.

Different sectors. Different contexts. The same pattern.



LESSON 1: HEALTHCARE



LESSON 1: HEALTHCARE

Shared Meaning Before Shared Infrastructure.



The attempt: Interface engines to connect systems, translating formats without agreeing on meaning. It didn't work.

The insight: Before connecting anything, define what a "patient" and "clinical event" actually mean.

The standard: FHIR gave systems a shared language. Not a replacement, but a common structure to communicate across.

The cost of not doing it: Data fragmentation contributes to billions in duplicate testing and reconciliation annually.



LESSON 2: BANKING



LESSON 2: BANKING

Shared Structure Created an Ecosystem.



Before standards: Fintechs were screen-scraping bank websites, which led to a false sense of integration with no shared meaning.

UK Open Banking (2018): A common API standard. Not a common system, but a common structure for how data is described and shared.

The result: 7M+ active users and hundreds of fintech apps built on a shared foundation within five years.

Canada's path: Consumer-Directed Finance is pushing the same alignment. It's slower, but in the same direction for the same reason.



LESSON 3: SUPPLY CHAIN



LESSON 3: SUPPLY CHAIN

Format Isn't Enough. Meaning Is.



The trap: EDI standardized format since the 1970s (but not meaning). A "shipment" still meant different things at each end.

The bullwhip effect: Small misalignments in meaning ripple and amplify into massive inefficiencies across the whole chain.

GS1 & Walmart: RFID mandates forced everyone to agree on what a product was, how it was identified, and how movement was recorded.

COVID stress test: Organizations with shared data standards recovered supply chain disruptions measurably faster.

Different Sectors. Same Pattern.



Healthcare

Aligned on

**Patient +
Clinical Event**



Banking

Aligned on

**Account +
Transaction**



Supply Chain

Aligned on

**Product +
Movement**

You can't scale data sharing without shared meaning.

How Can We Relate?

The ingredients are all here

- Parcels, Folios, Properties
- Transactions, Sales
- Ownership, Title
- Valuation



Friction



Duplication



Distrust

**A Lack of
Shared
Meaning.**

Looking Ahead.



Digital trust at scale: From pilots to everyday practice

Moderator: **Sonia Hobbs**, Director of Business Solutions, LandSure

Joni Brennan, President, Digital ID & Authentication Council of Canada (DIACC)

Kim Culica, Senior Director of Verified Product, Interac



Break

Interactive Discussion Question

- Which edge scenarios most challenge your assumptions about digital trust?
- If there's one mindset shift you hope leaders in this room leave with today, what would it be?



Angela Patsch Product Team Manager, Verified Transaction



Verified Professional Pilot Project

Law Society
of British Columbia



Ministry of
Citizens' Services



- Credential-based e-signing now available in Web Filing
- 20 lawyers are currently in the pilot
- Key step towards modernizing e-signing and phasing out Juricert

Let's see it in action...



Using member credentials

Innovation | Integrity | Trust

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To access the video please visit:

<https://vimeo.com/1137769399/8e071e8967?fl=ip&fe=ec>



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Verified Professional Pilot

As of April 2026, **85** land title submissions have been e-signed using the Lawyer Credential



Overall findings

- Credential **more efficient** compared to existing process: 86% agree
- **Comfort** using credentials to e-sign: 100% agree
- **Overall satisfaction**: 90% were satisfied
- Some expressed concerns about learning curve with a new process

Verified Professional Product and Go-to-Market Activities



Legal Professional Adoption

Starting Summer 2026



Other Juricert Users

Transitioned by April 2028



Real Estate Professionals

New Use Case Roadmap ongoing

Activities

Capability in production
Rollout to Legal Professionals

Rollout to Authorized Subscribers and Land Surveyors

Rollout to Additional Professionals

Goals

- Provide end-to-end credential e-signing experience for legal professionals

- Continue to optimize product to support additional users and to drive adoption across Juricert users. Juricert deprecation by April 2028

- Advance new verification use cases through proactive collaboration with BCFSa and key regulators

BC Property Connect: A New Digital Service for Property Owners



BC Property Connect is a new service that allows property owners to create a secure, digital connection between themselves and their property. Creating an account will help you stay up-to-date, act quickly, and make more informed decisions that support your property needs.





Minimal Viable Product (MVP) now available to pilot users

Focus on creating a **digital connection** and **property alerts**

Let's see it in action...



**BC
PROPERTY
CONNECT**



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To access the video please visit:

<https://vimeo.com/1182709914/40a659e15c?fl=ip&fe=ec>



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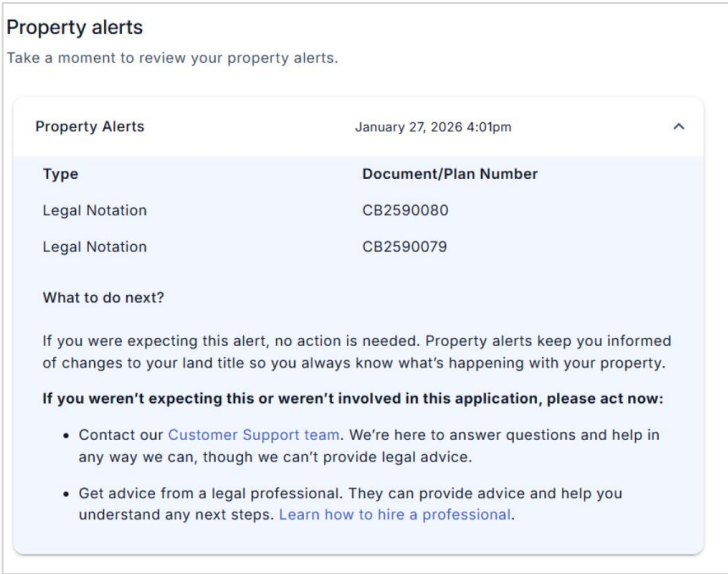
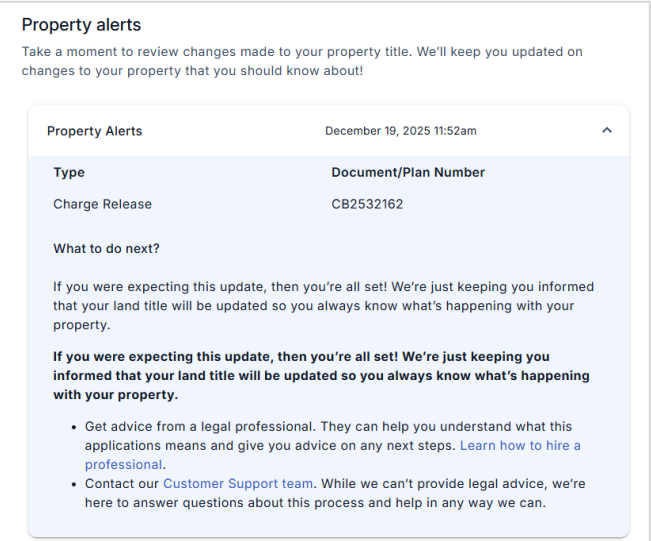
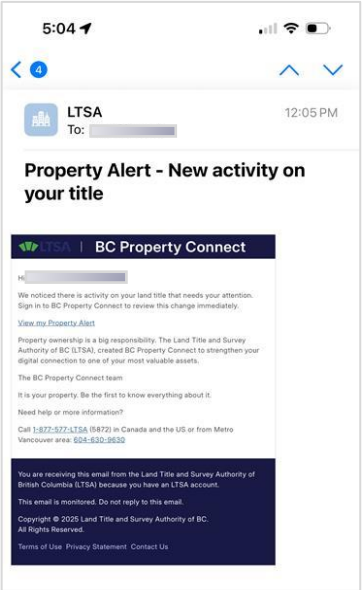
Property Alerts



Pilot User 1 was notified when mortgage was released from title



Pilot User 2 was notified of permits issued against their title as they are starting renovation work



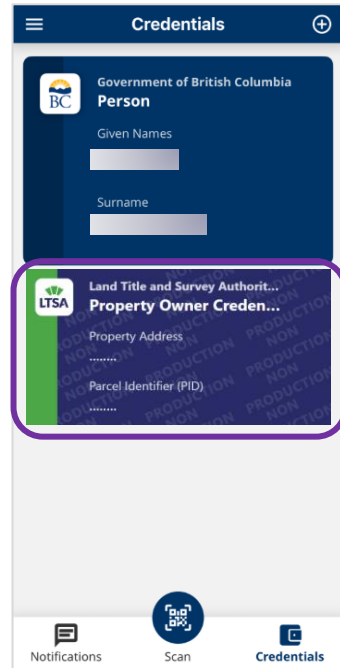
Property Owner credential pilot - coming soon



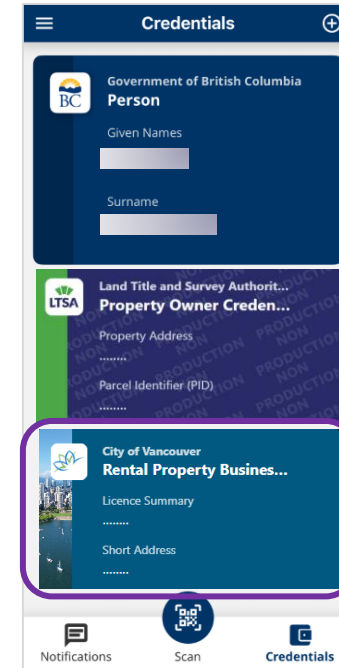
Supporting **proof of home ownership** during short term rental **business licence application**



Pilot user downloads
**Property Owner
credential**



Apply for business
licence using new
Property Owner
credential



Product and Go-to-Market Activities



Early Adopter Pilot

Started December 2025



City of Vancouver Pilot

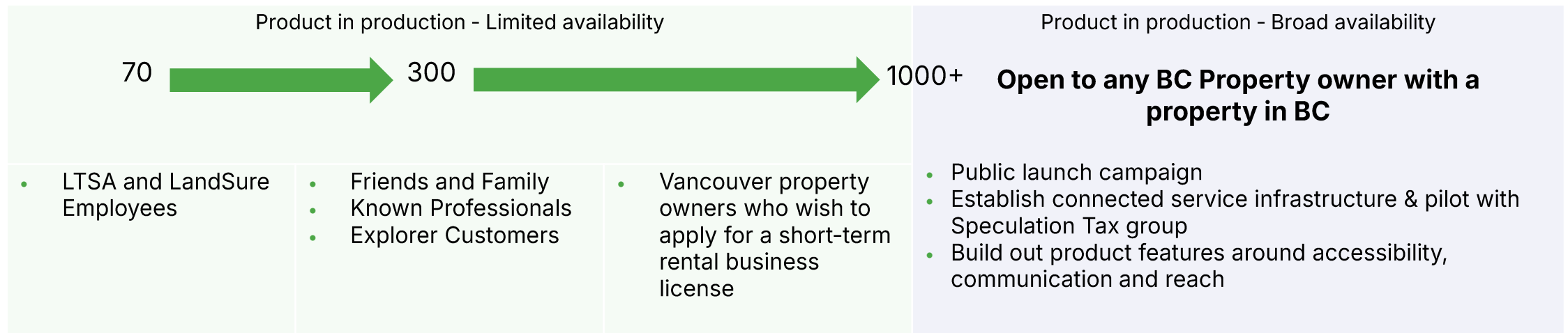
Target Spring 2026



Drive adoption

Target Summer 2026 onwards

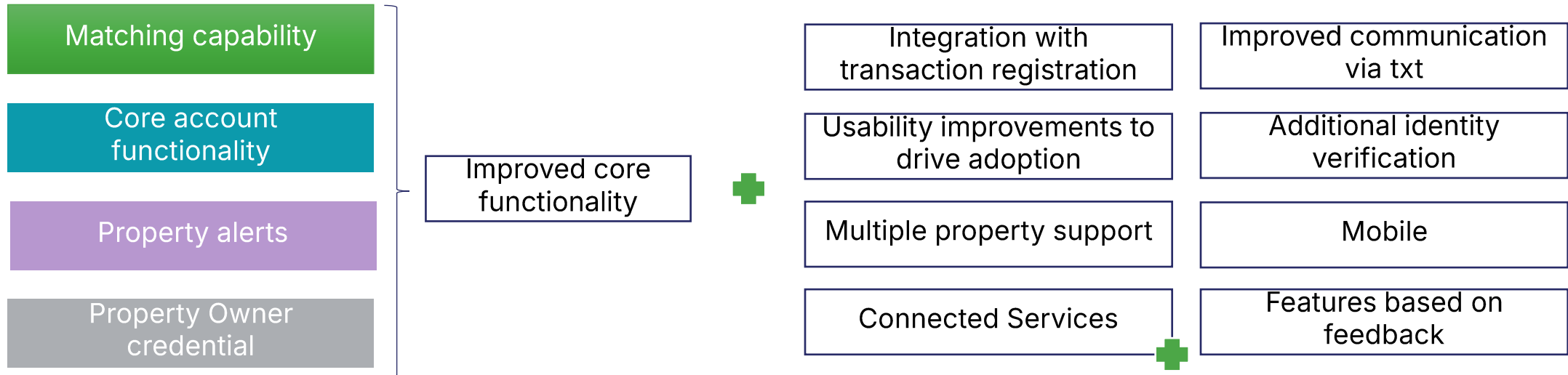
Activities



BC Property Connect Roadmap

Summer 2026

Future roadmap



Be among the first to try **BC Property Connect** hands-on and share your feedback directly with our team.

bcpropertyconnect.ca





An Eye to the Future (Interactive Discussion)

Questions

- When you look 5–10 years ahead, what does digital trust look like in your organization when it's fully embedded into everyday workflows? What does it look like across multiple organizations in the shared ecosystem?
- As risk leaders, how do you reframe thinking to include the cost of not modernizing and how is it balanced against risks of change?
- What needs to happen for digital trust to move from 'interesting' to 'business as usual,' and how close do you think your organization is to this future state?
- When we talk about digital trust embedded in day-to-day activity, what does it need beyond technology—what has to shift culturally, operationally, or institutionally?
- Trust is deeply human. What gives you optimism that we can scale digital trust without losing sight of people?
- Which edge scenarios most challenge your assumptions about digital trust?
- If there's one mindset shift you hope leaders in this room leave with today, what would it be?



Closing Remarks

Al-Karim Kara, President and CEO, LTSA