

*A DIACC workshop report prepared for members,
policymakers, and Canada's digital trust ecosystem*

V A N C O U V E R 2 0 2 6

From Registries to Reality.

Connecting Digital Trust Across Land, Energy,
and Finance

Workshop Report Brief

A synthesis of DIACC's Vancouver Digital Trust Executive Workshop.

SERIES

DIACC Workshop Report

EVENT

“From Registries to Reality” Member Industry Workshop, held in conjunction with DIACC’s Member Executive Plenary

LOCATION

Vancouver, British Columbia

DATES

March 31-April 1, 2026

CONVENED BY

DIACC (Digital ID and Authentication Council of Canada)

METHOD

Synthesis of three executive roundtables held under the Chatham House Rule and drawn from de-identified table report-outs, alongside named scene-setting and keynote presentations

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TERRITORIAL ACKNOWLEDGEMENT

DIACC opened the workshop by acknowledging the xʷməθkʷə́yəm (Musqueam), Skwxwú7mesh (Squamish), and sə́ilwə́təl (Tsleil-Waututh) peoples, on whose traditional territories the gathering took place.

EDITORIAL NOTE

Roundtable discussions were held under the Chatham House Rule. Material from named presentations is identified as such, and other findings are de-identified to the role or sector level. Figures come from the published sources listed and were checked against them. Where no published source exists, participants self-report the figure. AI tools supported drafting and copy-editing. DIACC made source-checking and editorial decisions.

Acknowledgements

DIACC thanks the following sponsors for their generous support of this workshop.

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01

Executive Summary

Executive Summary

What the room concluded, in brief.

The workshop set out to connect digital trust across three sectors that rarely share a table: land, energy, and finance. Participants reached a clear conclusion. **The three sectors are distinct, but they run on the same trust layer.** A verified identity layer, verifiable credentials (VCs), and interoperable registries, governed by a single standard, serve all three in different ways.

Each sector arrived with a specific version of the same problem. Land can confirm who holds title to a property but not that the person presenting themselves is that titleholder. Energy runs on fragmented, low-integrity supply-chain data, while buyers demand provenance. Finance re-verifies the same customer repeatedly and still loses ground to fraud, increasingly to applicants misrepresenting their own finances rather than stealing someone else's identity. In each case, the missing piece is the same: binding a verified person or actor to an authoritative record, and proving only what a transaction needs.

Adoption follows economic value, not technology readiness. The proof points were concrete and sector-specific. British Columbia's land authority is closing the identity gap beneath a property base assessed at more than \$2.75 trillion. The province's mine-permit and sustainability credentials are in production and are informing the UN/CEFACT critical raw materials traceability project that British Columbia co-leads. And a multilateral disbursement platform presented at the event reported flows of roughly \$20 billion a year across some 80 countries.

One capability sits beneath the rest. A credential holds only the assurance of the process that bound it to a person, which makes identity proofing, biometric binding, and authentication at presentation a condition of everything the trust layer is meant to carry.

The infrastructure exists. Connecting it across sectors is the work, and where Canada moves first, it can set the standards others follow.

— WORKSHOP SYNTHESIS, APRIL 2026

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02

Key Findings at a Glance

Key Findings at a Glance

For the skim-first reader.

FINDINGS THAT DEFINE THE PACIFIC PICTURE

1. One trust layer, three sectors.

Identity, credentials, and registries solve a common business problem across the land, energy, and finance sectors.

2. Mind the identity gap.

Sectors verify attributes without verifying the person or actor behind them.

3. Prove what's needed, nothing more.

Selective disclosure is the shared design default.

4. Interoperate, don't centralize.

Connect authoritative registries. No single platform wins.

5. Value drives adoption.

A mandate moves professionals. Value-added services move the public.

6. Canada is helping write the rules.

British Columbia is implementing the UN Transparency Protocol for mine credentials and co-leads the UN/CEFACT critical raw materials project.

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Introduction

Introduction

Why digital trust, and why now?

DIACC (the Digital ID and Authentication Council of Canada) convened a two-day event in Vancouver on March 31 and April 1, 2026. Day 1, the Member Executive Plenary examined how to drive trust, adoption, and impact across Canada's digital economy. Day 2, the Member Industry Workshop titled "From Registries to Reality," focused on connecting digital trust across land, energy, and finance. DIACC members, regional leaders, and government counterparts took part.

The premise was that Canada already holds the building blocks of digital trust: land and title registries, verifiable credentials, and verification systems. They remain siloed. The workshop explored how to connect them into real transactions across three of the country's highest-value sectors.

Three executive roundtables were held under the Chatham House Rule, covering property and finance, energy and traceability, and identity and inclusion, alongside named keynotes on public-sector transformation, fraud and post-quantum readiness, supply chain and critical-minerals credentials, and land registries.

The strategic stakes reach past efficiency to Canadian competitiveness, sovereign and trusted supply chains, and the role of the Pan-Canadian Trust Framework (PCTF) as a shared industry standard.

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A Shared Business Problem

A Shared Business Problem

One trust gap, felt three ways.

Before the sectors diverge, they share a problem. Across land, energy, and finance, systems confirm attributes without confirming the person or actor behind them. This is the identity gap, where fraud enters.

Roundtable participants named three conditions that worsen the gap.

Organizations do not trust third-party verification, so they re-verify the same information, maintain different assurance thresholds, and operate in separate swimlanes.

They over-collect, moving sensitive data via email and USB drives when a transaction only needs a yes-or-no answer.

Verification remains largely manual, relying on paper copies and visual inspection rather than cryptographic proof.

The result is duplicated work, a higher cost of trust, and exposure that concentrates where physical documents meet digital systems.

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Three Sectors, One Trust Layer

Three Sectors, One Trust Layer

What each sector needs, and what digital trust delivers.

Land: property, titles, and the identity gap

BC Assessment's 2026 roll placed the total assessed value of BC real estate at more than \$2.75 trillion, down about 2.5 percent from 2025, across 2,233,648 properties, about one percent more than the year before. The title system is trusted but fragmented, not designed end-to-end, and rising digital expectations expose the seams where fraud occurs. A real estate transaction involves many siloed processes, each with its own checks on identity, ownership, mortgage status, and professional credentials.

\$2.75T

Total assessed value of British Columbia real estate on the 2026 roll, down about 2.5 percent from 2025 across 2,233,648 properties, about one percent more than last year.

BC ASSESSMENT, 2026 ASSESSMENT ROLL

The Land Title and Survey Authority of British Columbia (LTSA) is closing the gap directly. Its Verified Transactions work links verified owners to land, verifies the professionals involved, and secures the transaction end-to-end. Separately, its BC Property Connect service ties verified individuals to titles through the BC Services Card and issues property ownership credentials that expedite permit applications and enable fraud alerts.

The structural constraint is straightforward. A land registry establishes who holds title. It does not establish that the person presenting themselves is that titleholder. A trusted identity layer is what resolves that.

Bridging that gap is as much an operational problem as an architectural one. Identity proofing at onboarding, biometric verification against the presented document, liveness detection, and holder authentication at the point of transaction are what connect a titleholder in the registry to the person requesting a transfer. The same mechanisms carry into mortgage origination, notarial processes, and electronic signature.

Transferable lesson

Pair an authoritative registry with a trusted identity layer, and the physical-to-digital fraud seam closes. Adoption splits by audience: a mandate for professionals, value-added services for the public.

Energy: mining, critical minerals, and supply chains

Resource supply chains run on fragmented, low-integrity data, often spreadsheets, while buyers and regulators demand provenance, ESG (environmental, social, and governance) reporting, and compliance. Value appears only when trust runs across an entire chain rather than a single link, and when the players in that chain respond to different incentives, making alignment hard.

Product-level credentials address this by linking trusted data to a unique product identifier, so each stakeholder contributes verifiable information across a product's life, all of it carried in a digital product passport. The Province of British Columbia's Energy & Mines Digital Trust program issues digital credentials for mine permits and sustainability performance, which are stored in a digital wallet. British Columbia is implementing the UN Transparency Protocol, a data-sharing standard under development at UN/CEFACT (the United Nations Centre for Trade Facilitation and Electronic Business), to digitalize mine permit status for operators in the province, and co-leads the UN/CEFACT Critical Raw Materials Traceability and Sustainability project that the provincial work is informing. A Canadian provincial program is helping write an international protocol rather than waiting to adopt one.

In a parallel demonstration, tying trusted data to a product identifier compressed customs clearance from roughly 45 days after arrival to, in principle, before arrival, opening the way to automated payments and compliance. This was a demonstration result rather than a production measurement.

The Canadian stakes are sovereignty: country-of-origin verification, trusted sourcing, and secure allied and defence supply chains, with premium pricing available for responsibly sourced material.

There is no Facebook of traceability

— A participant on why traceability will not consolidate onto one platform

Transferable lesson

Product credentials pay off when a whole chain adopts them, and a provincial pilot that shapes an international standard is how Canada leads on the rules rather than adopting someone else's.

Finance: lending, buying, and reusable trust

Lenders and financial institutions still distrust third-party verification, so they re-verify, hold different assurance thresholds, and, participants reported, sometimes accept weak evidence such as forged pay stubs. Know-your-customer (KYC) and anti-money-laundering (AML) obligations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act, administered by FINTRAC (the Financial Transactions and Reports Analysis Centre of Canada), add process cost.

31%

Year-over-year rise in first-party fraud, where an applicant uses their own real identity but misrepresents their financial information, between Q4 2024 and Q4 2025. The rate climbed from 0.25 percent to 0.33 percent of applications.

EQUIFAX CANADA, MARKET PULSE FRAUD TRENDS AND INSIGHTS, MARCH 3 AND APRIL 15, 2026

Equifax Canada's published data show where exposure is shifting, with higher fraud rates in Ontario and Alberta and among younger applicants. That pattern is an argument for verified claims. A lender receiving an income credential verified at the source cannot be handed a falsified one.

Over the same period, Equifax reported auto application fraud down 19.4 percent and mortgage application fraud down 12.5 percent. Where controls tightened, attempts relocated rather than disappeared. Nasdaq Verafin put total Canadian fraud losses at roughly \$3.4 billion in 2025.

Consumer attitudes complicate the response. In an Equifax Canada survey published in March 2026, 28 percent of respondents described the daily volume of fraud attempts as a manageable annoyance, more than a quarter said they delete suspicious messages without reviewing them, and 16 percent said they feel anxious and tired trying to tell real from fake. Identity theft was the most commonly named worry, at 67 percent. Verification that demands attention at every step works against people already disengaging.

Selective disclosure and reusable credentials change the economics. A lender or dealer often needs only confirmation that income has been verified, which reduces friction and breach risk compared with collecting full bank statements. Participants described reusable credentials being piloted in real-estate lending, and a presentation on a multilateral disbursement platform described tokenized funds traced from donor to beneficiary, with reported flows of roughly \$20 billion a year across some 80 countries. Open banking reform and shifting liability give institutions stronger reasons to adopt.

Reusable credentials also change what verification means over time. A check at onboarding establishes an identity. It does not maintain confidence in the assertions made under that identity afterwards. Continuous assurance, where the legitimacy of an identity assertion is evaluated at each use rather than assumed from enrolment, extends the same logic to wallet access, income verification, and repeat lending.

Transferable lesson

Verify the claim, not the data behind it, and reuse credentials across journeys. Tokenized traceability turns transparency demands into operational capability, though enforcement still depends on jurisdiction.

Property lending sits at the seam of land and finance, where the connector is most visible. A mortgage draws on a verified identity, a verified title, and a verified income at once, and it is the one transaction where a decline in application fraud rates says little on its own, because the same applicant can be tested against three different systems that do not speak to each other.

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The Connector Throughline

The Connector Throughline

Seen the other way: one set of capabilities serving all three sectors.

The three sectors are distinct, but they draw on the same core capabilities. Identity, verifiable credentials, and interoperable registries form a shared trust layer, and the PCTF is what lets a single standard serve land, energy, and finance at once.

A verified identity layer. The recurring gap across sectors is the same, so the first capability is the same: bind a verified person or actor to a record. In land, it binds a person to a title. In energy, it binds an actor to a permit or a product claim. In finance, it binds a person to an account and satisfies KYC. British Columbia's Connected Services BC, built on the BC Services Card, gives the province the scale to supply that layer. The Province reported more than 2.6 million card users, with digital credentials set to arrive in 2026 and a "tell us once" experience targeted for 2030.

Verifiable credentials with selective disclosure. The same credential mechanics carry different payloads by sector: ownership and professional standing in land, mine permits and sustainability scores in energy, income-verified and reusable KYC in finance. The design goal never changes. Prove what is needed and nothing more, so a relying party receives a verified result rather than raw data, whether that party is a municipality, a customs authority, or a lender.

Binding between the credential and its holder. A credential carries the assurance of the process that bound it to a person. Identity proofing before issuance, biometric binding at the wallet, and authentication at presentation keep a verified credential attached to its rightful holder across its lifecycle. Without that binding, a credential is transferable, and the trust placed in it transfers with it.

Interoperable trust registries. Authoritative registries already exist for land titles, businesses, and government records. The workable path is to connect them rather than build a central platform. A registry of registries supports discoverability, and alignment across technical standards, legal authority, and governance is what makes trust portable from one sector to the next.

Two conditions govern all these capabilities. Adoption follows economic value, which means a regulatory mandate for professionals and value-added services for the public. And inclusion, proactive cybersecurity, and post-quantum readiness are foundational rather than later additions, since a shared trust layer is only as strong as the people it reaches and the cryptography beneath it.

DIACC's role is the connector itself

Refactoring the PCTF into modular building blocks and industry profiles so that one framework can issue a land profile, an energy profile, and a finance profile from the same trust standard, and acting as the translator layer between regulation and on-the-ground implementation.

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Strategic Takeaways

Strategic Takeaways

Sector-level conclusions.

The identity gap is the structural bottleneck in all three sectors. Land, energy, and finance each fail at the same point: they verify attributes without verifying the person or actor. Closing that gap by binding verified identity to authoritative records is the highest-leverage move and the clearest argument for a shared trust layer.

Verification is a lifecycle, not a moment. Organizations verify a customer, authenticate once, and then discard what they learned, which is why the same person is re-verified repeatedly across a sector. Verifying once and reusing that trust many times requires assurance that holds at issuance, at presentation, and through the life of the credential.

Verifying the claim beats inspecting the document. The growth in first-party fraud is the clearest recent evidence. When the applicant is who they say they are and the submitted information is what is false, identity checks alone do not help. A credential verified at source does.

Selective disclosure is a portable organizing principle. Proving a claim without over-collecting data improves privacy, lowers breach risk, and eases compliance at once, which is why it holds across property, procurement, and lending. Survey data on fraud fatigue adds a second reason: verification that costs the user attention at every step will lose it.

Adoption is an economics problem, sector by sector. Technology readiness is not the binding constraint. Clear adoption value is. The lever differs by audience: a mandate, where a regulator can require it; a service improvement, where a citizen or business chooses it.

Canada can shape standards, not only adopt them. British Columbia's critical-minerals credentialing work is built on the UN Transparency Protocol and feeds the UN/CEFACT Critical Raw Materials Traceability and Sustainability project the province co-leads. That reframes the recurring lead-or-adopt question, in light of external frameworks such as the EU's Digital Product Passport, as a choice Canada has already shown it can make.

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Cross-Sector Implications

Cross-Sector Implications

Where the trust layer travels next.

The same connector reaches beyond the three sectors in the room.

Public services show the citizen-facing payoff already, in British Columbia's "tell us once" consolidation.

Health points to the next frontier, where consent-based, selectively disclosed records would serve both clinician mobility and patient trust.

AI agents are the emerging case. Delegation models in which agents act on a person's behalf will require extending the same identity and trust frameworks to non-human actors.

The common thread, and DIACC's distinct contribution, is one set of shared standards, operationalized through certification, that lets these sectors interoperate rather than each solving the problem alone.

AI-enabled fraud runs in the other direction. Deepfake impersonation, injection attacks against remote onboarding, synthetic identities, presentation attacks, and fraud at the point of credential issuance all target the binding between a person and a credential, not the credential itself. Defending that binding is a shared requirement across every sector in this report.

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Recommendations & Next Steps

Recommendations & Next Steps

Concrete actions, in priority order.

- 01 Close the identity gap on authoritative registries.** Pair a trusted identity layer with existing public registries, starting with land titles and business registries, rather than standing up new trust anchors.
- 02 Make selective disclosure the default in pilots.** Design so relying parties receive a verified result, not raw data, using tokenized or permission-based access and a clean split between verification authorities and relying parties.
- 03 Design for verified-at-source claims, not submitted documents.** The growth in first-party fraud means that income, employment, and financial attributes require credentials issued by the party that holds the facts, not files supplied by the applicant.
- 04 Refactor the PCTF into sector profiles.** Pursue the building-block and profile model so that land, energy, and finance can each certify against a tailored profile of a single framework. Add prescriptive guidance and evidence templates, and position the PCTF as the translator between regulation and implementation.
- 05 Prioritize use cases with clear economic value in each sector.** Anchor on property lending in land and finance, product traceability in energy, and reusable KYC in finance, using a mandate for professionals and value-added services for the public.
- 06 Build inclusion and cybersecurity in from the start.** Fund human-centred support for vulnerable users, proactively design security, and begin post-quantum migration now using hybrid cryptography, with the federal 2031 and 2035 migration targets as markers.
- 07 Position Canada on standards and sovereign supply chains.** Build on existing precedents, including the British Columbia mine-credential work now informing the UN/CEFACT Critical Raw Materials Traceability and Sustainability project, engage with international frameworks such as the EU Digital Product Passport, and decide deliberately where Canada leads rather than adopts.
- 08 Set assurance expectations for identity binding and AI-enabled fraud.** Specify how a person is bound to a credential at issuance and re-authenticated at presentation, and treat deepfake, injection, and synthetic identity attacks as design conditions for remote onboarding rather than exceptions.

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Conclusion

Conclusion

The imperative, restated.

Land, energy, and finance are distinct sectors with distinct transactions, but they fail at the same point and can be served by the same trust layer. Canada has the registries, the credentials, and in several cases the production deployments.

What it lacks is the connective work: closing the identity gap, letting registries interoperate, designing for minimal disclosure, and giving each sector an economic reason to adopt. Where Canada moves first, as it has on critical-minerals traceability, it can shape the standards others follow.

DIACC's role is to convene that work and to supply the shared standard, through the PCTF and certification, that turns registries into reality across all three sectors.

Registries, credentials, and trust frameworks are the components. A verified person is what they resolve to. Identity verification, biometric assurance, liveness detection, fraud prevention, and trusted authentication keep a credential, a transaction, or a registry interaction tied to the right person at the right time.



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Back Matter

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Calls to Action

Separate from the report analysis.

Become a DIACC Member.

Shape national digital-trust standards and access programs and insights that move work like this forward.

Get Certified with the PCTF.

Demonstrate that your organization meets Canada's trust and security benchmarks.

Get Listed in the Member Services Directory.

Increase your visibility within a trusted national community.

About this Report

Methodology and attribution.

This report synthesizes DIACC's two-day Vancouver event: the Member Executive Plenary on March 31, 2026, and the "From Registries to Reality" Member Industry Workshop on April 1, 2026, in Vancouver, British Columbia. The program combined member and keynote presentations with three executive roundtables and a closing synthesis. The report is organized around the event's three sectors, with identity, credentials, and registries treated as the connecting trust layer.

The three executive roundtables, covering property and finance, energy and traceability, and identity and inclusion, were held under the Chatham House Rule. Findings drawn from those sessions and the table report-outs are de-identified to role or sector level. The text signals them with phrases such as "participants reported" or "roundtable participants." Material drawn from named presentations is signalled as such. The report names governments, public agencies, DIACC, and event sponsors. Other private-sector presenters are de-identified.

Figures in this report fall into two categories. Where a figure is drawn from a published source, that source is listed, and the figure has been checked against it. Published market data cited is external context and was not presented at the event. Where a presenter reported a figure and no published source was available, treat the figure as self-reported rather than independently verified.

Disclosure

Equifax Canada, whose published fraud research is cited, is a DIACC member. The cited data is publicly available and is used here as market context. DIACC's convening, editorial, and publishing decisions are independent of membership.

This synthesis is editorial and domain-focused. It is not legal, financial, or compliance advice.

Sources

Published sources, with locators.

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UN Transparency Protocol and BC mine credentials. Government of British Columbia, Energy & Mines Digital Trust: the Province issues digital credentials for mine permits and sustainability performance, and has adopted the United Nations Transparency Protocol, a data-sharing standard under development at UN/CEFACT, to publish mine permit status for BC operators. BC also co-leads the UN/CEFACT Critical Raw Materials Traceability and Sustainability project, which the provincial work informs. digital.gov.bc.ca/2024/06/25/energy-mines-digital-trust-pilot

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Sources

Published sources, with locators.

Presenter-reported figures. Select figures cited in this report were reported by presenters at the event and are not drawn from a published source: the BC Services Card user count and the 2026 and 2030 service milestones; the multilateral disbursement platform's annual flows and country count; and the customs clearance compression result, which was a demonstration rather than a production measurement. They should be read as self-reported.



Where Digital Trust Means Business.

DIACC is Canada's neutral, non-profit strategic alliance for operationalizing digital trust, stewarding the Pan-Canadian Trust Framework, running its certification program, and convening public and private-sector members to close the ecosystem gaps found in this report.

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