


GUIDE TO UNDERSTANDING  
CLOSE & EXACT MATCHES IN  
THE PERSONAL PROPERTY  
REGISTRY



## Searching the Personal Property Registry (PPR)

Clients who have been given access to the PPR to perform searches and registrations are responsible for knowing and using accurate legal names for individuals and enterprises defined by the Personal Property Security Act (PPSA) and PPSA General Regulations. It is important that you become familiar with these requirements before starting your search.

You can search the Personal Property Registry by

- individual debtor name
- business debtor name
- serial number (for a serial numbered item).
- registration number (you get this on the registration Verification Statement and in search results)

When you search the Personal Property Registry, you get a search results report that includes exact matches and close matches.

This document serves to introduce the characteristics of exact and close matches as they relate to PPR Search functions for Nova Scotia , however it is not a comprehensive description of these functions since no algorithm-based close match function can be relied upon to return every possible occurrence of potential matching records. The ability of the system to assist searchers by returning close matches for individual and enterprise names should in no way be taken as excusing registrants or searchers from complying with the precise requirements of the PPSA and the General Regulations.

The PPSA is based upon entry of correct legal names in the database and as search criteria. Failure to use names as described in sections 20 through 22 of the PPSA General Regulations will have serious consequences for determining the relative priority of a registration or in returning accurate search results.

### Exact Matching for Individual and Enterprise Names

Knowing and using the debtor's full legal name is critical when searching an individual debtor name. An "exact match" requires that the search criteria and the records on file match exactly, character for character. Characters that differ only by character case (upper case vs. lower case) and special character marks (for example, é or è vs. e) are equated for purposes of exact matching.

### PPR Individual Debtor Name Search Matching

PPR Search determines if an individual name closely matches the user-specified criteria by comparing each part of the name. The parts of an individual name search includes the Last Name, First Name, and Middle Name. The individual debtor name search criteria is compared to the name registered in the PPR by comparing the name parts: last name is compared to last name; first name is compared to first name; and, middle name is compared to

middle name. It is important to understand that search criteria without a middle name will not match a registered name with a middle name, in the same way that search criteria with a middle name will not match a registered name without a middle name.

PPRS Search uses a method for matching parts of names which results in some similar words being found to be "close matches." The close matching function ignores case and French-language characters and generates an index search record based on the search criteria provided. It compares this record to records generated from names contained in the database, to return "close match" results for similar names. This process is based upon the "NYSIIS" search algorithm (a commonly-used methodology for finding similar records) and is identical to that currently in use in the Province of New Brunswick. Clients familiar with that Registry will be able to apply their experience in Nova Scotia as well.

In addition to the close matching described above, PPR Search by an individual debtor name features rules specifically related to contents of the Middle Name part of the individual name.

The following table summarizes Middle Name matching provided that the Last Name and First Name exactly or closely match the search criteria.

<b>PPR Search Criteria's Middle Name</b>	<b>Database contains no middle name or initial</b>	<b>Database contains initial only (the same first letter used in search criteria)</b>	<b>Database contains first of the middle names</b>
No middle name or initial	match	no match	no match
Initial only (the same first letter as in the middle name)	no match	match	match
First of middle names	no match	match	only matches if the first of the middle names exactly or closely match

### PPR Enterprise Debtor Name Search Matching

PPR Search determines if an enterprise name closely matches the user-specified criteria by attempting to find a match for each word in the user-specified criteria. A word in an enterprise name is a set of one or more characters separated from other characters by a space, period, hyphen or other non-alphanumeric character.

PPR Search uses a method for matching words within enterprise names which results in some similar words being found to be "close matches". The close matching function ignores case and French-language characters and generates an index search record based on the search criteria provided. It compares this record to records generated from names contained in the database, to return "close match" results for similar names.

This process is based upon the "NYSIIS" search algorithm (a commonly-used methodology for finding similar records) and is identical to that currently in use in the Province of New Brunswick. Clients familiar with that Registry will be able to apply their experience in Nova Scotia as well.

In addition to the close matching of words, PPR Search by an enterprise debtor name features additional rules which impact what enterprise names will be found to be close matches. The most important of these rules are the following:

- No comparison of common business terms
- No requirement to match "extra" words in the enterprise names
- Distinctions between initials and acronyms (words)
- Close matching for a short list of aliased words

#### No comparison of common business terms

For close matching, PPR Search by enterprise debtor name does not attempt to find a match for words in the user-specified criteria which the system treats as common or mandatory business terms. Some examples of these business terms are "Ltd", "Ltee", "Limited", and "Limitee". The list of common and mandatory business terms is reproduced below:

#### Mandatory and Common Business Terms

(ignored when evaluating "close matches")		
AND	ET	LTEE
BY	FOR	N S
CIE	INC	NO
CO	INCorp	NOUVELLE ECOSSE
COMPAGNIE	INCORPORATED	NOVA SCOTIA
COMPAGNIES	INCORPOREE	NS
COMPANIES	INCORPOREES	NUM
COMPANY	INSURANCE	NUMBER
CORP	L'	NUMERO
CORPORATION	LA	OF
D'	LE	ON
DE	LES	POUR
DES	LIMITED	SUR
DU	LIMITEE	THE
ESTATE	LTD	

#### No requirement to match "extra" words in the enterprise name

With the exception of common business terms (see above), PPR Search by enterprise debtor name requires that a match be found in the Registry enterprise name for each word in the search criteria, but PPR Search ignores additional words in the Registry enterprise name. The following examples help illustrate this:

<b>Sample Enterprise Name Search Criteria</b>	<b>Sample Registry enterprise names which would be a close match</b>	<b>Sample Registry enterprise names which would NOT be a close match</b>
Doucet Boulangerie Ltee	Doucet Boulangerie Ltee/Doucet Bakery Ltd.	Doucet Bakery Ltd
Fred J. Watts Hardware Ltd	Fred J. Watts Hardware (1977) Ltd	Watts Hardware (1977) Ltd
D. A. Casey Mercury Sales Limited	D. A. Casey Ford and Mercury Sales Ltd	D. A. Casey Limited
Atlific Inc	Atlific Inns Inc Atlific (N.B.) Ltd	
Ace Leasing Ltd	Ace Leasing (Bathurst) Ltd	Aced Leasing Ltd
La Boutique Ltd	Les Boutiques Preppy Inc	
Landry and Landry (1975) Ltd		Landry and Landry (1984) Ltd Landry (1975) Ltd
Mitchell Fur Company Limited	Mitchell Matheson Fur Wholesale Ltd Mitchell-Matheson Fur Wholesale Limited	
Senechal Furniture Ltd	Meubles Senechal Furniture Inc.	Meubles Senechal Ltee

#### Distinctions between initials and acronyms (words)

Because PPR Search by enterprise debtor name requires that each word in the search criteria be found in the Registry enterprise name, the system's distinctions between initials and acronyms can determine whether a Registry enterprise name will closely match user-specified search criteria or not. The distinctions may be summarized as follows:

- When there is a space, period, hyphen or other non-alphanumeric between individual characters, the system treats the characters as separate "initials" or words.
- When there are no periods and/or spaces between individual characters, regardless of if those characters are in upper or lower case, the system treats those characters as a single word.

The following examples illustrate the impact of periods and spaces appearing between characters in distinguishing initials from acronyms (words).

<b>Sample Enterprise Name Search Criteria</b>	<b>Sample Registry enterprise names which would be a close match</b>	<b>Sample Registry enterprise names which would NOT be a close match</b>
C. I. B. C. Inc.	C.I.B.C. Inc.	CIBC Inc.

J.D. Smith Ltd.	J. D. Smith Ltd. J D Smith Ltd	JD Smith Ltd.
JD Smith	JD Smith Ltd.	J. D. Smith Ltd. J D Smith Ltd

#### Close matching for a short list of aliased words

A few words are defined as equivalent to one another (aliases) for purposes of close matching. An aliased word within the user-specified search criteria will be equated to all predefined variations of that alias word. The sets of alias words are listed below:

ESTATE and SUCCESSION

FIDUCIE and TRUST

FIDUCIAIRE and TRUSTEE

BANKRUPT and FAILLI

COOP, CO-OP, COOPERATIVE and CO-OPERATIVE

CAISSE POPULAIRE and CAISSE POP

SAINT, SAINTE, ST and STE