



By Lisa A. Tyler
National Escrow Administrator

What is ID Data Verification? Simply put, identity data verification is an effort to establish data accuracy. It is the process of confirming the integrity and consistency of the data. Verification involves checking data against a set of predefined rules or standards to ensure that it is valid and reliable.

The main objective of data verification is to identify any errors, inconsistencies or discrepancies in the data. In the case of "know your customer," this would mean verifying that the Personal Identifiable Information (PII) given to you by your client is accurate. Discover more detailed information in the article titled "DATA verification vs. identity document authentication."

Read "COMPANY signing pen likely saved my life" for the story about one of our most treasured colleagues who was reminded how important our health is to the Company and more importantly, to our friends and family.

All-Star:

Adjective: composed wholly or chiefly of stars or of outstanding performers or participants

Noun: an outstanding or highly regarded performer within a field
**Source: Merriam Webster's Dictionary*

All-Star was the theme for the 2023 FNF annual escrow training events. National Escrow Administration chose this theme because of our deep belief our colleagues are the All-Stars in the industry. They differentiate our Company from the competition.

Nationwide, our settlement agents provide a top-notch customer experience which is proven by our market share. They are the best of the best in the industry.

The in-person continuing education training was conducted in several states on 20 different dates. The topics covered many issues related to risk mitigation and loss prevention.

Prior to each event, managers nominated individuals they felt were outstanding performers. At each event, National Escrow Administrator Lisa Tyler read the touching stories written by the managers and presented the winners with an All-Star award.

Although this newsletter features stories of the types of fraud our industry faces, our favorite part is featuring our hard-working employees. Throughout 2024, we will feature our All-Star colleagues. Each month, hear from the managers who nominated them, in the article titled "ALL-stars."



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DATA verification vs. identity document authentication

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Recent trends in real estate fraud have made it imperative to authenticate the identity of your sellers to ensure you know exactly with whom you are conducting business. Instances of fraudsters impersonating the identity of property owners — and then listing the property for sale — has been increasing exponentially.

But what is the best way to “know your customer?” With terms thrown around such as verification, validation, authentication, etc., it can be confusing to know what steps need to be taken to ensure you can effectively put a stop to fraud.

Below is a summary of two of those terms – ID Data Verification and Identity Document (ID) Authentication.

How do you verify data on an ID?

ID data can be verified by ensuring the information on the front of the ID (i.e., the printed information, such as name, birthdate, ID number and expiration date) matches what is digitally encoded on the document, whether in the barcode, magnetic strip, machine-readable-zone (MRZ), digital watermark or radio frequency identification (RFID) chip. Making sure data is correct and consistent is just one way you can help prevent fraud in real estate transactions.

Some verification services might additionally send the personal identifiable information (PII) to be compared to public-records data, such as the department of motor vehicle (DMV) records or private identity databases, to make sure the data matches what is on file with the issuing authority for the document.

What is ID Authentication?

By definition, ID Authentication is the process of authenticating the genuineness of the source of the data (e.g., the document). It involves verifying the physical identity document itself for authenticity, rather than just the data contained within it. This ensures that the physical document being presented was genuinely issued by a government agency and not a fake created by a forgery operation.

The difficulty from a transactional perspective lies in the fact that so many different types of ID documents exist. In the U.S., alone, there are more than 1,100 types of official, government-issued credential documents. This one fact renders it virtually impossible to authenticate a document without some form of tool or solution.

How does ID Authentication work?

Modern identity documents are among the most securely produced documents in the world. Great care has been taken to make forgery or alteration of ID documents very challenging. This is achieved by layering security printing techniques and features into the design and production of the document.

Authentication, then, involves testing for the presence of these (and many other) design features to make sure that the document contains the requisite design, printing and security features it should have.

The term “forensic” is often used in connection with ID Document Authentication. This is because it may require a unique set of physical tools and objects to perform the level of testing required.

Ultraviolet and/or infrared light, magnification, magnetic detectors, high resolution imagers and more are involved in performing a truly high-confidence physical document authentication.



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Pictured here is just a small sample of the type and nature of security features that might be found on an ID document

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How is ID Authentication different than Data Verification?

Identity theft is a growing problem in the U.S.; international organized crime groups involved in professional ID forgery have developed data processing tools to efficiently use stolen identity data.

It is easy for organized crime groups to produce or purchase a forged document that contains information that will match the information in the DMV database.

This means that data verification may not detect and prevent fraud performed by more sophisticated operations.

Forensic ID document authentication can be far more difficult to fool. It requires extraordinary skill to produce the dozens of high-tech security printing techniques used to secure ID documents.

Why not do both?

Of course, there is no reason why we should not consider doing both processes — both ID Document Authentication and ID Data Verification. Best-practice would further indicate that



when conducting a “remote” transaction where the seller will not physically come to an office for document signing, that a facial-match also should be performed to ensure that the person conducting the sales transaction is, in fact, the person whose face is pictured on the authenticated ID document.

Article provided by contributing author:

Sean Trundy, General Manager
FraudFighter

COMPANY signing pen likely saved my life

It sounds odd that a signing pen could save a life, but it is the story shared by one of the Company’s best and brightest escrow officers. Her story reads like this...

A few years back, I was signing a client with our Company pen. It was October, when we put away our blue Company pens in exchange for our pink Company pens to support Breast Cancer Awareness Month.

During the signing, the client asked me why we had beautiful pink pens. “The color seems like an odd choice for a Company,” she said.

When I let the client know the meaning behind the pen, she shared that it was a great reminder and she was going to call to schedule her screening right after our appointment.

As I walked from the conference room to my office, I thought about what she said. Our pen is a great tool to get the conversation going and yet, I had skipped my appointment for the past two years. We were so busy in the office; I didn’t take the time. I immediately scheduled my screening.

The screening appointment did not go as it usually did. I was asked to stay back and was asked to take more x-rays. Then I could leave. Then I got the call. Yes, the call.

My cancer was found in the early stage because I took the time to get the screening. Because of a pen, because of a simple conversation. I am here today, because of a pen.

Our Company encourages and supports us to take care of us. Please take care of **you**. You deserve it!



ALL-stars

All-Stars are highly effective and productive individuals. They are often self-starters, who are trustworthy, compassionate and demonstrate a high standard of conduct. They possess the ability to work with different personality traits and have immense tenacity.

Each month read the words of managers throughout the nation who nominated their employees as an All-Star in the industry. Maybe you know or work with one of these individuals:



Kellé Dodson
Senior Escrow Officer
Oxnard, CA



Fidelity National Title recognizes Kellé Dodson. Kellé is a wonderful employee. She is admired by her peers, customers and competitors as a true professional in the industry.

Most recently Kellé took advantage of the training programs available through the Company. She learned how to use social media and other marketing strategies to expand her online and in-person presence in the local community. The results have been amazing. Fidelity National Title is grateful to have Kellé and look forward to her continued growth and success.



Maria Mena
Senior Commercial Escrow Officer
Newport Beach, CA



Novare National Settlement Service nominates extraordinary employee, Maria Mena. She is customer focused and excels on resolving issues in a positive, energetic and timely manner.

Maria consistently excels in providing exemplary customer service and her customers regularly compliment her on smooth and successful closings. She makes customer service a pillar and cornerstone to her philosophy in achieving client success and repeat business. Maria also mentors and motivates her colleagues, which contributes to the overall success of the Company.



Becky Jenkins
Escrow Administrator
San Antonio, Texas



Alamo Title Company nominates Becky Jenkins, Escrow Administrator. She has worn many hats in this industry, working her way up through the ranks. Most recently in her role as Escrow Administrator, she has grown into a strong leader.

Becky has created a well-balanced style of toughness and understanding in her approach to dealing with daily issues and our closing teams. She provides strong support in the mission to achieve our goals and is well respected by all our staff.



Kristin Hayden
Escrow Branch Manager
Greeley, Colorado



Kristin Hayden is a knowledgeable Branch Manager. She manages her branch just like an owner, constantly searching for ways to grow their business while managing its P&L.

Kristin works closely with the sales department and is always looking for ways to advance her knowledge base and share with her colleagues. She is clearly an All-Star for our Company.

Article provided by contributing author: Diana Hoffman, Corporate Escrow Administrator • Fidelity National Title Group • National Escrow Administration

