



Prevent Wire Fraud. Protect Private Information.

According to the FBI, real estate directed wire fraud is one of the fastest growing cybercrimes in the United States. In 2017, cybercriminals attempted to divert nearly \$1 billion from real estate transactions alone.

And hackers are only getting savvier.

If wire fraud occurs during the settlement process, recent litigation reveals that *you* will most likely be held liable.

*Neglecting your security is a mistake
you just can't afford to make.*



Real Estate's Security Problem

Buyers and agents alike are falling victim to email spoofing and phishing campaigns created by cybercriminals. There are many ways wire fraud is committed. Most commonly, these hackers obtain the personal information of one of the parties and then forge their credentials to create legitimate-looking emails that instruct the buyers to wire funds to an offshore account. These wired funds are nearly impossible to retrieve, and the loss is often not covered by insurance.

The Vialok Solution

Vialok uses a secure messaging platform to manage the requests for changes to settlement instructions. When a company implements a Vialok solution, attempts at wire fraud are prevented immediately and effortlessly.



1. The Vialok app is easily installed on your device.
2. During registration, the KeyPASCO® security engine takes the digital fingerprint of the user's device and stores it on Vialok's secure server.
3. The KeyPASCO® security engine runs unobtrusively in the background while you go about your business.
4. If a request is made to change settlement instructions, or if it detects an attempt to hack your device, KeyPASCO® will intervene—blocking users who fail authentication and protecting your business from cyber fraud.

Vialok is your sentinel against wire fraud.

Designing a security solution specifically for the title insurance industry requires specialized expertise. The Vialok team includes authorities in real estate property law, financial crimes prevention, cyber-security, and title technology.

Finally, a sophisticated security solution that is truly straightforward-- created *specifically* for the title insurance industry!

GLOBALLY RECOGNIZED

AWARD WINNING TECHNOLOGY

Keypasco's® award-winning Risk Analysis technology has been implemented in banking institutions all over the world, where the risk of wire fraud is highest.

The Keypasco® Risk Analysis can detect:

- ✓ EMAIL SPOOFING
- ✓ EMAIL PHISHING
- ✓ MITM ATTACKS
- ✓ ROOTING/ JAILBREAKING
- ✓ DEBUGGING
- ✓ CLONING
- ✓ MANIPULATIVE FRAMEWORKS
- ✓ MALWARE

DEVICE-CENTERED AUTHENTICATION

PROTECTS YOUR PERSONAL DATA

Unlike other security engines, Keypasco® does not rely on personal information to authenticate users. We never ask you security questions, and we do not need to know your mother's maiden name.

We respect your privacy.

Rather than risk your private data, Keypasco® uses patented technology that examines 53 data points, pulled from multiple layers of your device (cell or desktop), to create a digital fingerprint that is truly unique.

It's a security solution that defends against wire fraud, without exposing you to big data analytics.



Vialok SECURITY SOLUTIONS

Vialok offers security solutions suitable for every business-- from small, independent agencies to large enterprises.

With each Solution, your company receives:

- Keypasco® security engine
- Vialok user training
- Vialok tech support
- Site administration

SOLUTION 1: Vialok SECURE PLATFORM

Easily access Vialok's security platform from the Vialok website to confirm or deny requests for changes made to settlement instructions.

Best for: Small to mid-level independent title agencies who want affordable protection without integration.

SOLUTION 2: BRANDABLE INTEGRATION

Authenticate changes made to settlement documentation by logging in to the Vialok security platform through your company website or settlement software.

Unique features: branding and customization available

Best for: Underwriters and large, independent title agencies with multiple offices who desire a seamless, fully integrated security solution.

Pricing Details

- Pay-per-file (only pay when you use our services)
- No set-up or installation fee
- No monthly or annual subscription fees
- No minimum usage requirements
- Enterprise level pricing available
- Low-cost branding options available with Solution 2*

*Certain conditions apply, call for details.

 **VIALOK** www.vialok.com

If you're ready to protect your business and your clients' information from wire fraud without disrupting your current operations, contact Vialok today! Info.@vialok.com