



ATG

ATTORNEYS' TITLE GUARANTY FUND, INC.

# What is CertifID?

ATG has partnered with CertifID to protect you, your company, and your customers from wire fraud.

CertifID guarantees the safe transfer of money. By leveraging industry-leading security practices and real-time identity verification, CertifID is able to guarantee every transaction up to \$1,000,000 against fraud. The company protects over \$1 Billion in wire transactions every month, nationwide.

# Submitting Wire Instructions

- Sellers or their attorney visit [wire.atgf.com](http://wire.atgf.com)
- Wire instructions are input using the fillable fields or printed instructions may be uploaded via the upload tab.

(The wire recipient email and phone must be completed using the receiving party's information. The CertifID validation request will be based on this information.)

# How does CertifID validate information?

- Digital Verification: CertifID ensures each user is connecting through trusted devices that they own or use on a regular basis by harnessing billions of digital records and metadata associated at the device level.
- Knowledge-Based Authentication (KBA) uses a series of customized “out of wallet” questions that only the authorized individual could know or answer—even if their personal information has been compromised.
- Two-Factor Authentication (2FA): CertifID requires a unique one-time code that users must provide from a device that has been validated via text or voice call.
- Bank Account Certification confirms and displays the institution routing information and allows the account holder to confirm his/her own bank credentials before funds are transferred.

# FAQs

- **Is CertifID required?**

To protect our customers ATG will be requiring the use of CertifID for all outgoing wires to individuals.

- **What if we are transferring funds to another title co. or 1031 exchange?**

The CertifID validation process is intended for funds being sent to individuals and does not apply to entities.

- **Can a third party (attorney/paralegal/realtor) do the validation for the customer?**

Unfortunately no, the validation needs to be completed by the recipient of the wire/account holder in order for the transaction to be insured. The authorized Trustee/Beneficiary of trusts can validate the information for the funds to a trust.

- **When will my customer receive the CertifID request?**

After the information is input in wire.atgf.com, ATG will initiate the request to the recipient in CertifID. The invitation text/email will typically be sent from CertifID within the hour during normal business hours.

# FAQs

- **What if my customer doesn't receive the request?**

If the customer does not receive the request within 1-2 business hours of input to wire.atgf.com please contact ATG. We may have incorrect contact information for the customer or their email provider may have blocked the CertifID email from making it to their inbox (check spam). We will confirm the correct information and resend the request if necessary.

- **What if my customer doesn't want to use CertifID?**

For clients who are unwilling or unable to complete the CertifID validation process, ATG can always issue a paper check for proceeds.

- **What if multiple wires are needed to multiple accounts for the transaction?**

If multiple wires are required to different accounts we will request that separate instructions are uploaded to wire.atgf.com for each account and each set of instructions will need to be CertifID.

- **Once the CertifID process is confirmed and we receive notification that the certification is posted to the file, does accounting use that information when sending the wire or is their something else the member needs to do?**

CertifID sends the confirmation results to ATG after the validation is complete. These validated instructions will be used for the wire at closing and no additional documentation is needed for ATG to wire.

# FAQs

- **What is the process for wiring to another title company?**

Because there is no individual to send a CertifID request when working with title companies or 1031 exchanges we will continue to validate wire instructions via known sources or by phone. CertifID will not be used in these instances.

- **Does the wire fee come directly out of the wire automatically, or do we still have to list the ATG wire fee on our closing statement?**

The cost of CertifID is included in the wire and technology fee already assessed for wires on our transactions, there is no additional fee to the consumer for using CertifID.

- **How do you use CertifID for an estate, executor or administrator, transferring proceeds to an estate account?**

Just as the authorized party for a trust can personally validate the information for a trust, an executor or administrator can validate the wire information for the estate. They will input their personal information for name, email and phone, and input and validate the wire account information for the trust or estate.

# FAQs

- **How far in advance does a customer need to give to use it? What happens if the customer decides to receive the funds by wire at closing?**

The process from input in wire.atgf.com to completion of validation can be done in as little as 5 minutes. We recommend completing the CertifID process in advance of the closing in case the customer has technical difficulties or needs help, but the process can be completed at the closing table as well.

- **Will a consumer have a problem with this if they have a freeze on their accounts with the credit reporting bureaus?**

In our experience, individuals with a freeze on their credit bureau accounts can still use CertifID and we recommend they do so, specifically if they have already been a victim of fraud. In the event they cannot complete the process or fail authentication we recommend they accept a paper check for their proceeds for their protection.

- **What if the consumer changes his mind after he does the certification process?**

If a customer needs to change their wire instructions after completing the CertifID process, they can upload new information to wire.atgf.com and complete a new validation. Please notify us so we can confirm the proper instructions are noted for use at closing. In the event they prefer to receive a paper check we can always provide one at closing, have one printed to many of our ATG locations, or discuss other options on a case by case basis.



Informing your clients about CertifID and explaining what to expect will make the process easier for them. Let us help you protect them against fraud.

Contact a member of our CertifID team at [certifid@atgf.com](mailto:certifid@atgf.com) or 312-752-1585 with additional questions.

Additional support is also available at [support@certifid.com](mailto:support@certifid.com)

Thank you!