THE Heritage Escrow COMPANY®

IS YOUR ESCROW TRANSACTION CYBER SECURE?

Real estate transactions involve a significant amount of personal information. Everyone involved, from buyers/sellers to real estate professionals, attorneys, and title/settlement companies, must be exceptionally diligent in protecting that information.

According to the FBI's 2015 Internet Crime Report, the cyber crime which resulted in the largest financial loss to victims involved email compromise. The real estate industry has been plagued by incidents of email related fraud in which closing funds, sales proceeds, and other monetary transfers are rerouted to criminals. These email fraud scenarios are clever, varied, and devious.

Protection of information is at the heart of preventing this type of fraud. Many people are used to protecting sensitive information like their social security number or bank account, but online accounts could be the key to unlocking enough information for a criminal to stage an impersonation.

PROTECTION BEGINS WITH AN AWARENESS OF:

1. Where you connect - home, work, on the go.
2. How you connect - your computer and/or mobile device.
3. The appropriate use of passwords and multi-factor authentication.

SEE THE REVERSE SIDE FOR TIPS TO ENHANCE YOUR
CYBER SECURITY METHODS

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Th ted and assumes no responsibility for errors or omissions.

Devices

- Make sure the operating system, security software, browsers and apps are up-to-date on your computer and mobile devices. Protect all devices that connect to the internet including gaming systems and other web-enabled devices.

- Delete unused or defunct apps.

- Minimize the information accessible by apps.

- Prevent unauthorized access to mobile devices by using passcodes or other authorization methods (fingerprint scanning, pattern recognition, etc.).

- Deactivate Wi-Fi and Bluetooth when not in use to prevent unauthorized access while you're on the go.

- Educate all family members about cyber security. It only takes one user to infect a household of devices.

Passwords and Access

- Use strong passwords that include a mix of characters (upper and lowercase, numbers, special characters). Rather than using a single word, make your password a sentence or phrase. Avoid using any personal information like a birthday or child's name.

- Be aware of what you share. Your password should not be linked to anything that you share publicly or on social media. If you always talk about your love of chocolate online, your password should not be iLOVEch0colate!

- Use a different password for each important account, such as banking, email, social media and other accounts that are prone to attack. Criminals may breach one account and then use your password to access others.

- If any online account offers multifactor authentication, use it. This means the user must be identified by multiple methods for access or password resets. For instance, an account may send a code to your phone or email address and you must enter the code to gain access to the account, in addition to entering a password.

Behavior

- Don't click on any links or open attachments unless you trust the source.

- If you receive email communication concerning the delivery of funds on a real estate transaction, call the sender at a trusted phone number (not a phone number listed in the email).

Heritage Escrow is committed to protecting your information.

Thank you for joining us in fostering a secure electronic environment for your real estate transactions.

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