



Prevent Wire Fraud.  
Protect Private  
Information.

**You're responsible for protecting your company's assets and reputation.**

**With real estate-directed wire fraud listed by the FBI as one of the fastest growing cybercrimes in the United States, that's an overwhelming amount of responsibility.**

**We can help.**

### Vialok is your Sentinel Against Wire Fraud

Vialok's settlement security software is a security solution created specifically for the title insurance industry. Now, when parties involved in the closing process make requests for changes, including the sensitive transfer of wire payment information or the alteration of private settlement details, there's a way to authenticate the user immediately, with little effort, and with *certainty*.

#### COMPREHENSIVE DEVICE-CENTERED AUTHENTICATION

Vialok offers comprehensive user authentication based on not just one factor (like a password) or two factors (like a password and time-based PIN), but MULTIPLE factors-- providing the level of security necessary to protect the sensitive information of your company and your clients.



- DeviceID
- Geographical Location
- Proximity Analysis
- Multichannel Structure
- Velocity
- PKI (tech)
- Device Risk Engine with adaptive authentication parameters

#### DeviceID

Included in our MFA technology is expansive device identification, which analyzes **53** items pulled from multiple layers of a user's device to create a digital fingerprint that is truly one-of-a-kind.

#### Security of Personal Data

At Vialok, we believe that comprehensive security should never compromise a user's privacy.

Unlike other settlement security software, Vialok does not rely on personal information for authentication. We offer a security solution that protects our customers from wire fraud, *without* risking the security of their personal information or subjecting it to data analytics.



#### AWARD-WINNING TECH

*Vialok is the only settlement security software on the market that's powered by the award winning KeyPasco® security engine—used by banking institutions all over the world, where the risk of wire fraud is highest.*

- Named one of the 10 Best Performing Managed Security Service Providers in 2018 by Insight Success
- Internet Security Provider of the Year 2017- Sweden and Most Innovative Multi-Factor Authentication Technology by GDS Review
- Red Herring Europe Top 100 Winner, 2016
- Winner of the New Product Innovation Leadership Award for Secure Authentication, 2014 by Frost & Sullivan

# SOPHISTICATED SECURITY, SIMPLE INTERFACE

## SUPERIOR MOBILE SECURITY

Since no authentication information is stored on a user's device and no personal information is required to login, even if a user's cell phone is compromised, there is no risk of a hacker accessing the company's Vialok account. However, Vialok offers an added layer of protection through Mobile SDK technology which guards against the tools and tactics used to hack cellular devices with:

- Rooting & jailbreak detection
- C-Level runtime surveillance
- Double encrypted secure channel
- Complete emulator detection
- Precise device induced risk engine
- 24hr SDK patch response to new attack vectors
- Unlocked boot loader detection
- Biometric authentication (custom preference)
- IoT devices as additional factors

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*The tech may be complex, but integration of the Vialok platform into your staff's daily routine is simple.*

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## Quick Installation Easy Registration

- The Vialok app is downloaded from our secure website or the mobile app store.
- Users enter the KeyPasco® generated time-based token.
- KeyPasco® registers the device instantaneously and identification information is stored on the Vialok secure server.

## Big Fraud Protection Little User Effort

- Users do not need to interact with the Vialok platform until they receive a request for a change in settlement documentation.
- The KeyPasco® Risk Analysis technology will automatically attempt to authenticate the user's credentials. If authentication fails, the user is immediately blocked by our system.
- Users receive immediate notification of devices that did not pass authentication.



The KeyPasco® Risk Analysis can detect:

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



The Vialok platform provides:

- An easy way to confirm or deny settlement changes between all parties
- Instant in-app alert to requested changes
- Instant alerts when accounts are locked
- Documentation of locked accounts that includes user, device, date, and time

***You appreciate the comprehensive level of security of KeyPasco® MFA technology.***

***Your users will appreciate the frictionless user-experience.***



# VIALOK SECURITY SOLUTIONS

We offer customizable packages suitable for every agency, from small to enterprise-level businesses. Each solution includes thorough user training, tech support and site administration.

## SOLUTION 1. Vialok SECURE PLATFORM

## SOLUTION 2. BRANDABLE INTEGRATION

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

**Best for:** Underwriters and independent title agencies using enterprise level settlement software

### Solution Specifics:

- Vialok app is easily downloaded from the Vialok website or mobile app store
- Users access secure Vialok platform, powered by KeyPASCO®, from Vialok.com
- Account information is securely stored on Vialok servers

### Solution Specifics:

- Vialok app is easily downloaded from the Vialok website or mobile app store
- KeyPASCO® authentication software and Vialok secure messaging seamlessly integrate into settlement software or company website
- Vialok secure messaging platform is accessed directly from settlement software, or Vialok secures existing built-in messaging platform
- Account information is securely stored on Vialok servers

### Options:

- Unlimited two-way messaging
- Send and receive attachments
- Customization of user interface

### Options:

- Unlimited two-way messaging
- Send and receive attachments
- File storage
- Customization of user interface
- Branding of mobile app

### Cost Efficiency:

- Pay per file (only pay when you use the service)
- No set-up or installation fee
- No monthly or annual subscription fees
- No minimum usage requirements

### Cost Efficiency:

- Pay per user
- Fixed annual pricing

*\*Pricing based on level of customization*



Vialok is managed and vetted by board of directors who are authorities in real estate property law, financial crimes prevention, cyber security, and title technology.

#### REAL ESTATE LAW



**Mara Alyson** is the Florida Underwriting Counsel at First National Title Insurance Company. She has extensive knowledge of all aspects of insurance underwriting and property law, and her expertise in the field of real estate law provides excellent guidance on the development of the Vialok platform.

#### FINANCIAL CRIMES



**Jacob Kakareka** works with the Florida Counter Drug Program to prevent large- scale domestic and international narco-terror related crime. He has been instrumental in developing security protocols, both physical and cyber, for the military and acts as Vialok's financial crimes expert.

#### CYBERSECURITY



**Stephen Gorham** is the VP of Services and CIO for Extensys, Inc. and is the cyber warfare officer for the Florida Army National Guard. As a CISSP and former CISO, he has over twenty years of industry experience deploying security solutions to meet business needs and managing enterprise level IT support teams.

#### FINANCIAL TECHNOLOGY



**Pat Carney** is the CSO/ CTO at Agents National Title Insurance Company. He brings more than two decades of industry experience formulating strategies and developing innovative products for the real estate, title insurance, and fintech industries.

## Contact Us

When you're ready to implement a comprehensive security solution to protect your company from the threat of wire fraud without compromising your users' privacy, contact us.

Someone from our team will work with you to find the Vialok Security Solution that best fits your agency's needs.

[info@Vialok.com](mailto:info@Vialok.com)



### The Vialok Security Solution

- Award-winning, patented KeyPASCO® security engine
- Comprehensive multi-factor authentication technology
- Seamless implementation
- 100% coverage with immediate impact
- User-friendly interface
- Cost-effective
- Backed by a \$1 million insurance policy