

WT Identity Operator

Identity Fraud & Identity Theft Prevention State & Federal Compliance

Authenticating /verifying your customer or affiliated customer's essential information while arranging for credit or the transfer of a credit based transaction is required by Federal law as of November 1, 2008.

Identity Authentication:

Within a matter of a few seconds and only four clicks of your mouse through your Closing Market connection, you now can verify the following information off of more than 80 live, real-time, national data bases to ensure State & Federal Compliance and Reduce Claims.

The following are a few of our locations.

- Fictitious Addresses
- ID Theft Victims
- Non Regulated Customer Reports
- Former Addresses
- Data Cross Referencing Systems
- Utility Bills
- Residential Addresses
- Social Security Number
- Known Fraud Cases
- State Licensing Bureau
- Deceased Identities
- Commercial Addresses

State & Federal Compliance:

- Red Flags Rules
- Patriot Act
- OFAC
- FACT ACT
- GLB
- Do Not Call
- *Custom optional integrated lists; SARS, SDN etc.

Identity Verification:

Out of wallet – multiple choice questions are initiated when a Red Flag is acknowledged from the Authentication or an e-Closing takes place. This tool is recognized as a legal & binding digital signature.

Geographic Coverage:

All United States & Canadian Citizens