

IMPORTANT WIRE FRAUD ALERT TO BUYERS

Wire fraud poses an enormous threat to every real estate transaction, and anyone can be a target.

The Problem

Cyber criminals are adept at hacking email accounts and sending emails with fake wiring instructions that look like they originate from a trusted source. These emails are convincing, timely, and incredibly sophisticated. They often contain transaction-level information, making them more convincing and harder to detect as fraudulent.

Our Solution

To protect you and your funds, *Bankers Settlement Services of Southwest PA, LLC (BSSSWPA)* has partnered with *CertifID* (www.certifid.com), a service that enables real estate, mortgage, and title industry professionals to verify the identities of parties in a transaction and securely transfer bank account credentials. For under \$10, *CertifID* guarantees each wire transfer up to \$1,000,000 against fraud.

In less than sixty seconds, *CertifID* will confirm your identity and securely deliver our wiring instructions directly to the screen of your device. View this introductory [video](#) to learn more about the *CertifID* process and what to expect if you are sending funds by wire transfer.

BSSSWPA follows strict procedural standards to protect your funds

Unlike cyber criminals, when sending you our wiring instructions for your transaction, we will

NEVER:

- Change wiring instructions after they are delivered to you securely through *CertifID*
- Send wiring instructions to your agent, attorney, lender, or advisor for you to rely upon
- Send wiring instructions in a letter that is physically sent to you

***CertifID*, BSSSWPA's preferred method for delivering wire instructions, provides a vital line of defense against wire fraud. Remember:**

- If you receive a request to wire funds any other way than through *CertifID*, do not act on those instructions.
- Immediately contact us by phone on a number that you independently verify online.
- Do not trust phone numbers or email addresses provided in any correspondence that includes a request to wire funds.
- Never wire money without double-checking that the wiring instructions are correct.

For more information, please call us at 814.696.9800.

Sincerely,

Bankers Settlement Services of Southwest PA, LLC