



## MY co-worker keeps barking

By Lisa A. Tyler  
National Escrow Administrator

Working from home? Getting used to a new work environment is stressful and somewhat overwhelming for settlement agents who are used to collaborating constantly with their colleagues and customers in their office space.

It is challenging to create a professional workspace in a home environment with spouses, children and pets all around. However, protecting non-public consumer information is still paramount for settlement agents. Read "WORKING from home" to find measures to maintain the security and confidentiality of the information settlement agents handle daily.

Nearly three years ago, Diana Hoffman, Corporate Escrow Administrator, attended a training event where a Senior Special Agent with the FBI, specializing in Cyber Crimes, spoke. He shared examples of FBI cyber cases and investigations. He also spoke about the FBI's need for public involvement in thwarting cyber-crime and terrorism. As a result, the FBI launched the

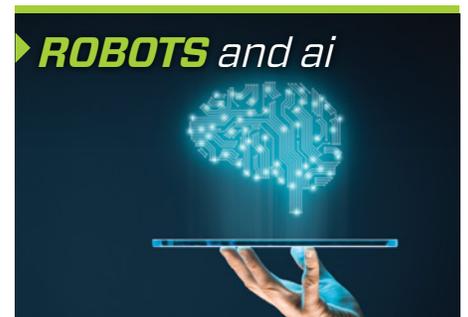
initiative "INFRAGARD" and explained the group's name is purposefully missing a "U." Read the article to discover why.

Technology is nothing to be afraid of. Some of you may remember back when settlement agents had to balance and type a HUD-1 Settlement Statement using a calculator and a typewriter. Offices typed them in triplicate using carbon paper and had Wite-Out® in three colors: White, yellow and pink. Eventually, computers and software made it possible to balance and prepare the HUD-1 Settlement Statement.

Some agents fought the technology and some embraced it, but now everyone uses computers. Computers do the math, produce the forms and documents we need, and correct mistakes — making everything so much easier. What does this have to do with anything? Technology is ever changing.

It is important all of us identify new technology we can embrace to increase efficiency and the overall customer experience. This month's **cyber buzz** article entitled "ROBOTS and ai" will explore new technologies that can be used in our industry.

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## **WORKING** from home

The Company has put several securities in place so settlement agents who are permitted to work from home can access tools they need to conduct closings — such as email, production systems and document storage systems — using a virtual private network (VPN).

A VPN extends a private network across a public network and enables the settlement agent to send and receive data across his/her shared home network as if the computing devices were directly connected to the private office network. VPN is not only an extension of the corporate network. It also provides a secure encrypted tunnel from the remotely connected device to the corporate network.

While VPN is one of the many ways settlement agents are able to conduct closings from home not every process of the closing can be done remotely.

Settlement agents are **not permitted to print documents at home**. It is an integral measure to ensure consumer information is kept safe from others having access to a settlement agent's home office, such as family members, repairmen, house cleaners and childcare workers.

Most home offices are not usually equipped with secure document storage or document

destruction. Therefore, no documents may be printed at home. If documents need to be printed, the settlement agent would need to return to the office to print and ship, or remotely print to their colleagues in the office. Remote printing to the office is also made possible through a VPN.

Loan and other closing **documents cannot be shipped to a settlement agent's home office**. Any documents being sent from a lender or a consumer must be sent to the office for processing, scanning and recordation.

No check stock or check printers are permitted in a home office environment. Disbursements necessary to successfully close a transaction must either be completed by wire transfer or remotely printed to the office for distribution by those workers assigned to the office.

Settlement agents working from home need to stay aware of phishing emails and other cyber threats, just as they would if working from the normal office location. Staying informed on how to protect the Company's network and individual workstations from viruses, intrusions and other vulnerabilities is paramount for working in a home office.



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# INFRAGARD

InfraGard is a partnership between the FBI and members of the public. The InfraGard program provides a means for public collaboration with the FBI, resulting in the timely exchange of information. The group offers learning opportunities relevant to the protection of critical infrastructure.

Thousands of people from all over the country are members. The membership is made up from all people in all types of industries, such as business executives, entrepreneurs, military and government officials, computer professionals, academics, and state and local law enforcement. Each member is dedicated to contributing industry-specific insight and advancing national security.

The program is very robust. It includes daily email communications about terrorist and cyber-criminal activity, along with notices of new postings to their website. They offer meetings and webcasts on timely events. Members also have access to InfraGard's secure web portal.

## The resources available include:

- » FBI accredited website with secure messaging that promotes communication among members
- » FBI and Department of Homeland Security (DHS) threat advisories, intelligence bulletins, analytical reports and vulnerability assessments in real time
- » Access to iGuardian, the FBI's cyber incident reporting tool designed specifically for the private sector

## Unique Networking Opportunities:

- » FBI and other government agency presentations to InfraGard Member Alliance events
- » Special Interest Groups (SIGs)
- » Peer-to-peer collaboration across InfraGard's broad membership
- » Information sharing and relationship building with FBI and law enforcement at all levels

## Training and Education:

- » Information Sharing Initiative (ISI) training program
- » FBI and other government security awareness training programs
- » Local and online training and event discounts
- » Free or discounted local seminars

## Membership Information:

- » Available to U.S. Citizens who are 18 years or older.
- » Focused on individuals who have experience in critical infrastructure, such as those who work for essential services to keep the country and its businesses running.
- » Must apply and pass an FBI security risk assessment.
- » Must adhere to InfraGard's code of ethics and sign a confidentiality and non-disclosure agreement.
- » Must not share the information found on the website or invite non-members to attend their webcasts unless the invitation explicitly permits members to share the invite.

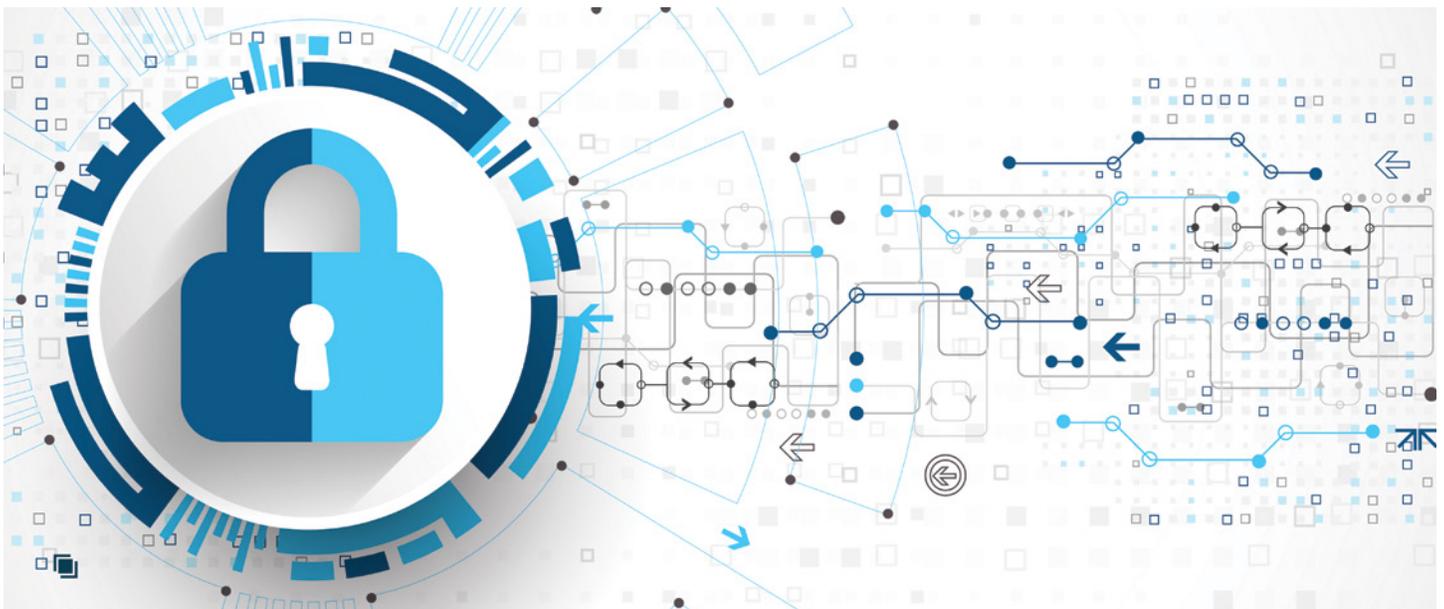
Check the InfraGard website to see if they are accepting new members: [www.infragard.org](http://www.infragard.org).

Diana Hoffman, the Company's corporate escrow administrator, signed up to be a member and has never been disappointed. They have tons of helpful videos and webinars about Business Email Compromise (BEC) and other trends which affect real estate transactions, such as elder abuse.

During one of the meetings, the Supervisory Special Agent of the FBI said, without cracking a smile, "InfraGard is missing the 'U' because they need you to make it a success. This is just one other way the FBI is trying to keep you safe."

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## **ROBOTS** and ai

**The efficiency of computers has enhanced our productivity. Each day, there are new opportunities in our industry utilizing robots and technology. Let's review the history of robots.**

### **What are Robots?**

A robot is a machine, programmed with a computer, that is capable of automatically carrying out a complex series of actions. Robots can be guided to perform tasks either by remote control or they can be guided by programming embedded within the robot.

In general, robots are classified based on their capabilities. Industrial robots can be classified into three main categories, based on type of interaction with a human:

1. Automatic robots
2. Bio-technical robots
3. Interactive robots

### **History of Robotics**

The word "robot" was introduced in 1920 as a part of a theatrical play featuring a society who utilized robots that eventually overtook the society. Japan made the first simple robot in 1932.

General Motors began using robotic technology in 1962 to replace employees on their assembly lines for work that was a safety hazard for humans. In 1969, Americans were glued to their televisions to watch the moon landing, where the astronauts relied on robots to assist them.

Robots have been extensively used in highly advanced manufacturing facilities or high-volume assembly lines for a long time. They are efficient and produce high yields or output. The most common use of robots is in the automobile industry where they are used for various applications like welding, painting, etc.

### **Specific Robot Examples**

**Vacuums:** Robotic vacuums result in a house being a bit more spotless with minimal human input. Today's robotic vacuums clean your house, remember the layout to increase efficiency, dump their own dirt in a receptacle and find their way back to the charging station so they can recharge.

**Drones:** Powerful tools for both residential and commercial real estate. For residential-focused real estate agents, drones can capture attractive aerial photos and videos that best highlight a property's features and the surrounding area. This is helpful for online buyers who want to familiarize themselves with the area of their potential new home.

In commercial real estate, drones can offer exciting marketing materials, inspect the property for maintenance, assist in site selection and even help surveyors.

**Chatbox:** A computer program designed to simulate conversation with human users, especially over the internet. They can be considered a virtual way to communicate with customers through text messages, websites, applications or messengers. According to Chatbots Life, "In 2020, it is predicted that 85% of consumer interactions will be handled without a human agent."

**Smart Speakers:** The smart speaker, for example Amazon Alexa or Google Home™, is the next frontier for customer service. Providing customers on-demand information, the smart speaker raises the bar in terms of meeting customers where they currently are — and more importantly — where they will be.

### **Artificial Intelligence (AI)**

While robots have aided in efficiency, they have been limited to the tasks they are programmed to perform. With the push towards incorporating artificial intelligence, robots have become smarter. They adapt to unique and individualized situations, making them more useful.

AI helps decision makers quantify data and occurrences, leading to potentially more informed decisions and better results. AI appears in our lives more than you may realize, from helping companies target ads to autonomous cars to the Chatbox on websites that ask, "How can I help today?"

### **What is AI?**

Artificial intelligence, or "machine intelligence," is the process by which human intelligence is mimicked. This can refer to the ability to learn new or improved methods of solving complex problems or the ability to interpret data to provide some useful action or assist with decisions.

Companies have turned to AI to help make better decisions, provide tailored interactions with customers, and assume remedial tasks to free up time and cut costs. The real estate industry is no different.

Lenders, for example, use AI to calculate risk and appraise home values with surprising accuracy. If you use an online real estate listing app and wonder why a certain home was featured, it is likely because the AI thought you might be interested based on your past interactions, in conjunction with the information it "learned" from other users.

While AI is currently not sufficient to replace the person-to-person interactions within real estate transactions — it is making a significant impact. AI has stepped in to take over many tasks which do not require a personal touch. AI, along with the robots that perform the tasks, will evolve and assume more responsibilities within the real estate industry. Hopefully, this will free up time for employees to concentrate on the more important task of being customer oriented and motivated.

These technological advancements are not intended to eliminate jobs in our industry — but to improve productivity and the overall customer experience. Embrace the changes. Anytime they make you nervous think back to a time before computers and email, and appreciate the enhancements to your day-to-day life. Robots are here to stay and improve our lives.

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