
1. Sourcing and Delivery of Wire Instructions

How does your Agency securely transmit and/or receive wiring instructions (e.g., encrypted email, secure portals)?

How does your Agency source your wire information and instructions (e.g., directly from the loan package or payoff statement)?

Does your Agency require buyer/borrower/seller wire instructions to be signed? Are copies of those authorizations saved in the file? Please explain:

2. Verification of Wire Instructions

What are your Agency's procedures for independently verifying wire instructions, telephone number, check routing information and receiving institution, etc.? Does your Agency document the verification in the file?

Does your Agency use third-party tools and positive pay cash management service to mitigate fraud? Please include the name of the third-party tool used and your utilization process. Yes No

If yes, please explain:

What are your Agency's procedures for addressing wire instruction change requests? Do you document the change request in the file?

3. Wire Authorization Controls

How does your Agency ensure segregation of duties for wire initiation and approval?

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What are your Agency's authentication procedures for logging into your wire initiation and approval system?

Is multi-factor authentication required on wire initiation and approval? Please explain. Yes No

Does your Agency require dual authorization for changes in wire instructions? Yes No

Please provide your procedures for changes in wire instructions:

What is your Agency's escalation process for changes in wire instructions?

4. Communication and Training

What training and testing measures does your Agency have in place to explain wire transfer procedures to employees?

What is your Agency's established cadence for completing compliance testing of transactions?

What was the date of your Agency's last compliance test?

5. Wire Fraud Response Procedure

In the event of wire fraud, what are the steps your Agency takes to notify financial institutions, title insurance companies and law enforcement authorities?

This form was completed and reviewed by:

Signature: _____ Print: _____

Tilte: _____ Date: _____

RESOURCES: [ALTA Best Practices 4.1 Framework](#) | [ALTA Outgoing Wire Preparation Checklist](#) | [ALTA Rapid Response Plan for Wire Fraud Incidents](#)

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