

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 – Capital Region, LLC (BSS-CR)* 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.

BSS-CR 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*, BSS-CR'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 717.671.4556.

Sincerely,

Bankers Settlement Services – Capital Region, LLC

March 17, 2022