CERTIFID

Moving Upstream

Reactive to Proactive

Designing Problems out of the Process





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5 Areas of Focus

1. Early Fraud Detection
2. Smarter Information Capture
3. Safer Payments
4. Evolved Payoff Ordering
5. Consistent Client Experience

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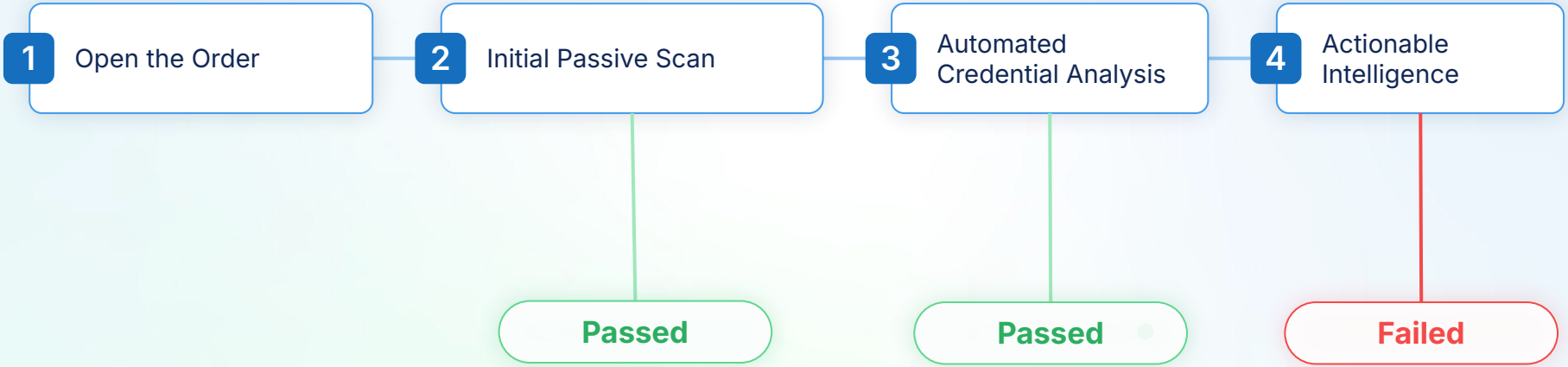
Reactive

vs.

Proactive

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Early Fraud Detection



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Early Fraud Detection

Overview:

Verification Initiated	05/31/2025, 12:48 PM
Verification Completed	05/31/2025, 13:11 PM
Contact	
Status	Complete - Flagged

Face Match | Liveness Match | Document F

Device and Network:

IP address Location	36.15,-86.78
GPS location	
IP Address	84.239.10.12
Operating System	iPhone 18.5
VPN Detection	Yes
Network/ISP	Binbox

Time spent:

Time to Review Terms	12 min 34 sec
Time to Review Data	7 min 15 sec
Time to Capture Liveness	34 sec
Total Processing Time	20 min 23 sec

ID Verification Report — closesimple

Report Number	01JWKY64X9FE7QBRH2SDEGWHFJ
Name	
Date Of Birth	08/01/1989



ID Verification Report — closesimple

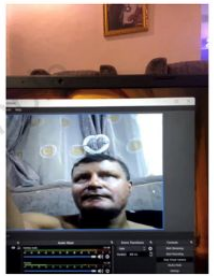
Report Number	01JWKY64X9FE7QBRH2SDEGWHFJ
Name	
Date Of Birth	

Face | Passed Face Match | Flagged Liveness

Face from ID Document



Face from Liveness Video



CloseSimple

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Early Fraud Detection



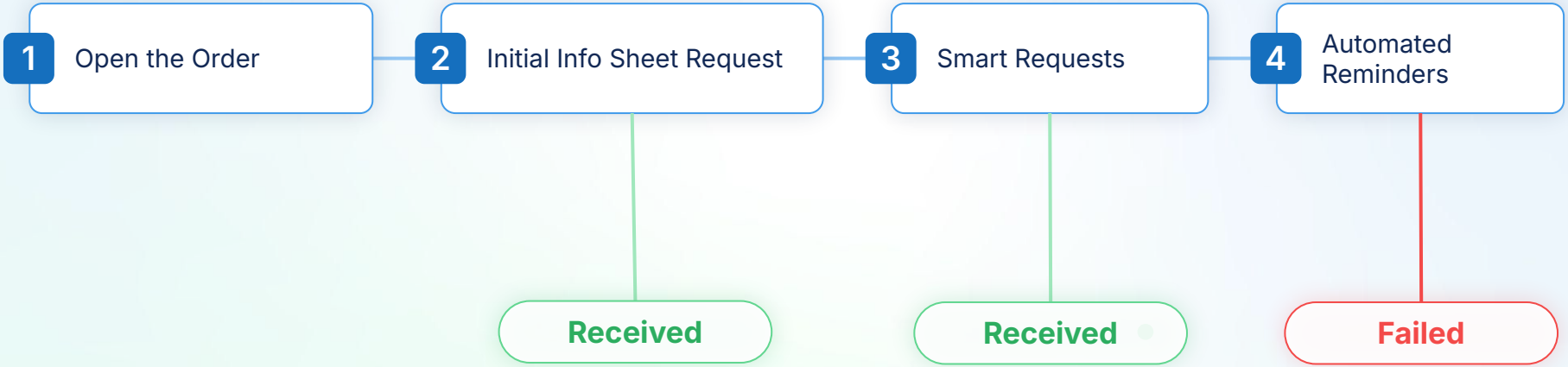
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Early Fraud Detection



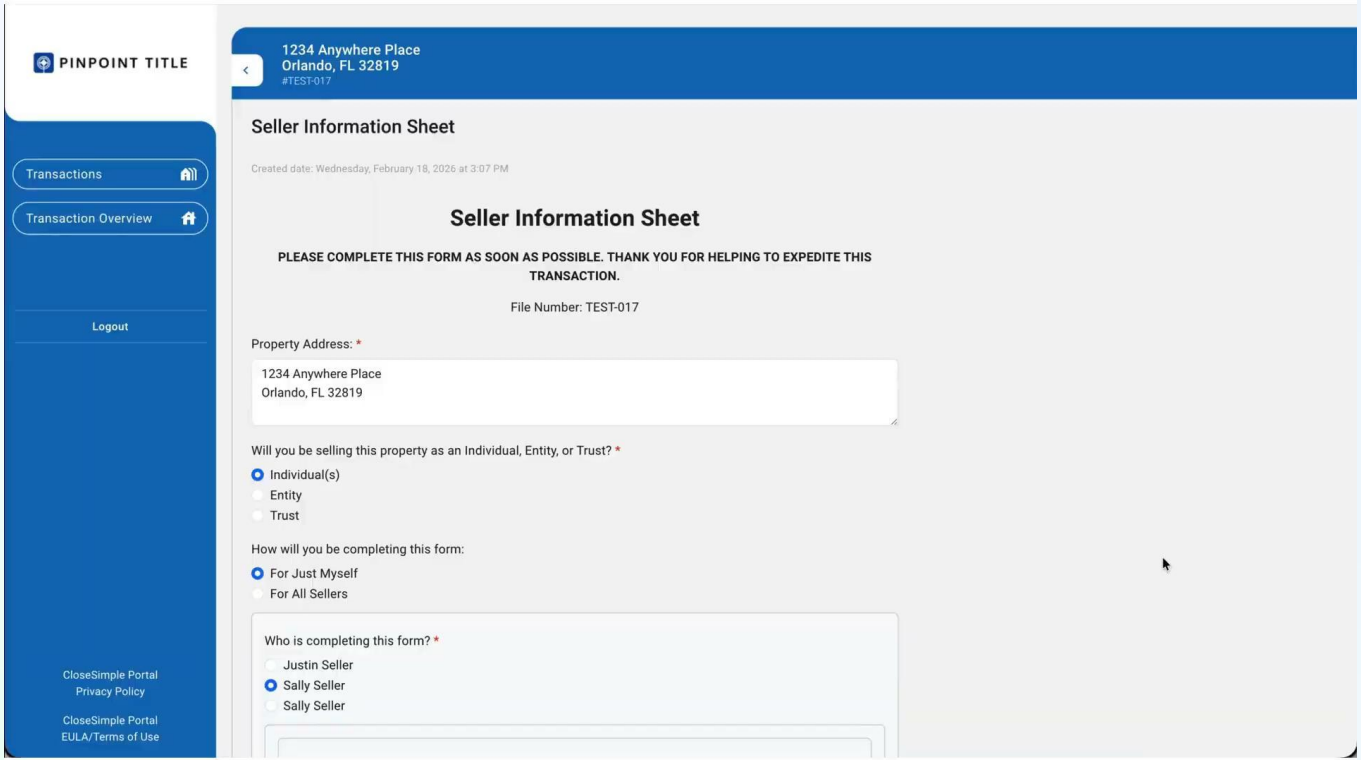
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Smarter Information Capture



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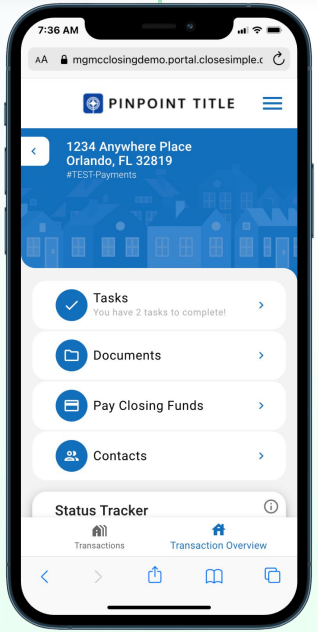
Smarter Information Capture

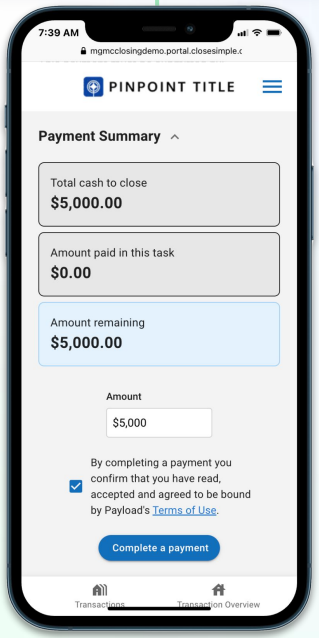


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Safer Payments

1. Open the Order
2. Centralize the Digital the Closing Experience
3. Automate Closing Funds Request
4. Receive Same-Day Good Funds

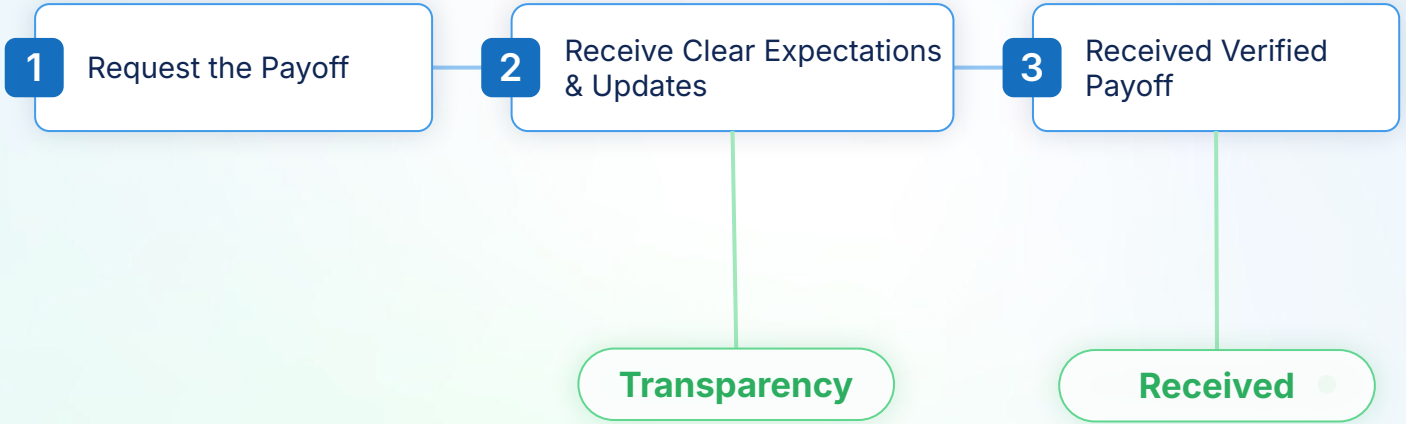




Received

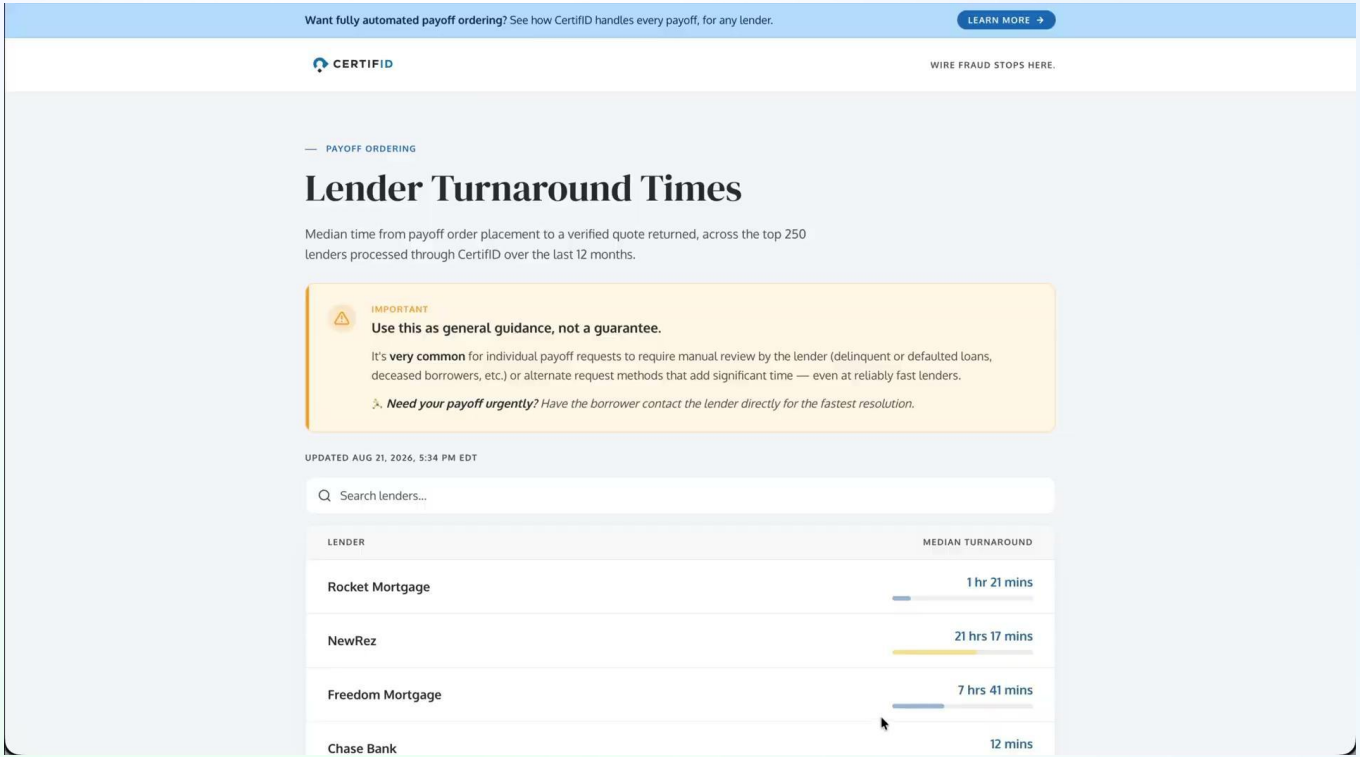
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Evolved Payoff Ordering



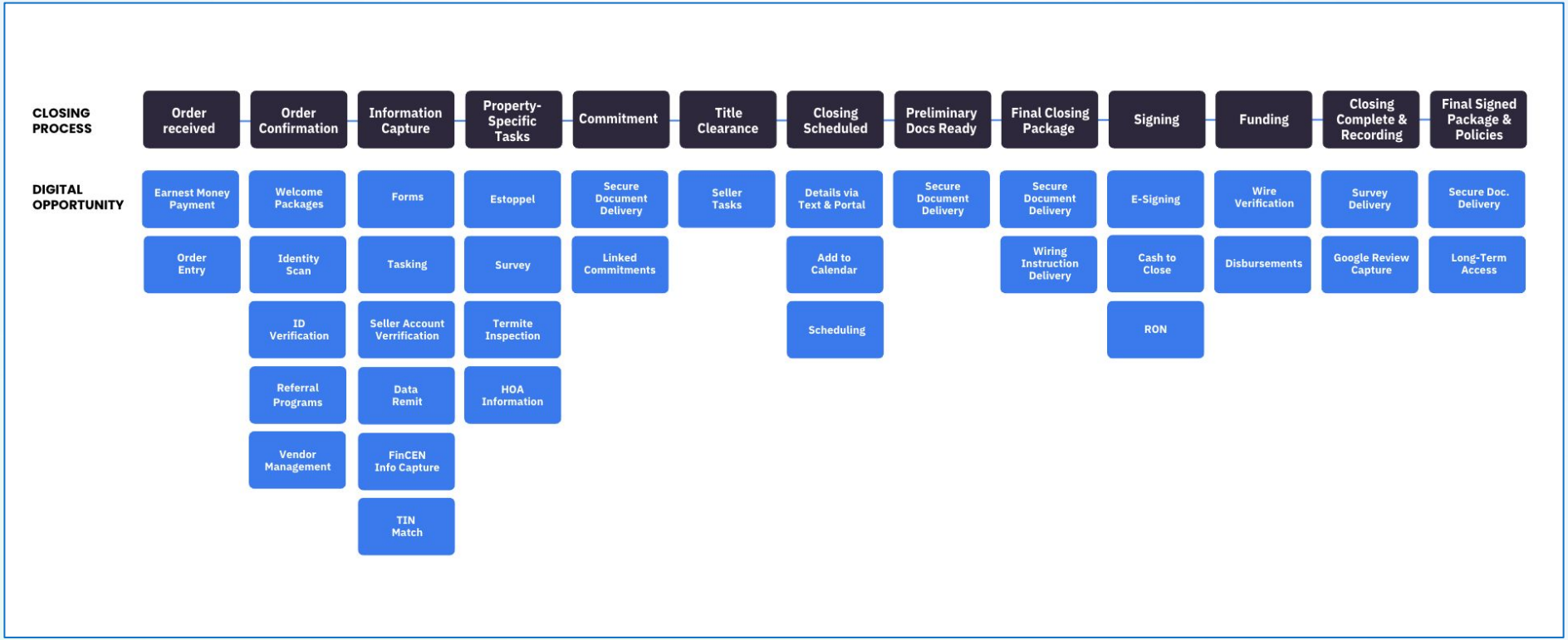
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Evolved Payoff Ordering



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Consistent Customer Experience



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