

SECURITY OVERVIEW · FOR LENDER AND PARTNER VENDOR REVIEWS

How Spire Abstract protects your data and your funds

Spire Abstract is a title insurance agency and settlement company serving New Jersey and Pennsylvania from five closing offices, and an agent of Chicago Title Insurance Company and Westcor Land Title Insurance Company. We protect nonpublic personal information and escrow funds with layered administrative, technical and physical safeguards, summarized below. Configuration details are available to lenders on request under appropriate confidentiality.



Escrow account controls

- Single escrow trust account; wiring instructions never change
- Dual authorization on all outgoing wires
- Positive pay on checks and ACH (every ACH debit and credit approved or rejected)
- Daily three-way reconciliation



Wire and identity verification

- Payoff and seller wiring instructions verified with Qualia Shield and independent bank-account verification tools
- Identity verification through Qualia Shield and Qualia Connect
- Online wire-instruction checker and phone verification line for clients



Communication

- Enterprise email encryption and filtering service; personal or financial information sent encrypted
- Secure client portal (Qualia Connect) for documents and messages
- Inbound spam filtering with quarantine of suspicious messages



Networks

- Licensed, business-grade firewalls and Wi-Fi at all five offices
- Public guest Wi-Fi separated from the business network
- DNS filtering of malicious and look-alike domains



Access, people and records

- Multi-factor authentication on email and core systems
- Role-based, need-to-know permissions
- Phishing and security awareness training for all staff
- Secure shredding of paper with personal information; regular data backups



Insurance and bonding

- Cyber liability insurance
- Professional liability (E&O) insurance
- Fidelity and surety bonds
- General liability insurance