

# Protect Your Customers' Funds with SAFEvalidation®

Chances are you're not doing enough to protect your customers' money. Stop putting your reputation on the line and leaving your company at risk. Rest easy knowing your customers' funds are safe and secure with the dual-layer protection of SAFEvalidation from Safe Escrow:

- **SES Payee Authentication** technology ensures that wired funds are routed to the correct bank
- **SES Payoff Validation** technology confirms that payoff wires are routed to the correct payoff institution

## Supported by Best-of-Breed SES Technology™

- Built on an industry leading technology platform housing a series of software-driven controls and permissions that ensure security and compliance
- Employs state-of-the-art banking controls with positive pay
- Data is stored on redundant and encrypted servers

Independently certified to comply with industry best practices

### What Underwriters Say...

"The Safe Escrow system has prevented wire fraud and saved North American Title Insurance Company (NATIC) agents thousands of dollars in losses by providing a secure platform to access disbursement services within their network.

"Safe Escrow has become a valuable tool for NATIC agents to achieve Pillar 2, ALTA Best Practices compliance in the area of escrow accounting and reporting."

*Michael Holden*  
*Vice President*  
*NATIC*



## Save Money with Safe Escrow

No investment in software  
One fee per closed transaction



Zero cost to get started    Zero monthly fees    Zero wire or bank fees

### Safe Escrow

**\$50** Safe Escrow costs \$50 per completed residential transaction. No fee if the deal does not close.

Contact us for more information:  
SafeEscrowSales@pcnclosings.com



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## Imagine a New Way to Fund

- ✓ **Imagine** enhanced security against wire fraud
- ✓ **Imagine** enhanced security against technology, or post-funding issues
- ✓ **Imagine** focusing all your resources on your customers and growing your business



# Collaborative Funding with Safe Escrow®

Safe Escrow offers title agents enhanced security with our proven solution to escrow funding through our collaborative disbursement system.

From open to post funding matters, Safe Escrow gives you added peace of mind.

**You retain control.**

**We handle the complexity.**

Safe Escrow provides Title Agents with a collaborative service and technology platform, in which you track and participate in the funding process from beginning to end. You are able to make last minute changes at the closing table, you retain the ability to cut checks to be distributed to your customers, and you have visibility into the entire funding process.

**A proven process for added peace of mind.**

Managing your own escrow account is arduous, and your attention is better spent elsewhere. Safe Escrow allows you the time to develop new relationships and focus on your customers.

## What Title Agents Say...

“I’ve heard about the increasing instances of thefts of escrow funds. I worry that I could be targeted next. Safe Escrow gives me confidence that my funds are secure, and relieves me of that burden.”

- *Joyce Lombardo, Fast Tract Title*

“Safe Escrow allows me to retain control where I need it – like printing local checks or making last minute changes; however, I’m still able to effectively manage risk and maintain compliance. It’s the best of both worlds.”

- *Erika Weichel,  
Michigan Investment Title*

“I save money with Safe Escrow. My ‘all in’ cost is \$100 for each closed transaction, which is a lot less than my old escrow process. I also save time; Safe Escrow’s service simplifies escrow management.”

- *Hope Khan,  
The Closing Table of Florida*

# A Proven Process for Added Peace of Mind



## ① Sales and Customer Service

- Title Agent coordinates with real estate agent, lender and customer
- Title Agent obtains copies of sale/purchase contract
- Title Agent provides closing statement to real estate agents and customers
- Title Agent receives loan documents from lender and advises customer of amounts needed to fund

## ② Title Production

- Title Agent prepares Title Commitment and orders Demands & Lien Releases
- Title Agent provides Closing Protection Letter (CPL) or Insured Protection Letter naming Title Agent and Safe Escrow to lender
- Title Agent resolves Title and other issues in preparation for closing and obtains clear-to-close
- Title Agent provides Safe Escrow team with critical documents for funding

## ③ Disbursement

- Safe Escrow receives all funds in its escrow account and ensures Good Funds requirements are met
- Safe Escrow compares disbursement ledger against critical documents
- SAFEvalidation Wire Authentication systemically matches customer’s wire instructions directly with bank; eliminates risk of wire fraud or alternative validation steps are taken
- SAFEvalidation Payoff Validation systemically matches bank wire instructions with Safe Escrow’s master payoff directory; ensuring payoff account is not fraudulent

## ④ Release of Funds

- Title Agent completes closing and delivers checks at closing table
- Title Agent releases funds in Safe Escrow
- Safe Escrow prints and mails centrally-deliverable checks
- Outgoing wires are approved and confirmed; cashier’s checks are tracked to delivery

## ⑤ Reconciliation, Post Funding & Escheat Management

- Safe Escrow prepares and manages daily and monthly 3-way reconciliations on its bank accounts and provides reconciliation reports to the underwriter and/or state, per requirements
- Safe Escrow processes post funding refunds, voids and reissuances of checks
- Safe Escrow prepares required outstanding check notifications
- Safe Escrow monitors all escheatable funds and prepares pre-escheatment notification letters
- Safe Escrow remits escheated funds per state timelines and requirements

**You retain control. We handle complexity.**