

AgentTRAX ionFraud User Guide

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History

Date	Version	Details
10/17/2024	1.0	User Guide
01/07/2025		Combines Absentee Owner and ID Verification User Guides
03.26.25		Updated Completed Status that writes to the Order Notes (removed the PASS, FAIL, and REFER)

Introduction

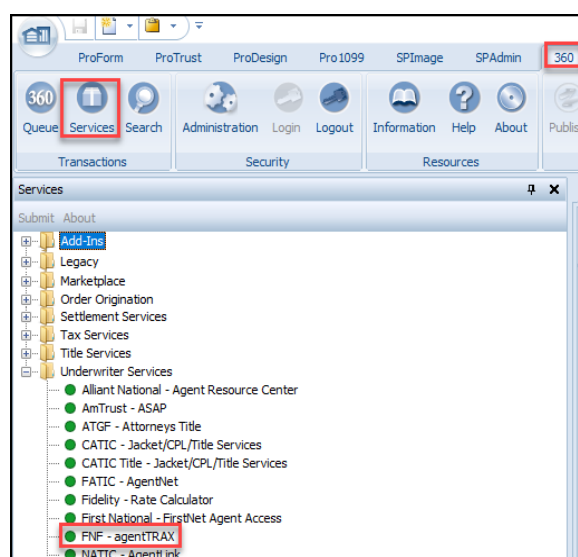
The agentTRAX application introduces **ionFraud** featuring the following verification products for Fidelity National Financial Direct Operations:

- **Absentee Owner Verification** allows searches using the property address to obtain valuable information relevant to the property to assist with identifying potential fraud.
- **ID Verification** provides the ability to perform an ID verification check using the first and last name (party).

Accessing agentTRAX ionFraud

From the **360** menu,

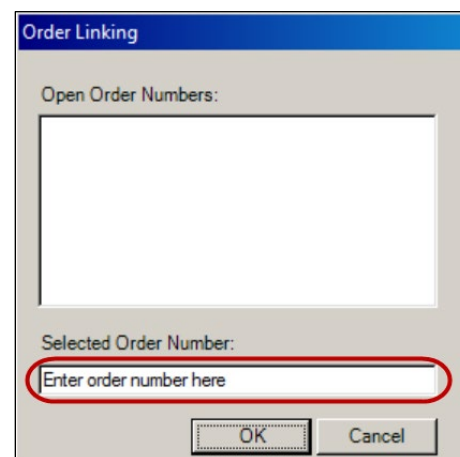
1. Select the **Services** button
2. Click the **Underwriter Services** folder to expand
3. Double-click the **FNF – agentTRAX** entry



Selecting a ProForm Order

If an order is active, the order is automatically linked, and the integration opens to the **Company/Underwriter Selection** window; continue to the [Selecting the Company/Underwriter](#) section.

4. From the **Order Linking** window
 - a) If no order is open, enter the corresponding order in the **Selected Order Number** field.



- b) If a single order is open, the order number is shown in the **Open Order Numbers** field and the **Selected Order Number**

NOTE: The **Selected Order Number** field can be overwritten with an order that is not open.

Order Linking

Open Order Numbers:

FTPA19-05193

Selected Order Number:

FTPA19-05193

OK Cancel

- c) If multiple orders are open, all order numbers appear in the **Open Order Numbers** field and the first order is displayed in the **Selected Order Number** field. Highlight an order in the **Open Order Numbers** field to select the applicable order

5. Press the **OK** button to continue

Order Linking

Open Order Numbers:

FTPA19-05193
FTPA19-05194

Selected Order Number:

FTPA19-05193

OK Cancel

Selecting the Company/Underwriter

The **Company/Underwriter Selection** window opens showing companies that are available and identifies if the Company/Underwriter can issue a CPL and/or Policy Jacket for the Property State entered in your SoftPro order.

For the **ionFraud-ID Verification** product, users should be able to access it as long as they have access to the jacket or CPL.

From this window, users can

- Select the applicable Company
- **Refresh Data** to return to the original view, clearing the selection
- **Remember my selection**, if checked, the system saves the underwriter selection for future use

1. Select the underwriter; click **Next** to proceed

Note: The columns can be sorted in ascending or descending order by any of the column headers (i.e., Company or Underwriter).

agentTRAX - IONFRAUD- ABSENTEE OWNER

Company/Underwriter Selection

☐ Remember my Selection

Please select the company and underwriter that you would like to use:

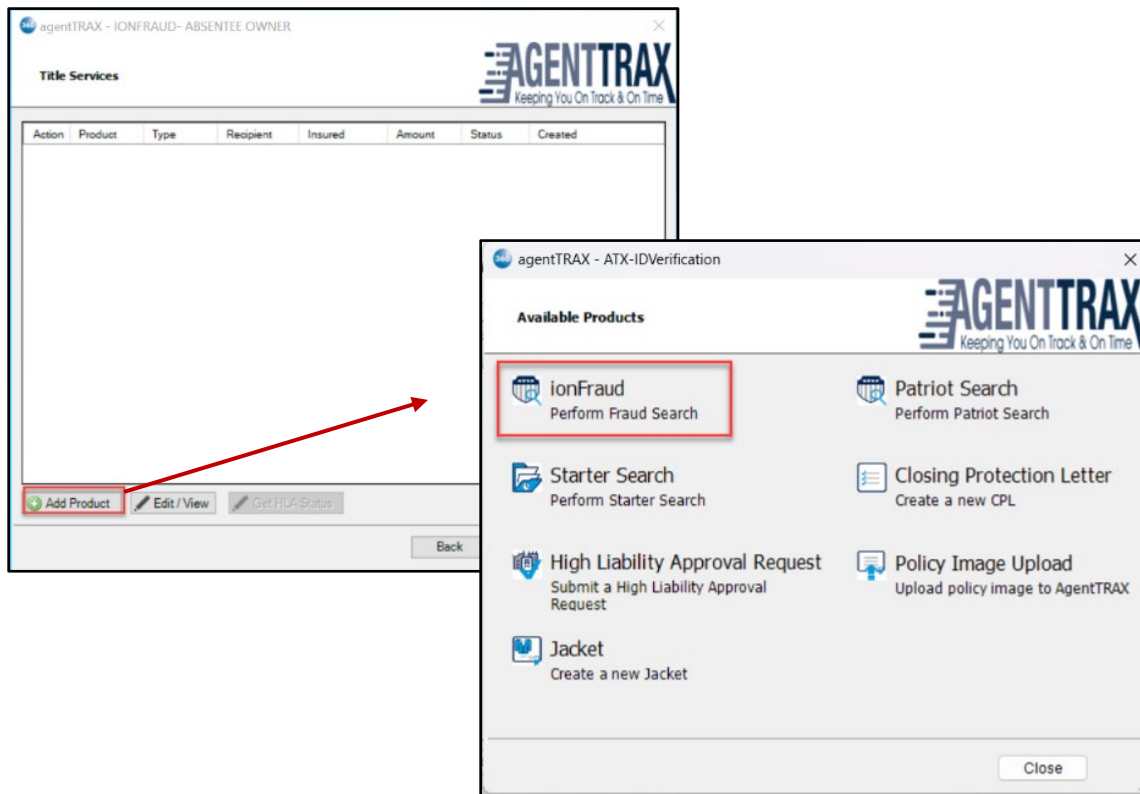
Company	Underwriter	Address	JacketAccess	CPLAccess
Test Title Company	CLTIC	123 Main Street	✓	✓
Test Title Company	CTIC	123 Main Street	✓	✓
Test Title Company	FNTIC	123 Main Street	✓	✓

Refresh Data Next Close

Service Selection

From the **Title Services** window,

2. Click the **Add Product** button to open the **Available Products** window
3. Click the IonFraud entry to continue



Click the corresponding link below to continue to the request you wish to submit.

- [Absentee Owner Verification](#)
- [ID Verification](#)

Absentee Owner Verification

From the **Service Selection** window, check the **Absentee Owner** check box

To view relevant disclaimer information, click the **Disclaimer** link.

Click **Next** to continue.

AgentTrax-IONFRAUD - ATX-IDVerification

Service Selection

AGENTTRAX
Keeping You On Track & On Time

☒ Absentee Owner [Disclaimer](#)

☐ ID Verification

Back **Next** Cancel

Property Selection

Properties can be selected from the **Property Selection** screen. Up to five pre-populated properties (from the ProForm Order) may be selected to perform the search.

Check the corresponding checkbox for each property or check the **Select all** properties check box to select all shown

NOTE: At least one property must be selected to enable the Search button to continue.

Edits can be made to any of the fields displayed in the grid.

The **Display a critical Note when order is open for Vacant Land, Non-Owner Occupied and No Letter Recommended** is checked by default and may be unchecked.

AgentTrax-IONFRAUD - IONFRAUD- ABSENTEE OWNER

Property Selection

Select property(s) to submit with the search request

<input type="checkbox"/>	Property Address	Apt/Unit	City	State	Zip	Parcel ID
<input checked="" type="checkbox"/>	1611 Pinehurst Dr, NE	14C	City	IA	52402	
<input type="checkbox"/>	812 Sixth St SW		Cedar Rapids	IA	52404	
<input type="checkbox"/>	286 Stoner Road			FL	32708	
<input type="checkbox"/>	347 Wessex			CO	80126	
<input type="checkbox"/>	705 S Alton way			CO	80247	

☒ Display a critical note when order is open for Vacant Land, Non Owner Occupied and No Letter Recommended.

Back **Search** Cancel

Click the **Search** button to continue or click the **Back** button to return to the **Service Selection** screen

Property Search Results

The **Property Search Results** screen displays the search results for all the properties selected on the previous screen. To ensure the accuracy and relevance of search results, property searches can be submitted if a result is

found via the service. If no result is found or in the case of multiple results found, the **Submit** button will be disabled.

- The **Select All** check box is pre-selected. Properties can be deselected to exclude from the submission.
- Hover over the **Success Status** icons to view a tooltip message. The message indicates the appropriate actions to be taken based on the status indicated.
- The **Search Results** display the results retrieved from the service. When conducting a property search, up to five different types of results are available. Each result type provides specific information relevant to the search query.

Selected Property	Search Results
<input checked="" type="checkbox"/> 1611 Pinehurst Dr	Please narrow down your search.
<input checked="" type="checkbox"/> 812 Sixth St SW	No Result Found - Update address to retry or manually re...
<input checked="" type="checkbox"/> 286 Stoner Road	Result Found – Letter to Property Owner Required
<input checked="" type="checkbox"/> 347 Wessex	Result Found - No letter recommended.
<input checked="" type="checkbox"/> 705 S Alton way	-Select-

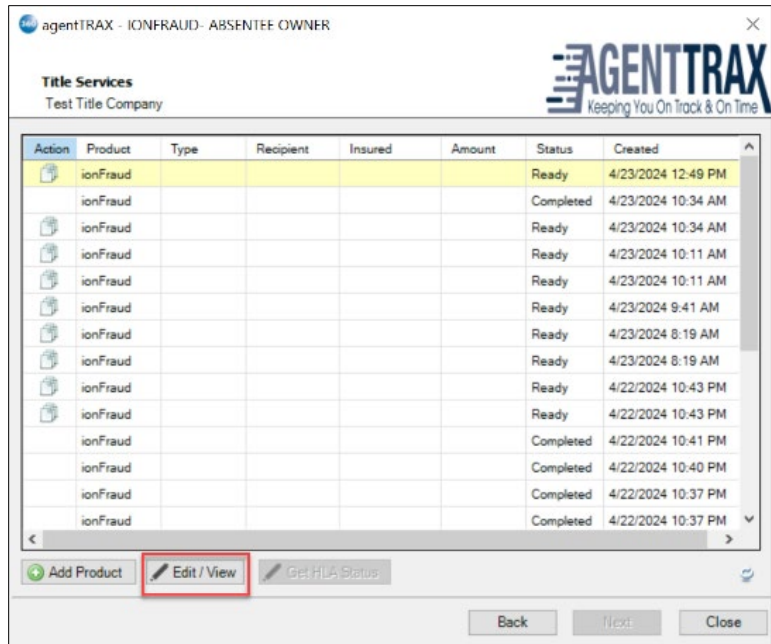
Below is a detailed description of each Search Result type.

- **Please narrow down your search.**
 - Tool Tip Message- *Search resulted in more than 10 properties found. Please update the address/parcel id in the previous screen.*
In this scenario, the address or parcel ID must be updated on the previous screen to retrieve results from the property search query. For optimal results in the property search query, it is recommended to provide the parcel ID to accurately identify the property result.
- **No Result Found- Update address to retry or manually review to determine if applicable.**
 - Tool Tip Message- *Please update the address/Parcel ID in the previous screen.*
In this scenario, the address or parcel ID must be updated on the previous screen to retrieve results from the property search query. For optimal results in the property search query, it is recommended to provide the parcel ID to accurately identify the property result.
- **Result Found- Letter to Property Owner Required**
 - Tool Tip Message- *Match Found*
- **Result Found- No letter recommended.**
 - Tool Tip Message- *Match Found*
- **Dropdown menu (Labeled as 'Select' in the screenshot)**
 - Tool Tip Message- *Please select a specific entry from the dropdown or update the address/Parcel ID in the previous screen.*

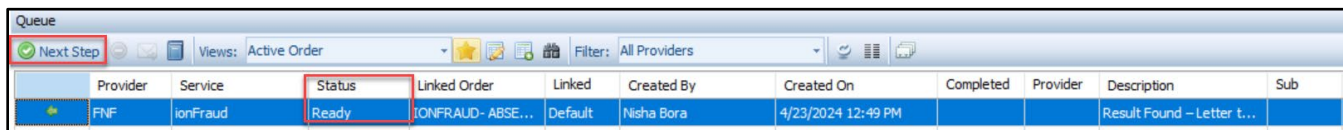
In this scenario, an entry is required to be selected from the dropdown that closely matches the selected property for the search or update the address or parcel ID on the previous screen to retrieve results from the property search query. For optimal results in the property search query, it is recommended to provide the parcel ID to accurately identify the property result. The **Submit** button is enabled when a match is found, allowing a submission. Upon successful submission, the transaction is created in both the **launcher** and the **360 Queue** with the status set to **Ready**.

Launcher- Title Services Screen

Click the **Edit/View** button to access the Review screen and accept the data and documents.



From the **360 Queue**, click **Next Steps** button to view the populated **Company/Underwriter Selection** screen.



4. Click **Next** populates the **Title Services** Screen

agentTRAX - IONFRAUD - ABSENTEE OWNER

Company/Underwriter Selection

☒ Remember my Selection


Please select the company and underwriter that you would like to use:

Company	Underwriter	Address	JacketAccess	CPLAccess
Test Title Company	CLTIC	123 Main Street	✓	✓
Test Title Company	CTIC	123 Main Street	✓	✓
Test Title Company	FNTIC	123 Main Street	✓	✓

Buttons: Refresh Data, **Next**, Close

Review ionFraud

The **Review** screen populates data and documents for review before accepting the results.

- **Data** – edit or accept data into your order
 - The **Select all** check box is pre-selected; data elements can be deselected so they are excluded from the order notes before accepting the results.
 - The **Edit**  icon allows data to be edited prior to accepting the results.

Review ionFraud - IONFRAUD- ABSENTEE OWNER

Select All Select None Field Codes



Groups: All Property[1]

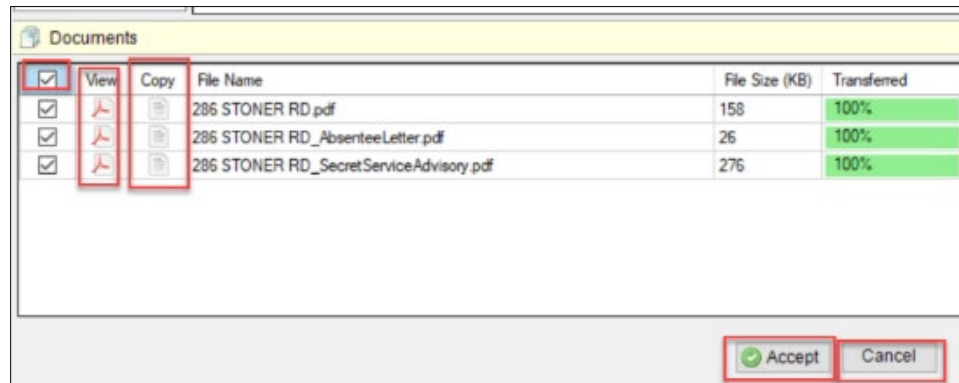
Data

<input checked="" type="checkbox"/>	Name	Current Value	New Value
<input checked="" type="checkbox"/>	286 STONER RD/NoteText		IonFraud Result - Absentee O...

Buttons: Edit (highlighted)

- **Documents** – view, copy or accept the documents
- Three (3) documents are presented for each property:
- **PDF** - The **File Name** indicates the **street address.Document type** (e.g., 347 WESSEX CIR.pdf)
 - **AbsenteeLetter** - The **File Name** indicates the **street address_Document Name.Document Type** (e.g., 347 WESSEX CIR_AbsenteeLetter.pdf)

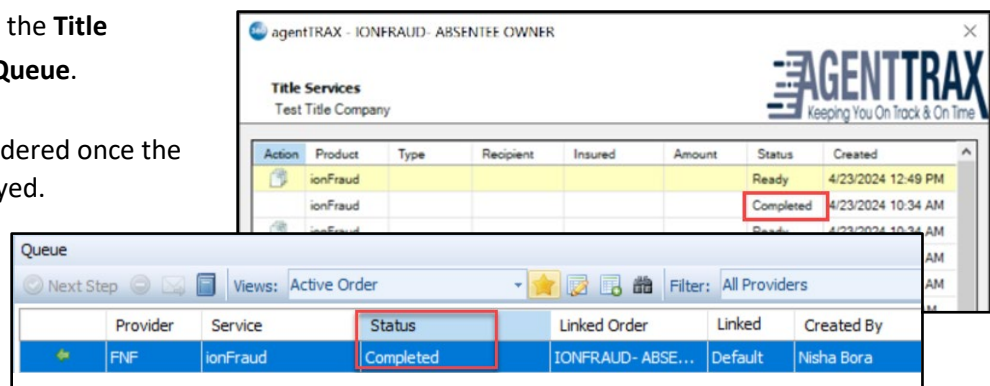
- **SecretServiceAdvisory** - The **File Name** indicates the **street address_Document Name.Document Type** (e.g., **347 WESSEX CIR_SecretServiceAdvisory.pdf**)
- The **Select all** check box is pre-selected; documents can be deselected so they are excluded before accepting the results.
- Click the **View**  icon to view the document on screen.
- Click the **Copy**  icon to place a copy of the document on the clipboard.



Click **Accept** to save document to **Order Attachments** (agency) or smartview (direct operations).

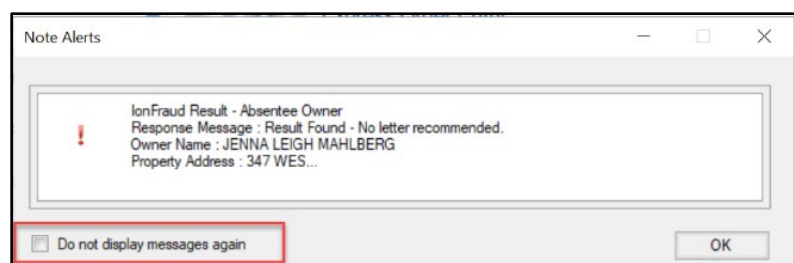
The status field is updated on the **Title Services** screen and the **360 Queue**.

Additional searches can be ordered once the **Title Services** screen is displayed.



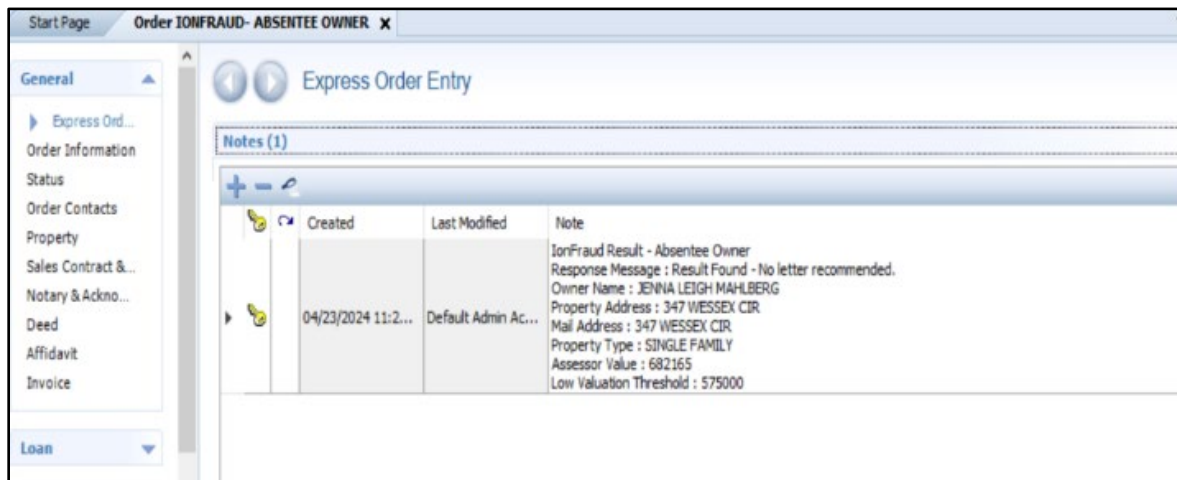
Note Alerts

Direct Operations- The **Note Alert** notification is displayed as a critical note when the order is opened. Additionally, notes are created after the data is accepted on the review screen.



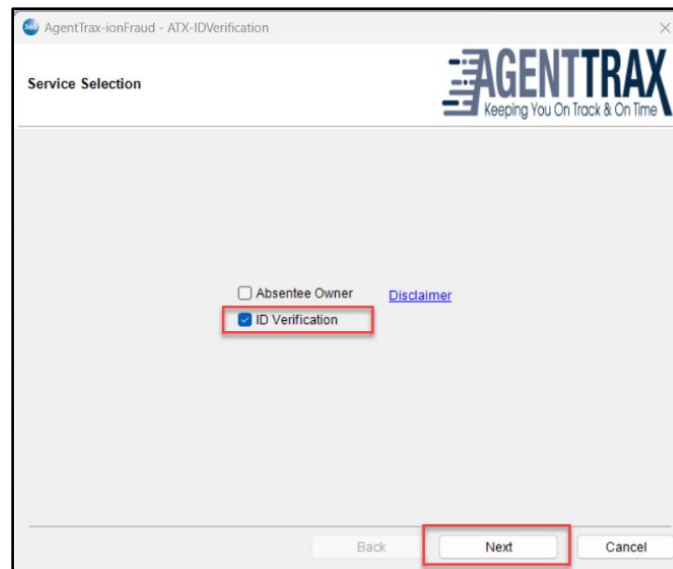
The option to check the **Do not display messages again** check box is available if the note should not display every time the order is opened. Notes can be accessed in the **Note** section of the **Order** ribbon.

Agency Customers- The **Note Alert** notification will **NOT** appear as a critical note when the order is opened If the **Display a critical Note when order is open for Vacant Land, Non-Owner Occupied and No Letter Recommended** feature is unchecked on the **Property search** screen.



ID Verification

1. From the **Service Selection** window, check the **ID Verification** check box
2. Click **Next**



ID Verification - Submit Workflow

All buyer/seller contacts are populated from the ProForm order, if available, and displayed in the grid. From this screen,

- Contacts can be added using the **Add Contact** button if not available from the ProForm order. As they are added they are displayed in the grid.

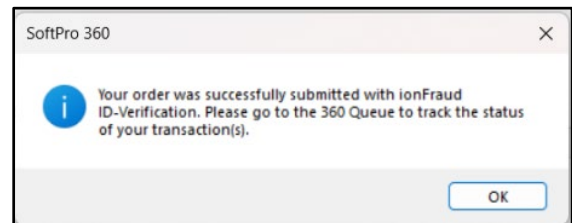
NOTE: Adding contacts here does not write them back to your ProForm order.

- Edits can be made to any of the fields displayed in the grid by clicking in the corresponding field and overwriting the populated information.
 - At least one contact must be selected.
 - The **First Name**, **Last Name**, and **Cell Phone** are required fields.
- NOTE:** When entering the cell phone number do not enter a plus (+), or country code. The country code is required only when it is an international number.

3. Select a contact from the grid; check the check box in the header to select all contacts shown
4. Click **Submit** to send the request for verification.

Order Progress

When the order is successfully submitted, the transaction is displayed in the 360 **Queue**, and the status is set to **In Progress**.



Provider	Service	Status	Linked Order	Linked Profile	Created By	Created On	Category	Description	Event	Contact	Sub Product	Transaction Number
FNF	ionFraud	In Progress	ATX-IDVerification	Default	Nisha Bora	10/17/2024 2:19 PM	Underwrite...			S - Seller Seller	IDVerification	410060-70-241017-297167
FNF	ionFraud	In Progress	ATX-IDVerification	Default	Nisha Bora	10/17/2024 2:19 PM	Underwrite...			B - Mary Buyer	IDVerification	410060-70-241017-297166

A notification from Mitek to confirm the user's identity is sent to the phone number associated with the user and email address, if entered in the ProForm order.

360 Queue - Cancel Workflow

Users can only cancel transactions that are marked as **In Progress**.

1. Select the transaction to be canceled
2. Click the **Cancel**  icon on the toolbar

Queue											
Provider	Service	Status	Linked Order	Linked Profile	Created By	Created On	Category	Description	Event	Contact	Transaction Number
FNF	ionFraud	In Progress	ATX-IDVerification	Default	Nisha Bora	10/17/2024 2:19 PM	Underwrite...			S - Seller Seller	IDVerification
FNF	ionFraud	In Progress	ATX-IDVerification	Default	Nisha Bora	10/17/2024 2:19 PM	Underwrite...			B - Mary Buyer	IDVerification
											410060-70-241017-297167
											410060-70-241017-297166

From the **Company/Underwriter Selection** window,

3. Select the same company that was chosen when submitting the ID Verification request
4. Click **Next** to proceed

agentTRAX - ATX-IDVerification

Company/Underwriter Selection

☐ Remember my Selection

Please select the company and underwriter that you would like to use:

Company	Underwriter	Address	JacketAccess	CPLAccess
Test Title Company	FNTIC	123 Main Street	✓	✓
Test Title Company	CLTIC	123 Main Street	✓	✓
Test Title Company	CTIC	123 Main Street	✓	✓

Agent Name to be shown as : ☐ DBA ☒ LegalName ☐ Both

Refresh Data Back **Next** Close

5. Select the ID Verification transaction
6. Click the **Edit/View** button

agentTRAX - ATX-IDVerification

Title Services

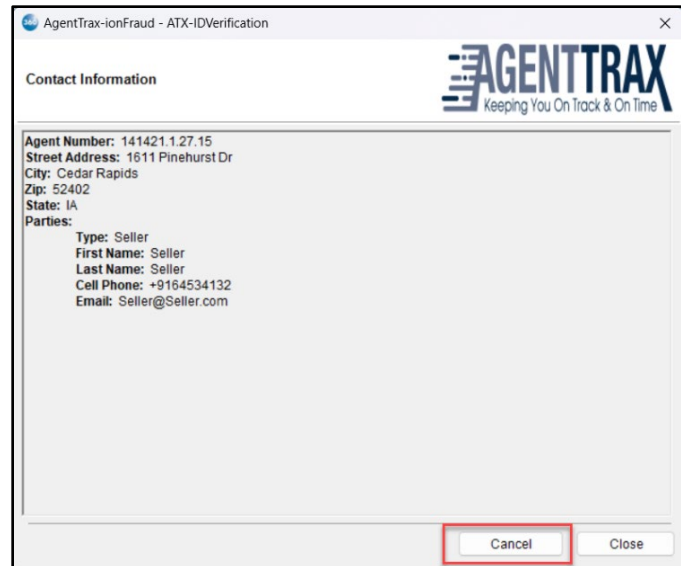
Action	Product	Type	Recipient	Insured	Amount	Status	Created
	ionFraud	IDVerificati...	Seller Seller			InProgress	10/17/2024 9:19 AM
	ionFraud	IDVerificati...	Mary Buyer			InProgress	10/17/2024 9:19 AM
	ionFraud	Absentee...				Ready	10/17/2024 8:32 AM
	Jacket	Other			500,000	Ready	10/17/2024 8:07 AM
	Jacket	Other			500,000	Completed	10/17/2024 8:00 AM

Add Product **Edit / View** Get HLA Status

Back Next Close

The **Contact Information** window displays the pertinent information for the transaction.

- Click the **Cancel** button



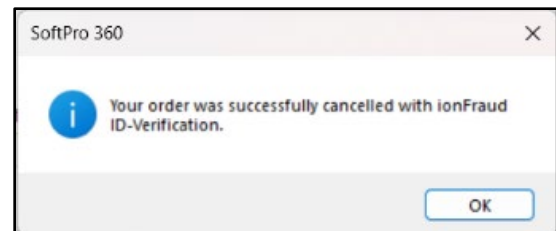
AgentTrax-ionFraud - ATX-IDVerification

Contact Information

Agent Number: 1414211.27.15
 Street Address: 1611 Pinehurst Dr
 City: Cedar Rapids
 Zip: 52402
 State: IA
 Parties:
 Type: Seller
 First Name: Seller
 Last Name: Seller
 Cell Phone: +9164534132
 Email: Seller@Seller.com

Cancel Close

When the order is successfully cancelled, the transaction status in the 360 Queue is set to **Canceled**.



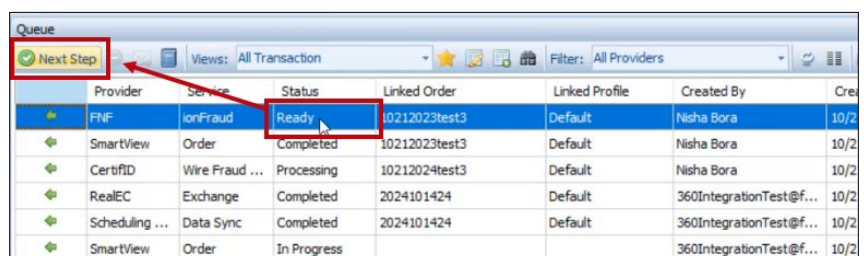
Provider	Service	Status	Linked Order	Linked Profile	Created By	Created On	Category	Description	Event	Contact	Sub Product	Transaction Number
PNF	ionFraud	Canceled	ATX-IDVerification	Default	Nisha Bora	10/17/2024 2:19 PM	Underwrite...			S - Seller Seller	IDVerification	410060-70-2410 17-297167

360 Queue - Remit Workflow

When the **360 Queue** shows the **Status** of the transaction as **Ready**, the user is now able to accept data into ProForm. When accepted, documents are automatically uploaded to the mapped corresponding Smartview order.

Provider	Service	Status	Linked Order	Linked Profile	Created By	Created On	Completed	Provider	Category	Description	Provider	Event	Contact	Product	Sub Product
PNF	ionFraud	Ready	10212023test3	Default	Nisha Bora	10/21/2024 1:04 PM							S - Nisha Bora		IDVerification
SmartView	Order	Completed	10212023test3	Default	Nisha Bora	10/21/2024 1:02 PM	10/21/2...		Develop...	<SMARTORDER>...		Create ...			
CertFD	Wire Fraud ...	Processing	10212024test3	Default	Nisha Bora	10/21/2024 12:51 PM			Settlem...						
RealEC	Exchange	Completed	2024101424	Default	360IntegrationTest@f...	10/21/2024 10:43 AM	10/21/2...		Order O...	Automation - Title...					

Highlight the corresponding transaction and click the **Next Step** button.



Provider	Service	Status	Linked Order	Linked Profile	Created By	Created On	Completed	Provider	Category	Description	Provider	Event	Contact	Product	Sub Product
PNF	ionFraud	Ready	10212023test3	Default	Nisha Bora	10/21/2024 1:04 PM							S - Nisha Bora		IDVerification
SmartView	Order	Completed	10212023test3	Default	Nisha Bora	10/21/2024 1:02 PM	10/21/2...		Develop...	<SMARTORDER>...		Create ...			
CertFD	Wire Fraud ...	Processing	10212024test3	Default	Nisha Bora	10/21/2024 12:51 PM			Settlem...						
RealEC	Exchange	Completed	2024101424	Default	360IntegrationTest@f...	10/21/2024 10:43 AM	10/21/2...		Order O...	Automation - Title...					
Scheduling ...	Data Sync	Completed	2024101424	Default	360IntegrationTest@f...	10/21/2024 10:43 AM	10/21/2...		Order O...	Automation - Title...					
SmartView	Order	In Progress	360IntegrationTest@f...	Default	360IntegrationTest@f...	10/21/2024 10:43 AM	10/21/2...		Order O...	Automation - Title...					

From the **Company/Underwriter Selection** window, click the **Next** button to continue to the **Title Services** window.

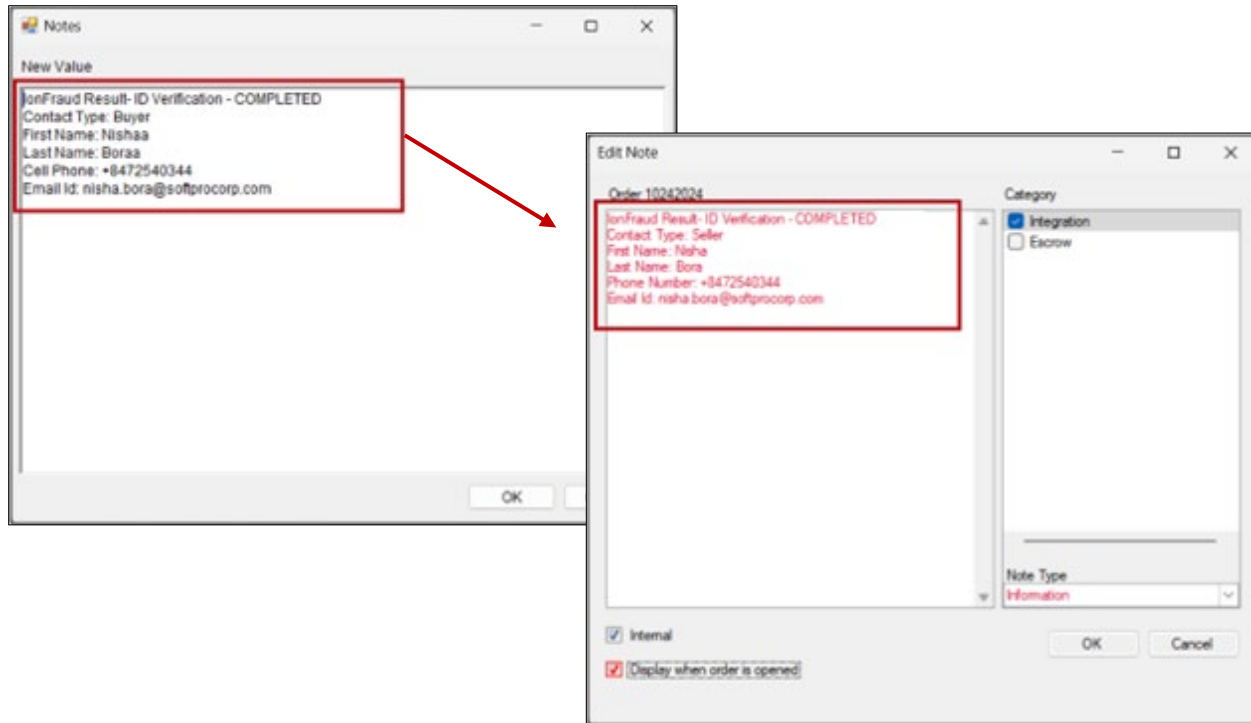
The **Title Services** window shows the **IDVerification** entry for the corresponding order with a **Status** of **Ready**.

Click the **Action**  icon.

The integration populates the **Review ionFraud** window with the data and document(s) and the **SmartviewID** link is updated reflect the corresponding order number.

Clicking the **View/Edit**  icon allows the user to view **Notes** for the transaction.

The information displayed here is written back to the **Order Notes** screen in the ProForm order.

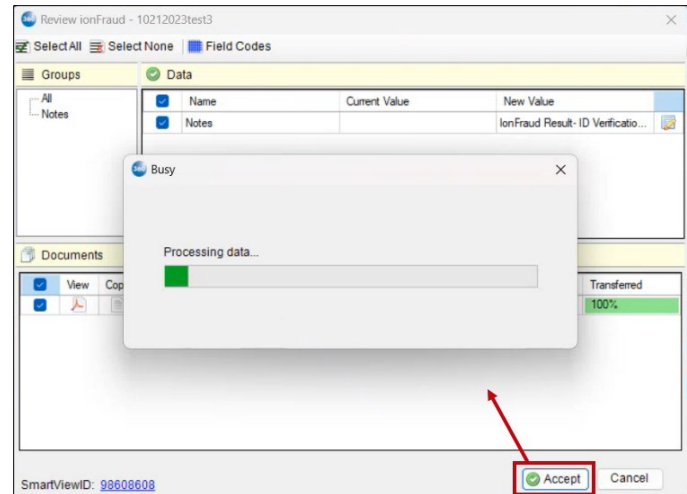


The **Note** displays the,

- Status of the verification
 - **CANCELLED:** Request has been cancelled from the smartview Dashboard.
 - **CONFIRMATION:** The user is on the Confirmation page and has completed but not sent the results. This is only returned if the confirmation page is enabled in Settings.
 - **EXPIRED:** request has expired; usually after three days.
 - **COMPLETED** – ID Verification requirements have been completed. Access the returned documents to determine the status (PASS, FAIL, or REFER) and review the details.
 - **ABANDONDED:** User selected to abandon the verification process.
- Contact type: Buyer or Seller
- Contact First Name
- Contact Last Name
- Cell Phone Number
- Email Id

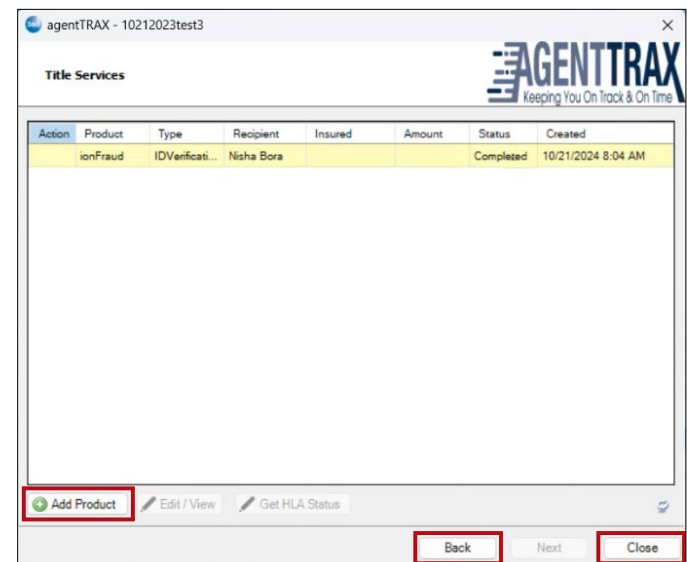
Click the **OK** button to return to the **Review** window

From the **Review ionFraud** window, click the **Accept** button to process the data to the ProForm order and upload documents to Smartview



Once completed, the **Title Services** window is displayed and the transaction **Status** is updated to show **Completed**. From here you can,

- **Close** to exit the integration
- **Back** to return to the Review window
- **Add Product** to return to the **Available Products** view



Reviewing the **360 Queue**, the processed transaction shows the,

- **Status = Completed**
- **Event = ID Verification status** (i.e., Completed – Pass, Completed Fail, etc.)

Note: **Next Step** button is now disabled for this transaction.

