

Understanding your CloseSimple Seller Early Scan Results

If a Seller fails Early Scan you will be notified of the failure via email. Below are additional details for each failure.

Digital Identity Score below threshold:

The system did not find a strong history of an association between the provided email, name and phone number.

Identity flagged for suspected fraud and should be reviewed:

The provided email, name or phone number has been flagged for fraud by a member of our fraud network. (Note: This fraud may not be directly related to real estate.)

Email address age below threshold:

The system has found limited history for the provided email address. This indicated the email address may have been very recently created.

Phone carrier flagged:

The carrier associated with the phone number provided has been associated with a high rate of fraud.

Fraud score is greater than or equal to threshold:

The provided name, email or phone number has attributes associated with higher risk of fraud.

After failing Early Scan, Sellers will then be tasked with completing their ID Verification in the Portal.

Understanding your CloseSimple ID Verification Results

Once a Seller completes their ID Verification, a report with the results will be pushed into your title production software and you will be notified of the pass or failure via email.

Below are additional details on the results:

Image Composition

- Pixelation, windows, cursors, or screen edges indicating a screen capture.
- Poor image quality or unusual colouration suggesting a photo or photocopy.
- Signs of tampering with the plastic film on the ID surface.
- Overall image dynamics, fidelity and texture that falls outside of modeled specifications of an originally captured image.
- Scanned document

Note: Repeat attempts with poor image capture quality, such as blurriness, glare or low resolution, might also trigger this flag, as these can exhibit similar traits to a high risk image.

Photo Check

- Overlaid image on top of the original face photo.
- Reprinting or face morphing of the original face photo.
- Chemical tampering or physical damage around the face photo.
- General inconsistencies in the face photo against the original printing specification such as expected coloring, alignment & security features.

Note: Repeat attempts with poor image capture quality might also trigger this flag. In rare cases, a document may be poorly printed and may also cause this to flag.

Document Integrity

- Upload of a pre captured image from gallery or file system instead of a live device captured image.
- Signs of photoshopping, especially on fields or the face image.
- Image resolution and size inconsistent with a mobile camera such as a cropped image.

Note: Overexposed or softened image characteristics such as an image filter applied on a device level, such as a “captured on” watermark, may cause this to flag. Importantly, edits may not be visually obvious as this check is file-level. Exercise caution if deciding to accept the document.

Detail Check

- Misaligned or misplaced fields.
- Completely fake or engineered ID document.
- Inconsistent fonts and text across the document or compared to the original.
- Symbols, security features or colors on the document differing from the original.
- Checksum, machine readable zone (MRZ) or barcode such as PDF417 inconsistency

Note: An excessively damaged document affecting key security features may trigger this flag. Additionally, these inconsistencies might not be visually obvious and are detected through detailed technological analysis. Exercise caution if deciding to accept the document.

If you have any additional questions, please reach out to your Customer Success Manager or our Support Team by emailing support@close-simple.com