



TruePay.
POWERED BY SECURE INSIGHT

Wire Instruction Verification Tool



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WHAT IS TRUEPAY?

TruePay is Secure Insight's latest online wire instruction verification tool, used to combat electronic bill payment and lien payoff fraud. Designed for ease of use and immediate risk assessment, the search function requires only three data fields of information to confirm that the recipient of a wire and the mortgage payoff bank account are legitimate, associated and verified. TruePay uses a national banking account verification system to verify; not all banks register with the system, but TruePay estimates over 90% of all banks in the US participate in the registry.

Starting July 15, 2025, TruePay will be offered to Connecticut CATIC agents at no charge. It is not a free service, but CATIC is covering the cost for its agents because we believe that the threat of wire fraud continues and presents a substantial threat of catastrophic loss for both agents and CATIC. We believe that in order to combat this threat, protocols such as online wire verification must be used by agents routinely and without exception. By making this a free service, we believe agents will be better able to protect closing funds.

We ask that our agents use this with care, in connection with their CATIC files, because CATIC does pay for each verification on the platform.



STEP 1. WHAT IS NEEDED TO SIGN UP

It is EASY and FREE to sign up. Simply email agentservices@catic.com (Rocky Hill) or legal@catic.com (Fairfield County) and ask to be registered in TruePay. Send this information in your email for every user you wish to sign up:

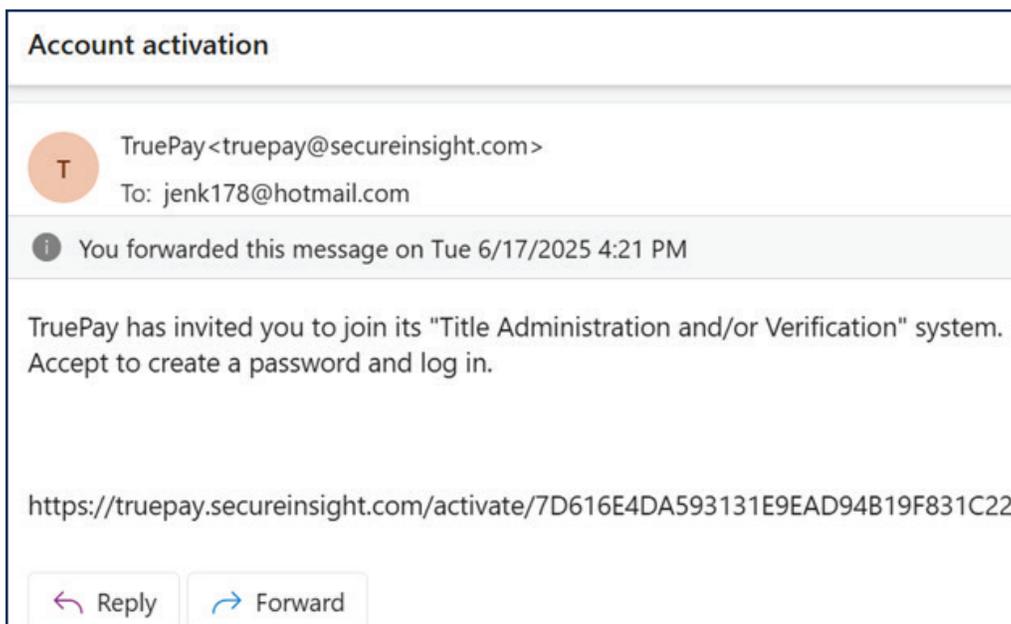
1. FIRST NAME
2. LAST NAME
3. EMAIL (MUST BE UNIQUE TO USER; VERIFICATION CODES WILL BE SENT HERE)
4. CELL PHONE (MUST BE UNIQUE TO USER)

STEP 2. LOOK FOR AN EMAIL FROM TRUEPAY@SECUREINSIGHT.COM

As soon as CATIC enters the user information above, an email is generated and sent to the email address you provided, inviting you to set up a password.

THE EMAIL WILL COME FROM TRUEPAY@SECUREINSIGHT.COM.

- The Email will invite you to click a link which will then ask you to accept terms and create a password.
- Note: if you are not able to click the link because it has been disabled, you can copy and paste the link into a browser.
- Note: Check junk mail if you don't receive the email within two hours of your request.
- Contact CATIC by phone or email if you have any issues.
- This is what the email looks like:



SET PASSWORD

Click the box to agree to Terms of Use, then click on "Set password".

Set your password

Create a unique and secure password

Email:
jenk178@hotmail.com

Password*

.....

The password must be at least 8 characters long and include one uppercase letter, one lowercase letter, and one number.

I have read and agree to the [Terms of Use](#)

Cancel Set password

You will get this notification, and you must click "Request Code":

Request verification code

EMAIL

You will receive a 6-digit verification code by Email. For your security, please do not share this code. Check your inbox or spam/junk folder, and follow the instructions to complete verification.

Cancel Request code

Then a 6-digit code will be sent to your email. Enter that code from your email on this screen:

Verify your email

Enter the code that we have sent you by email to jenk****@hotmail.com, this code will be valid for 10 minutes. The code may take a few seconds to arrive.

1 6 2 0 6 7

Didn't receive code? Wait 24 seconds before requesting a new code.

Cancel Verify your email

Enter code and click "Verify your email".

Terms of Use

By clicking "Agree," I acknowledged that I have read and accepted the TruePay terms of use for the electronic payment fraud bank account verification platform. If I am entering into this agreement on behalf of my employer, I acknowledge I have the authority to do so and that the employer and I have a permitted use to verify bank ownership and account information to prevent fraud in commercial payment transactions.

Furthermore, I agree that the information obtained through the TruePay platform shall not be resold, licensed, distributed, shared or otherwise disclosed to any third party without permission of Secure Insight, the owner of this site.

Finally, TruePay offers this data solely as a service to businesses to identify and prevent electronic payment fraud, and the information is gathered from third party financial record sources deemed to be accurate, however the information is not independently verified by Secure Insight and TruePay and is provided as found in such records.

For a complete understanding, review the [Full Terms of Use](#) [Decline and Sign Out](#) [Agree and Proceed](#)

Click 'Agree and Proceed'. You should then be directed to their Dashboard.

THE DASHBOARD

Your dashboard will land on the Personal Account verification page; note that there is a separate page for Personal bank account verifications, Business bank account verifications and Mortgage Payoff verifications. If you want to verify mortgage payoff instructions, navigate to that page by clicking "Mortgage Payoff" (circled in red below):

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Contact Us Verification Tool Jenny Burr

Account Verification Tool

Available credits: 1

Verify Owner Information

Type of Account:

Personal Business Mortgage Payoff

First Name: e.g. Cameron Last Name: e.g. Williamson

Only run one name at a time for accurate results.

Date of Birth (Optional): MM/DD/YYYY

Adding this data enhances search accuracy.

Routing Number: e.g. 122335577

Routing number must be 9 digits.

Account Number: e.g. 12233557714

Search ID (Optional)

Avoid payment fraud with the TruePay verification platform!

Follow these simple instructions. Gather and then enter the required data in the designated fields for either an individual or business payee and submit. An auto-generated result will identify:

- Account Verified: Safe to Wire Funds**
This is the best result and verifies the data entered by you matches bank records. You can have high confidence the payment will reach the true destination.
- Account Error: Do Not Wire Funds & Re-Check Data Entered**
The data entered is incomplete, partially complete or contains unknown data; there is not enough information to verify the accuracy of the account entered. The account has not been verified.
- Account Failed: Do Not Wire Funds, Potential Fraud**
The data entered does not match bank records and you are at risk of a fraud loss. Sending a payment here is not recommended.

TruePay will validate personal and business checking accounts, personal savings accounts, and personal and business money market accounts.

Note that in addition to Mortgage Payoff wire verification, you can verify wire instructions for Personal and Business accounts.

When you land on the Personal account page, note that the green, yellow and red symbols to the right are, the key for the Personal verification tool; to see the key for the Mortgage Payoff tool, navigate to the Mortgage Payoff page by clicking "Mortgage Payoff".

Note that it shows Available Credits in upper right corner, but you do not have to worry about these credits; CATIC is paying for the credits automatically.

ACCOUNT VERIFICATION TOOL

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Contact Us Verification Tool Jenny Burr

Account Verification Tool

Available credits: 18

Verify Owner Information

Type of Account:
Personal Business **Mortgage Payoff**

Lender Name
e.g. Paul, Willianson

Please choose one from the drop-down box.

Routing Number
e.g. 122335577

Routing number must be 9 digits.

Account Number
e.g. 12233557714

Search ID (Optional)
e.g. AA2024

Your file or reference number.

Avoid mortgage payoff fraud with the TruePay verification platform!

For attorneys and other real estate settlement professionals seeking to verify the accuracy of mortgage payoff instructions, please follow these simple instructions. Gather and then enter the required data in the designated fields for the bank payoff (from bank wire instructions) and submit. An auto-generated result will indicate one of the following responses:

- Full Match**
Match was found for the lender name, routing number, and account number you are looking for.
- Conditional Match**
Routing number and account number match, however lender name differs from the one entered.
- Partial Match**
Only some of the data entered matches our database records.
- No Match**
No records were found matching the provided routing and account numbers.

On the Mortgage Payoff Page, enter:

1. Lender name
2. Routing Number
3. Account Number
4. Search ID is OPTIONAL (this is where you can indicate a client name and/or file number etc.)

Results will generate on screen, immediately. The key to reading your results is above. You may download the results page as a pdf and save it if you wish.

If you need a history of searches that you ran, contact CATIC.

If you get a No Match result, please try to verify the instructions manually. Not all lenders are in the database; TruePay approximates over 90 percent of lenders are in the database. If you have any questions about results, or would like assistance with your search, please contact TruePay at TruePay@secureinsight.com.

TIPS FOR VERIFYING PAYOFFS:

When you start to type the lender name, you may see the name auto-populate.

- Ex. Bank of America N.A.: when you start to type, you may see “Bank of America” pop up. If it is clearly the same bank, you can select the name that auto populated. This indicates that is the bank name in the True Pay system. Or, if you prefer, type in Bank of America exactly how it appears on your instructions (ex. Bank of America NA). Either way is fine, but if you enter your bank name and it differs even slightly from what TruePay has in their system, you may see “CONDITIONAL MATCH” as your result. As you can see below, the key explains that this means that the lender name is slightly different than what is reported in the registry:

Avoid mortgage payoff fraud with the TruePay verification platform!

For attorneys and other real estate settlement professionals seeking to verify the accuracy of mortgage payoff instructions, please follow these simple instructions. Gather and then enter the required data in the designated fields for the bank payoff (from bank wire instructions) and submit. An auto-generated result will indicate one of the following responses:

-  **Full Match**
Match was found for the lender name, routing number, and account number you are looking for.
-  **Conditional Match**
Routing number and account number match, however lender name differs from the one entered.
-  **Partial Match**
Only some of the data entered matches our database records.
-  **No Match**
No records were found matching the provided routing and account numbers.

If you are searching for a mortgage payoff from a private lender or hard money lender and didn't receive a match, try re-running it as a business account.

Note: searches for business accounts will be charged a credit.

- If you get “Partial Match” or “No Match” confirm that the routing number and account numbers were entered correctly.
- If you get a “Partial Match” or “No Match” try to manually verify; not all banks are “reporting banks”; also, new accounts (opened within the past 90 days) may not appear.
- If you get a “No Match” you may also want to contact TruePay, especially if you verify that the instructions are good. True Pay will attempt to verify and add the lender to their system.
- See note above re: hard money/ private lenders- run as business account if no match as a mortgage payoff.

RESULTS GUIDES OR KEYS

- NOTE: BUSINESS AND PERSONAL ACCOUNT VERIFICATIONS HAVE DIFFERENT GUIDES TO RESULTS:

Business Account				
Business Name	FEIN	Routing Number	Account Number	Result
✓	✓	✓	✓	Account Verified
✗	✓	✓	✓	Account Error
🕒	✓	✓	✓	Account Failed
Authorized Signer Name	✓	✓	✓	Account Verified
✓	✓	✗	✓	Account Failed
✓	✓	✓	✗	Account Error
Bank is not a reporting bank in the nationwide system				Account Error

Personal Account					
First Name	Last Name	DOB	Routing Number	Account Number	Result
✓	✓	✓	✓	✓	Account Verified
✗	✓	✓	✓	✓	Account Error
✓	✗	✓	✓	✓	Account Error
✓	✓	✓	✗	✓	Account Failed
✓	✓	✓	✓	✗	Account Error
✓	✓	✗	✓	✓	Account Failed
Bank is not a reporting bank in the nationwide system					Account Error

Business and Personal Account Special Conditions

Not all banks reports to the national banking account verification database. If you enter the routing number and receive a pop up indicating **Not A Reporting Bank**, you have attempted to search a bank not in the national database you should verify by traditional methods.

Accounts open 90 days of less may result in an **Account Error** response due to the delay in reporting to the national database and the higher risk associated with new accounts, and you should verify these by traditional methods.

QUESTIONS?

- Questions on results: TruePay@secureinsight.com
- Questions about signing up / what True Pay does: agentservices@catic.com (Rocky Hill) or norwalkservices@catic.com (Fairfield County)
- Sign up requests: email your [Agency Advisor](#) or agentservices@catic.com



Secure Insight

Risk Prevention through Innovation