FlashClose℠ eClose

Borrower FAQs

Make your closing a success.

What type of technology do I need?

It's simple. You will need access to either a computer or tablet, which must contain a video camera, microphone, and internet connection.

What internet browsers are supported?

Firefox version 2.0 or greater or Chrome version 1.2 or greater are supported, as well as Edge and Safari. Internet Explorer is not supported.

In addition to my ID, is there any other information that I will need to provide?

Yes, you'll provide your date of birth and current address. This will help to generate a Knowledge Based Authentication test to help us further validate your identity. Using the information provided, our third-party provider will pull 5 questions from your credit history for you to answer.

Please note: Signers must have a credit history attached to their US SSN.

What is Knowledge Based Authentication (KBA)?

The process of Knowledge Based Authentication (KBA) has a few factors outlined below, including a few sample questions that are usually asked during the signer experience.

- The question set will be pulled from as far back as the credit history goes. There is no time length on the history pulled.
- The signer does typically need at least a year's worth of credit history for this to generate enough questions.
- The signer can only use a SSN and not a TIN. TINs have not been seen as a credible source, so we always recommend a SSN.

If a signer answers KBA incorrectly twice, they will be locked out of the system for 24 hours. Prepping for this section of the security check will help set up you up for success.

In general the types of questions that may be asked include:

- Previous street names/cities or numerical values (house number) of residences
- Maiden names or middle names of family members
- Types of vehicles owned
- Counties resided in