



Use Case Study: NeuStar

The Internet-based County Land Document Recording Exchange promises to dramatically streamline the land recordation process for participants – notably Mortgage and Title companies. This solution will save these companies time and money, while increasing the integrity of the participating counties' land records systems for all constituents.

NeuStar's partners recognized early on that it was in the best interest of all participants for the land record exchange to be as open as possible. In order to achieve that goal, these partners turned to NeuStar's NeuLiberty suite of services to enable an open standards-based approach to user identity management. NeuLiberty allowed its partners to rapidly bring a Liberty Alliance-compliant web application to market, while allowing them to focus fully on applying their knowledge of the land recordation process to providing maximum benefit to users.

NeuLiberty allows its partners to issue log-in credentials and digital certificates to users, much as any online application. However, the credentials provided, being compliant with the Liberty Alliance standard for federated network identity, are useable in other Liberty-compliant applications, thus providing greater value and easing entrance into other possible related industry applications to land record exchange users. In other words, by employing NeuLiberty services, the Land Document Recording Exchange establishes a strong foundation to build an industry "Trust Circle". In addition to extending the use of land record exchange credentials to other applications, the exchange is able to accept credentials issued by other Liberty-compliant identity providers, including those of other organizations.

This is an important step towards market-wide acceptance and adoption of standards-based identity services for businesses and consumers alike.

Before NeuLiberty:

Prior to the availability of NeuStar's NeuLiberty suite of services, recording of land documents and lien releases was a paper-intensive process, using couriers to hand deliver printouts of the necessary documents between different locations and application islands. This method cost all parties a lot of money as well as time, a critical element in assuring a clear chain of title. Without the Land Recordation Exchange and NeuLiberty, the recording of a deed and related lien releases could typically take days or even weeks from start to finish. To add to the complexity, there are well over 3,000 counties in the United States and innumerable lenders and title companies, all with separate systems. Automating this process, one of many in the entire chain of processes associated with the mortgage industry, has on examination proven to be problematic largely due to the lack of federated identity management architectures.

After NeuLiberty:

A large lender likely has its own identity management services for its employees. This bank, of course, has the most direct and timely control over the validity of its employees' associated log-in credentials – a clear benefit to security. NeuLiberty services, enables the Land Recordation Exchange to operate in an identity network or "circle of trust." This allows the lender to authenticate its own users of the Land Recordation Exchange - in effect allowing the bank to vouch for the validity of that user. This minimizes the spiraling numbers of log-on credentials needed by users, and increases security and confidence in transaction integrity. By the same token, there may be other applications that the bank's employees must also use that are synergistic with the Land Recordation Exchange (other parts of the greater mortgage process). These applications can also easily become a part of the same identity network making those

applications automatically available to employees of the bank as well as other users of the Land Recordation Exchange. NeuLiberty opens the door to the automation of many industry-wide business processes spanning many partners and applications.