How Cardinal Title Group Saves 40 Hours a Month with Qualia Shield

Company Name: Cardinal Title Group

Company Type: Title & Escrow

HQ: Cardinal serves Virginia, Maryland, Washington, D.C., and West Virginia

Products: Core, Shield, Clear, Connect, Marketplace

Results

- 40+ hours saved per month on wire review
- Less than 5% of wires require manual checking
- 96% usage rate for ID verification through Qualia Shield

Mary Koehler
Processing Manager
Cardinal

Stephanie Smith
Director of Title Operations
Cardinal

About

Cardinal Title Group is a title & escrow agency operating more than 40 offices across Virginia, Maryland, Washington, D.C., and West Virginia. Processing Manager Mary Koehler, Director of Title Operations Stephanie Smith, and their dedicated team built a strong reputation by earning client trust and providing security. But as closing volume grew and wire fraud across the title industry became more sophisticated, manual processes threatened to erode that reputation.

Cardinal found the solution in Qualia Shield, a comprehensive wire fraud prevention tool built natively into the same operating platform, Qualia, that Cardinal already used as its system of record. Cardinal now processes close to 1,000 closings a month, a volume the team couldn't review manually even with dedicated staff. With Qualia Shield running automatically on every wire, the team cut wire review time by 40 hours a month and gave clients a single platform they could trust with their most sensitive information.

Challenge

Manual Review Couldn't Keep Pace With Cardinal's Growing Volume

As transaction volume increased, Cardinal couldn’t keep up with the manual work needed to identify and catch every fraud attempt. Team members tried hard, staying diligent with IT training, leadership reminders, voided checks, and bank statements. For high risk files, they did their own research to try and confirm a seller's identity before the money moved. Still, the sharp rise in wire fraud attempts outpaced what any manual processes could reliably catch at scale. At nearly a thousand closings a month, it was only a matter of time before vulnerable manual processes allowed something to slip through.

Then, something did.

A seller impersonation attempt went undetected until after closing, discovered only when the real seller reached out months later to say he had never sold the property. The title insurance claim covered the loss, but as Koehler points out, “something like that can hurt your reputation.”

High-Dollar Wires Meant Manual Detective Work

This incident traced back to the same blind spot: wires that relied on someone catching what a manual process couldn’t guarantee. For large seller proceeds, staff had no reliable way to confirm that a bank statement or voided check hadn't been altered. It was even more challenging on files signed with an out-of-town notary, since Cardinal couldn't always verify how carefully the identity was checked before the documents were notarized. Smith spent a considerable amount of time doing her own research:

> "
>
> Before Shield, we'd request a bank statement or a voided check, but anyone can alter a PDF. So for the high-dollar ones, especially out-of-town sellers who went to a different notary, I'd find myself going to Facebook. I spent a lot of time Googling, trying to find anything that made me feel like this money was going to the right place.
>
> Stephanie Smith
> Director of Title Operations, Cardinal

With only a handful of people approving wires for the whole office, every high-dollar wire depended on manual review from one of a few staff members. That concentration made the process harder to scale, and more prone to human error, as closing volume grew.

Standalone Tools Create Optional Checkpoints That Can Be Exploited

With so much riding on manual review from just a few staff members, Cardinal knew the fix couldn't be just adding another manual step. The agency needed a modern, technology-driven wire fraud prevention solution. When evaluating options, Cardinal considered standalone wire fraud prevention and recovery services, but found a structural limitation: these tools live outside the system of record, and coverage is dependent on staff remembering to log in and manually run it on every wire. That optionality is where checks get missed and wires slip through unverified.

Adopting a standalone tool would have also meant asking clients to trust a second, unfamiliar login with their banking and identity information, at a time when Cardinal's own clients were already wary of phishing attempts and unfamiliar links.

Solution

Shield Checks Every Wire, Every Time, Automatically

Cardinal needed verification that ran on every file, not just the ones that made it to Smith's desk. Qualia Shield is the wire fraud prevention solution that reviews every wire automatically, so running verifications isn't a step someone has to remember.

As fraud attempts have grown more sophisticated, protection has had to outpace it. Shield returns a result on most wires without requiring any manual review. For the small subset of wires that come back as “high-risk", Cardinal created a dedicated Shield Reviewer role, staffed by postclosers, so those flags get cleared before closing rather than discovering them after the fact.

As a part of the checks that Shield runs, it verifies the identity of the people who are sending the wire to ensure that they are who they say they are. Bank account checks and public records reports confirm that every transaction party holds a valid, government-issued ID. Cardinal now runs identity verification on 96% of its transactions, the kind of check that could have flagged the seller impersonation attempt before it ever reached closing.

> "
>
> Shield helped tremendously in having a good sense that these funds are going where they're supposed to be going, saving us a lot of time and stress.
>
> Stephanie Smith
> Director of Title Operations, Cardinal

The Qualia Bank Partner Network Removes Manual Matching and Re-Entry

At Cardinal's scale, manual wire reconciliation became a daily tax on the team's time that increased the risk of manual steps being missed. They needed a bank partner who really understood the closing process and offered a deep integration with Cardinal's Qualia system.

Cardinal found that partner in BankUnited. Through their Bank Partner Network integration, wire data flows directly into Qualia where incoming wires match automatically to the right orders, complete with the Fed reference number.

The integration also catches errors a person might miss. For instance, when a client submits a voided check from a bank that's merged with another, Shield identifies the mismatch and suggests the correct ABA number before the wire goes out. By using Shield and the Bank Partner Network together, the uncertainty that used to come with potentially sending out a wire to the wrong place or person is largely gone.

> "
>
> The confidence level has tripled at least.
> It's night and day from what it was before.
>
> Stephanie Smith
> Director of Title Operations, Cardinal

One Trusted Portal Replaces Multiple Systems for Staff and Clients

A standalone verification tool would have meant one more login for staff to manage and an unfamiliar link asking clients to hand over sensitive banking details. That's exactly the kind of request Cardinal spends its time warning clients to be suspicious of. Cardinal avoided that by keeping fraud mitigation and bank verification built inside Qualia. Koehler has seen first-hand how that decision builds client trust:

> "
>
> We're always warning our clients about fraud and how going into different portals can increase risk. We give them one portal [with Qualia and Shield] and they always know it's secure.
>
> Mary Koehler
> Processing Manager, Cardinal

Results

Since adopting Shield, Cardinal Title's closing volume has grown fast, with the team estimating it roughly tripled over the summer as time savings freed up capacity to take on more business. That growth hasn't come at the cost of oversight: a wire fraud assessment now runs automatically on every wire, saving the team an estimated 40 hours a month that used to go into manually verifying high-dollar wires.

> "
>
> We have saved at least 40 hours a month. We are a high volume office so even a minute or two per file is like a whole week a month we're saving, and it probably is even more than that.
>
> Stephanie Smith
> Director of Title Operations, Cardinal

Using Qualia's Bank Partner Network has also brought manual wire entry down to under 5% of transactions. Incoming wires are matched automatically, and mismatched bank details get caught before a wire goes out. That's all but eliminated the rekeying errors that came with entering that information by hand.

For Cardinal, running automated fraud prevention and bank verification from a single, integrated solution has done more than drive internal efficiency gains. It's become a competitive advantage, and has been crucial to solidifying the foundation of trust Cardinal has built with clients.

> "
>
> We have a lot of good reviews saying 'We love the secure portal, it was so easy to use.' That helps our reputation because our clients respect that we are offering them something that's very secure and safe.
>
> Mary Koehler
> Processing Manager, Cardinal