Protected and Connected: The xDTM Standard and Real Estate

Heather Petersen, Executive Director
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Setting the Stage
Technology is Liberating Information

On Premise → Cloud

Paper → Digital

One Device → Any Device
THEN
House Talk® is here! The place to be for all things home.

NOW
Benefits
Challenges
Typical Agent Uses 33 Tools on Average
The Last Mile in Real Estate Transactions – Digital Transaction Management

- How important documents are transmitted, signed, and stored
- Removes transaction friction
- Involves people, data, documents
- Inside and outside the firewall
- Delivers end-to-end digital transactions
- Is trusted and secure
DTM Provides a Better Experience & ROI, but....

... Can We Trust It?
Difficult to Compare DTM Providers
xDTM Standard Overview
The Transaction Management Standard for an Open Digital World seeks to:

- Improve the quality of digital transactions
- Ensure transactions are protected yet accessible
- Reduce risk
The xDTM Standard, Version 1.0

Helps organizations leverage the speed, efficiency, and convenience of DTM to conduct all-digital transactions without the risks of non-compliant technologies.
Non-Profit Association with Independent Governing Board

Stanford Hospital & Clinics
  CIO

NIST
  Former Director

FedEx
  President FedEx Office, CIO

Hewlett Packard Enterprise
  CISO

Lucile Packard Children’s Hospital Stanford
  Chief Medical Information Officer

NBCUniversal
  CISO

Buckley Sandler LLP
  Partner

Purdue University
  VP IT & System CIO

Intel
  Vice President

DocuSign
  CRO

Mandiant
  Founder

Security Innovation Network
  Chairman

VISA
  Senior Vice President

RiskIQ
  Vice President

Microsoft
  CISO

Lookout
  CTO/Founder

United States Postal Service
  CIO

Brown Forman
  CISO
xDTM Today

xDTM Standard Version 1.0 Launched in March
• First standard for digital transaction management
• xDTM Standard available at xdtm.org
• Request for comments now open

Future Focus Areas
• Incorporate input from interested parties
• Grow the international community
• Explore development of Integration Standard
xDTM and Real Estate
The process of buying and selling real estate is document intensive.
Over a dozen people from at least 10 different companies participate in every transaction; with the participants changing on each transaction.

Interactions Among Multiple Parties

- Seller
- Buyer
- Listing Agent
- Inspectors
- Appraiser
- Surveyor
- Attorney
- Buying Agent
- Broker
- Mortgage Broker
- Lender
- Title Company
- Attorney
- Mortgage Broker
Organize and guide all parties through the transaction with a trusted, compliant DTM solution.
**xDTM: Assurance, Efficiency and Transparency for Real Estate**

**Real Estate Industry**
- Clearly defines customer data privacy and control
- Incorporates comprehensive security measures
- Assures consistency and quality in transactions
- Provides requirements for integrating with third-party apps and tools

**Customers**
- Provides peace of mind
  - Documents are secure
  - Documents are accessible

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The xDTM Standard, Version 1.0

- Security
- Assurance
- Privacy
- Validity
- Availability
- Scalability
- Universality
- Interoperability

Protected

Connected