



Fidelity National Financial Announces Partnership with CLEAR to Fight Real Estate Fraud

September 9, 2025

FNF Has Launched the First Phase of Biometric Identity Verification in Real Estate Transactions

JACKSONVILLE, Fla., Sept. 9, 2025 /PRNewswire/ -- Fidelity National Financial, Inc. (NYSE: FNF) (FNF), a leading provider of title insurance and transaction services to the real estate and mortgage industries, and a leading provider of insurance solutions serving retail annuity and life customers and institutional clients through its majority-owned subsidiary F&G Annuities & Life, Inc., today announced a partnership with CLEAR Secure, Inc. (CLEAR), the secure identity company, to combat the rise in impersonation and wire fraud in property sales. This unique collaboration leverages CLEAR's identity platform, CLEAR1, for biometric identity verification for real estate transactions within FNF's inHere digital platform.

Real estate fraud has surged nationwide and continues to evolve, posing significant risks to buyers, sellers, and the broader housing market. Criminals increasingly employ sophisticated schemes, including seller impersonation, fraudulent email communications and wire fraud, causing substantial financial losses. In response to these risks, FNF has started rolling out CLEAR1 for biometric identity verification to strengthen the real estate transaction title and escrow process.

FNF has long served as the industry vanguard against these threats, leveraging transactional expertise and systems to identify suspicious activities before transactions complete. FNF's quest to protect the real estate transaction is built on a strategic progression: education, execution and enhancement. Each phase is designed to strengthen fraud prevention and transaction security.

- **Education** begins with FNF's WireSafe program, which is designed to raise awareness among consumers, customers and employees about the risks of wire fraud and fraudulent email, equipping transaction participants with the knowledge to recognize and respond to fraud attempts
- **Execution** is powered by FNF's inHere® experience platform that puts education into action. By providing all participants, including buyers and sellers, with a protected portal, inHere reduces reliance on email and guides users through a secure, streamlined process while reinforcing best practices for fraud prevention
- **Enhancement** comes in the form of FNF's partnership with CLEAR, adding an advanced layer of identity verification and security designed to combat identity fraud. This collaboration enhances the transaction experience by integrating CLEAR's biometric authentication to reduce the risk of impersonation or unauthorized access

By validating identities with CLEAR's proven platform, which is already trusted by over 33 million members and 100+ partner locations across North America, FNF aims to make biometric identity verification a standard practice in real estate closings, providing a safer and more transparent experience for buyers, sellers, agents and lenders.

"Our partnership with CLEAR demonstrates our ongoing commitment to innovation and our dedication as an industry leader to stay ahead of emerging threats," said Mike Nolan, Chief Executive Officer of Fidelity National Financial. "By integrating CLEAR's biometric technology directly into our operational processes and our inHere platform, we're reinforcing the essential role that title insurance and title companies play in the real estate ecosystem."

"We're thrilled to partner with FNF to bring CLEAR's secure identity platform to real estate transactions," said Caryn Seidman Becker, Chairman and Chief Executive Officer of CLEAR. "Buying or selling a home is an important milestone in life and people deserve to feel safe every step of the way. By combining CLEAR's identity platform with FNF's industry-leading technology, people and title insurance, we can help ensure every buyer and seller is who they claim to be."

The first phase of this partnership was rolled out in July 2025 in select markets; insights from this phase will inform the broader rollout.

About Fidelity National Financial, Inc.

Fidelity National Financial, Inc. (NYSE: FNF) is a leading provider of title insurance and transaction services to the real estate and mortgage industries. FNF is the nation's largest title insurance company through its title insurance underwriters - Fidelity National Title, Chicago Title, Commonwealth Land Title, Alamo Title and National Title of New York - that collectively issue more title insurance policies than any other title company in the United States. More information about FNF can be found at fnf.com.

About CLEAR

CLEAR's mission is to strengthen security and create frictionless experiences. With over 33 million Members and a growing network of partners across the world, CLEAR's secure identity platform is transforming the way people live, work, and travel. Whether you are traveling, at the stadium, or on your phone, CLEAR connects you to the things that make you, you—making everyday experiences easier, more secure, and friction-free. CLEAR is committed to privacy done right. Members are always in control of their own information, and we do not sell your biometric or sensitive personal data. For more information, visit clearme.com.

Forward-Looking Statements and Risk Factors

This press release contains forward-looking statements that involve a number of risks and uncertainties. This press release contains forward-looking

statements that involve a number of risks and uncertainties. Statements that are not historical facts, including statements regarding our expectations, hopes, intentions or strategies regarding the future are forward-looking statements. Forward-looking statements are based on management's beliefs, as well as assumptions made by, and information currently available to, management. Because such statements are based on expectations as to future financial and operating results and are not statements of fact, actual results may differ materially from those projected. We undertake no obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise. The risks and uncertainties which forward-looking statements are subject to include, but are not limited to: changes in general economic, business, political crisis, war and pandemic conditions, including ongoing geopolitical conflicts; consumer spending; government spending; the volatility and strength of the capital markets; investor and consumer confidence; foreign currency exchange rates; commodity prices; inflation levels; changes in trade policy; tariffs and trade sanctions on goods; trade wars; supply chain disruptions; weakness or adverse changes in the level of real estate activity, which may be caused by, among other things, high or increasing interest rates, a limited supply of mortgage funding or a weak U.S. economy; our potential inability to find suitable acquisition candidates; our dependence on distributions from our title insurance underwriters as a main source of cash flow; significant competition that F&G and our operating subsidiaries face; compliance with extensive government regulation of our operating subsidiaries, including regulation of title insurance and services and privacy and data protection laws; systems damage, failures, interruptions, cyberattacks and intrusions, or unauthorized data disclosures; and other risks detailed in the "Statement Regarding Forward-Looking Information," "Risk Factors" and other sections of FNF's Form 10-K and other filings with the Securities and Exchange Commission.

FNF-G

 View original content: <https://www.prnewswire.com/news-releases/fidelity-national-financial-announces-partnership-with-clear-to-fight-real-estate-fraud-302549739.html>

SOURCE Fidelity National Financial, Inc.

Lisa Foxworthy-Parker, SVP of Investor & External Relations, Investors@fnf.com, 515.330.3307