

Balancing Safety and Your Online Presence

Social media can build your reputation and attract business. But it can also invite attention from criminals.

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by Sam Silverstein

Your cellphone rings, and the caller wants your help to buy a home. Or a visitor at an open house expresses interest in visiting other properties with you. Do you proceed?

Chances are your first impression of people will guide these decisions. Among the questions that may be running through your mind: Did they come your way through a referral from someone you know and like or find you out of the blue? Are they associated with an organization you are familiar with? Does their tone of voice or body language give you pause? In short, do they seem trustworthy?

When you're deciding whether to connect with someone who reaches out to you on social media, many of the same kinds of clues apply. That reality gave rise to a startup company, Trust Stamp, that aims to help business people, including real estate pros, stay safer on the job. The company has launched a tool that instantly verifies prospective clients' identity and gauges their trustworthiness based on their online connections.

Trust Stamp works by evaluating a person's photo, social media accounts, and information in public databases to confirm their identity and assign a "trustworthiness score." To use Trust Stamp, you'll ask prospective clients to provide their photo, ID, and a link to a personal social media account before agreeing to a face-to-face meeting. Indeed, for people who have bad intentions, just the requirement to provide all that information could be a deterrent.

"Truth, honesty, and decency are the same online as in the real world," says Gareth Genner, a cybersecurity expert who co-founded Trust Stamp in 2015. Genner says Trust Stamp's service—which is available as a free benefit to REALTORS®—builds on the idea that the more reputable and plentiful people's online connections are, the more likely they are to also be who they claim to be. Trust Stamp also examines factors such the length and number of a person's relationships and their recommendations on services like LinkedIn to assess trustworthiness.

Of course, relying on a single tool to decide whether someone is safe isn't advisable. As with a credit score, you should use a trustworthiness score with other information to decide if you want to pursue a business relationship with anyone.

Dangers of Transparency

Trust works both ways. Prospective clients are also likely checking you out on social media as they decide whether you're the right agent for them. The challenge you face is that posting information about your listings and community activities can attract criminals as well as clients. For example, interior shots of a home can tell a thief that the property is unoccupied and has a big-screen TV, says Steven J. Spano, president and chief operating officer of the Center for Internet Security.

Keeping your personal and professional activities separate online may keep you safer. Use your personal Facebook account to share information about yourself with people you've decided to connect with, and limit what you post on your public business page. Employ settings that ensure your personal information and posts are shared only with trusted groups and individuals and choose your friends carefully. "Not everyone who wants to be your friend [should] be your friend," says Adam Levin, author of the book *Swiped: How to Protect Yourself in a World Full of Scammers, Phishers, and Identity Thieves*.

The bottom line is that information is valuable currency for you, your business, and criminals. Social media sharing can build trust, but it can also expose vulnerabilities. To avoid being a victim, make safety and security top priorities in your social strategy. "Don't give away information that may allow people to masquerade as you," Genner says. "People may say 'I was hacked,' but [often] they really just gave their credentials away."

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