

White Paper

Improved Delivery and Management of Critical Information: Property Professionals

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1. What is meant by Critical Information?

In the course of conducting everyday business operations, many different organisations provide the end-product of their service in the form of a document. Information produced in this way has value to the recipient of the service being provided; it is normally required for regulatory or compliance purposes, and indeed may be required by the recipient in the conduct of their own business.

For the purposes of this White Paper, Critical Information is regarded as anything which is expressed in document form as the culmination of a service for which charges have been made or significant effort has been invested, and which therefore has value in and of itself. The concept also applies to information which is being retained as a record - of a transaction, a process of communication, or an event for which documentary evidence may be required in the future. If lost or misplaced, some degree of cost, inconvenience or delay will result. There is therefore a need to safeguard it through the process of storage, and if appropriate the process of delivery to the recipient, and for it to be permanently available to authorised parties after delivery.

An enormous range of organisations deliver Critical Information to their clients. This paper will deal specifically with Property professionals, and explore how safeguarding such information as it is transferred to other parties, and throughout a period of subsequent usage and storage, can bring benefits to both the service provider and their clients.

2. Who is this White Paper aimed at?

Property professionals

The UK property sector embraces a diverse and complex set of roles, responsibilities and skills. Covering both Commercial and Residential property, the delivery side of the sector requires qualified Property Managers and Administrators, Estate Agents, Lettings Agents, Accountants, Surveyors and Valuers, Solicitors, Architects and Independent Financial Advisors; a wide range of different practitioners who provide professional services. On the receiving side, Landlords, Freeholders, Leaseholders, Owners and Tenants engage with professionals so that properties can be owned, managed, let and sold. In nearly every respect the recording of relevant information is based on documents that need to be distributed and shared correctly between a variety of parties as an integral element of service. Examples include:

i. **Property Management**

Residential Company formation documents, leases, company secretarial records, service charge budgets, financial accounts, annual returns, insurances, health and safety reports, maintenance, property information such as plans, schedules, drawings and photographs, meetings, correspondence and notices.

ii. **Estate Agents**

Evidence of Identity, property information, contracts, detail sheets, Energy Performance Certificates, offer letters.

iii. **Letting Agents**

Evidence of Identity, contracts with both parties, property details, EPC's, Gas and Electrical Safety Certificates, Tenant Deposit Scheme papers, Inventory, Check-in and Check-out reports, correspondence, maintenance issues, invoices and statements.

iv. **Accountants**

End of year Accounts, financial advice on assets and taxation.

v. **Surveyors and Valuers**

Survey reports, drawings, photographs, tender documents, cost calculations, schedules of work, valuation reports and records to comply with Professional Indemnity Insurance requirements.

vi. **Solicitors**

Residential and commercial conveyancing, leasehold renewals, property information, wills and probate, corporate transaction work, and many other elements of law.

vii. **Architects**

Construction designs, specifications, drawings, programmes of work, project plans, document transmittals, Local Authority Planning Permission processes, Building Control documentation.

viii. **Independent Financial Advisors**

Mortgages, personal insurances, investments, pension illustrations, Key Facts, trust fund arrangements, terms and conditions.

ix. **Landlords and Freeholders**

Title Deeds, wayleaves, easements, lease details, ground rent records, annual accounts, contracts, Gas and Electrical Safety Certificates, maintenance records.

x. **Leaseholders and Owners**

Title Deeds, lease, insurances, service budget charges, accounts, health and safety reports, EPC's, Gas and Electrical Safety Certificates, correspondence and notices, property information.

xi. **Tenants**

Insurances, health and safety reports, correspondence and notices, property information.

Although this list is not exhaustive, it clearly illustrates the wide range of different information types which are created by Property professionals in the course of their activities. Each has to be delivered to other interested parties and retained for potential future reference.

To date most professionals have used traditional methods of distributing information; and the receiving party tends to use generally accepted means of storing the paper document or electronic file they have received. Both of these aspects will now be explored in this paper.

3. Methods of delivering documents to recipients

Traditionally, property professionals have used well-known means of delivery for the critical documents that they send to recipients, both internal and external. The most familiar are:

- Hard-copy post
- Hard-copy courier services
- Email
- Electronic media such as CDs or memory sticks
- DX for professional practitioners

Each of these creates its own set of difficulties. In essence, traditional methods of document delivery and storage suffer from some distinct disadvantages:

- Cost
- Inconvenience
- Delays
- Lack of security and confidentiality
- Storage space - property records can be voluminous
- Risk of accidental loss or theft of confidential information, with huge regulatory repercussions and potential reputational damage
- Difficult to create an audit trail of secure delivery and usage
- Administrative effort replacing documents which have been misplaced by internal or external recipients
- Administrative effort in locating misfiled documents; industry surveys show that even in well-run organisations traditional storage methods can result in up to 30% of information being misfiled and therefore not retrievable
- Damage to the environment through consumption of paper and printing resources, and physical transportation of hard copy information

Upon receipt, each recipient will have to store the documents in a way which allows rapid retrieval and use of the information. Even the best-organised of recipients will have occasional difficulty in finding information, and the worst-organised will often be completely unable to locate important documents when they are most needed.

4. How can a professional property service provider gain the benefits of using a secure document delivery and storage service?

Safe4 Information Management was formed in 2010 specifically to address the requirements for improvements in delivery of critical documents to clients by professional practitioners. A large number of internet-based systems for storage and backup of computer files are available, and these provide a useful service. However, they have generally been designed for use by the consumer, and are not directed towards the solution of a clear business problem:

How can a property professional enhance the services that they provide to their clients and other parties by using a secure online electronic service to deliver and store documents?

Safe4 is a web-based service that has been designed from first principles to assist professionals in many different disciplines to offer the most efficient and secure means possible of getting documents to their clients, whilst ensuring that the client enjoys immediate and confidential access to their stored information. In doing so it not only adds value to the client relationship, but it helps to achieve significant reductions in internal administration and delivery costs.

The design brief for **Safe4** was based on some mandatory requirements:

- Provision of a secure vault, hosted on the Internet, and available to authorised users 24/7 from anywhere
- Banking-level security for control of access to the system, based on username, password and PIN
- Advanced encryption of files as they are lodged in the vault
- Multi-user capability, so that professional and client can see the **same file** from their respective viewpoints
- Automatic email notification of new files being placed into the system
- Audit trail of document delivery and access
- A flexible and open architecture, to allow the system to be integrated directly with the professional's line-of-business systems if necessary
- Complete independence from the practitioner's or client's own IT systems and domain

In the development of the **Safe4** service, security and efficiency of document delivery were given the highest priority. Hence the ability of the system to replace many of the traditional methods used to get documents to all parties involved in property transactions, and provide significant benefits to document creators and consumers alike. This has particular value when applied to the provision of services offered by property professionals.

5. What does *Safe4* do?

Safe4 offers the capability for any organisation to deliver documents securely to a client or any other party, instantly over the internet into a document vault that only the providing organisation and its designated recipients can access, and allow permanent subsequent access to such documents without compromising the organisation's mission critical systems and databases. It enhances communication, reduces cost and improves security, as well as radically reducing carbon emissions. The *Safe4* vault automatically notifies the recipient when a document has been delivered and is available for them to download or view.

The document is stored securely within a folder structure that the provider can define, similar to Windows Explorer, and which is fully backed up and always accessible over secure internet connections for authorised users only.

The recipient can access the document directly through the *Safe4* secure gateway on the Internet. Banking standard protection of Username, Password and PIN applies, and all accesses are logged for audit and reporting purposes. Importantly, the recipient does not need to have access to the provider's business applications.

In summary, the functions provided by *Safe4* can be broken down into separate sections:

5.1 Unique and flexible architecture

- Multi-tenanted structure
- Unlimited number of providers
- Each provider may create an unlimited number of vaults, for external or internal applications
- Each provider may have an unlimited number of users
- Each vault may have an unlimited number of users
- Each user may be connected to multiple provider accounts
- Each user may be connected to multiple vaults
- Users may have a combination of different provider and vault account connections through a single login

5.2 Provider account branding

- Each provider account can feature a different logo, and can be named according to the application in question (for example a law firm may wish to brand corporate and private client accounts differently)
- Provider accounts can use different terminology to describe vaults (for example Clients, Projects, Matters, Data Rooms, etc)
- Provider accounts can have customised individual welcome text for the login page, and disclaimer text for user invitation emails
- Vaults within each provider account can carry a link to the provider's website

5.3 User management

- Both provider and vault users are invited by email to register for the system
- Users can add new invitations to their existing accounts
- Permissions and membership of security groups can be determined at the time of the invitation, or at any time subsequently
- Users can be disabled instantly; disabled users will lose their access to the system immediately
- If the use of a PIN is not enforced by the administrator, individual users can choose to set up their own PIN

5.4 Security groups

- Security groups are applied to folders and to users; this will determine the actions that each can perform on the contents of a folder
- Users can be permitted to upload, move, rename and delete files
- Users can also be permitted to upload, move, rename and delete folders
- It is thus possible for users to be permitted to upload files, but not move, rename or delete them
- Sub-folders can be given different security groups from their parent, thus allowing more restrictive control of sub-folders

5.5 Permissions

- Provider users can be permitted to manage both provider and client users, as well as to allocate security groups to users and folders
- The ability to manage branding can be applied selectively to provider users, as can the ability to set up the web link from the files and folders page
- **Safe4** has a comprehensive reporting capability. Access to this is also controlled by a permission setting
- Content control through the scanning of uploaded files for protective markings is also a function that is permission-controlled

5.6 Uploading files

- Files can be uploaded using the web interface into specific folders, in quantities of up to 20 at a time
- Files of up to 470 mb have been successfully uploaded to **Safe4**. The maximum file size will be governed by the speed of the internet connection available
- Comments can be added to files as they are uploaded, for example to explain why a new version of a file is being uploaded
- Email notifications of file uploads can optionally be triggered automatically. These emails contain a link to allow the recipient to login and view the files. The files themselves are never carried by email
- Multiple versions of files can be uploaded into **Safe4** and managed in a single view within a folder; previous versions can be displayed if required

5.7 Downloading files

- Files can be opened for viewing; image files are viewed in a new browser tab, files with editable content such as MS Office documents will be opened using the mother application
- Multiple files can be downloaded in a single action, and placed in a ZIP file on the user's computer
- When using the web interface, files held in **Safe4** cannot be edited. To change the contents of a file, the file must be edited locally and uploaded as a new version
- Using the WebDAV interface, described below, editable files can be edited online, with the modified version being held by **Safe4** as a new version

5.8 Folder management

- Folder structures can be created to reflect the provider's business, and the nature of the information being stored
- Users can be granted the ability to create, move, rename and delete folders
- No limit on the number of folders, nor on the number of sub-folder levels
- The root folder can be renamed by the provider administrator
- Common Folders are visible to users of all of the vaults in a provider account. This allows certain types of document to be made available to a large population of users by a single upload action
- Vaults can be copied very rapidly; this function can carry across the complete folder structure, including permissions, to the new vault

5.9 **Safe4 reporting and file history**

- Reports on activity within **Safe4** can be generated by authorised provider users
- Any date range can be selected, as can any of the provider accounts and vaults accessible to the user in question
- Every single function available within **Safe4** can be queried in this way
- All actions performed on the files within **Safe4** are recorded and made available as an audit trail. This is shown adjacent to the file in question, and does not require a report to be run

5.10 **WebDAV**

- Web Distributed Auditing and Versioning has been implemented within **Safe4**
- This allows a network drive to be mapped on Windows and Apple computers, connecting to **Safe4** in the cloud
- All of the provider accounts and vaults that the user is permitted to see will be displayed as folders and sub-folders in Windows Explorer
- All of the functions available in Windows can thus be used: files can be uploaded and downloaded by simple dragging and dropping them between folders in Windows
- New files can be created in applications such as Microsoft Office, for example, by right-clicking and selecting "New ..."
- MS Office files can be opened, edited, and saved simply by double-clicking in the normal way. The amended version is placed into **Safe4** as a new version of the original file. Previous versions can then be displayed in the web interface if required

6. How does the property professional benefit from using *Safe4*?

The implementation of the *Safe4* service as an extension of a property professional's business will achieve significant advantages:

- More efficient and secure document delivery, with correct filing, and immediate access for their Property clients at lower cost
- Availability of published property information on a 24/7 basis, so that clients can consume information at a convenient time
- Evidence of document delivery, and of documents being opened by a client
- The ability to share documents confidentially with other third parties, such as another party's solicitor for example, for negotiation or review
- Industry-leading levels of security
- Value-added service for the property professional, potentially improving client retention levels as they offer a better service to their existing clients
- Very low-risk, with no start-up costs other than those associated with integration into business processes, and possibly an amount of desired data-uploading
- Competitive differentiator in the marketplace to assist the property professional to win more new business against competitors
- No IT procurement, maintenance, administration or management worries for the property professional – everything is handled by *Safe4* Information Management
- In-built disaster recovery for all stored information, including client-facing files
- Avoids opening up the property professional's own IT systems to external client access, so avoiding the cost, risk, and implementation challenges associated with such an approach
- Support for environmental sustainability – reducing carbon emissions and lowering the use of scarce resources (electricity, paper, printing, stationery), improving "green credentials"
- Opportunity for an annually-recurring revenue stream for the property professional

The unique structure of *Safe4* allows the property professional to share information with the end-user as well as with other third parties, and can easily cater for complex and varied relationships. For example in the situations mentioned above in Section 2, the property manager will want to share property information with the landlord, the director of the RMC, homeowners, possibly contractors, and even solicitors that need access to property information for conveyancing purposes. The surveyor or valuer can share documents with a mortgage lender or panel manager, a property purchaser is interested in the survey results, local searches, contract and correspondence paperwork, and of course the mortgage application and offer. The lettings manager has a wealth of additional paperwork to handle and share in different ways with the Landlord and the Tenant.

In all cases, *Safe4* can offer a storage model which makes specified information available to certain parties and not others, thus protecting confidentiality and maintaining regulatory compliance.

7. How does *Safe4* help the client of the property professional?

As well as the benefits listed above for the law firm, *Safe4* assists the recipient in a number of ways:

- *Safe4* is very simple to use, with no training required; though comprehensive help and video tutorials are available
- Immediate access to all authorised documents provided by the Property professional after registration and login
- The documents provided are already correctly filed by the property professional – eliminating the personal filing chore. In the case of RMC directors, filing large volumes of documents and making sure that the right information is available when needed is a massive headache
- Access 24/7, from any computer with an Internet connection, at any convenient time to suit the user
- Complete confidentiality of information sharing
- The ability to upload their own private documents to *Safe4*, depending on the level of access granted by the property professional; ideal for directors, landlords and letting tenants
- No need to worry about business continuity or data backup; all this is completely taken care of by *Safe4*

8. Security

Safe4 has been architected using state-of-the-art technology components and development methods. This ensures that the service provider and the recipient are able to gain the benefit of an application which is constantly being optimised for performance and efficiency, and which is being seamlessly upgraded without any disruption to the individual user.

The highest possible levels of security are the key objectives of **Safe4**. With the regular emergence of new internet security threats, it is vital that **Safe4** users can be sure that their data is being handled in the safest way possible.

Using independent testing services, Safe4 has been assessed among the top 0.8% most secure sites on the internet, out of more than 1.2 million tested.

Safe4 regularly undergoes independent penetration testing, and has emerged with excellent ratings for security. This service is undertaken in accordance with the UK Government's IT CHECK scheme, administered by GCHQ.

The key security features of the **Safe4** service are:

i. **HTTPS connection**

Security starts with the connection between the user's browser and the **Safe4** servers which is secured using TLS (Transport Layer Security, the successor to SSL). Configuration of TLS is complex and a surprising number of websites are badly configured compromising their security. **Safe4** is configured to the highest standards and is rated "A+" in independent testing. This places **Safe4** in the top 0.8% of more than 1.2 million web sites that have been assessed.

ii. **Encryption at rest**

Files that have been uploaded are encrypted using AES-256 before being saved to storage. When a file is downloaded it is checked to ensure that it is exactly the same as the file that was uploaded and has not been tampered with.

Safe4 does not support searching inside of files that have been uploaded. This is because the indexes cannot be encrypted and if compromised the content of the documents would be accessible.

iii. **PIN protection**

An extra layer of protection can be added by requiring users to set a PIN in order to access their vault using an on screen keyboard to defeat key loggers. This gives a similar level of protection to one time passwords, or text codes – without the inconvenience.

iv. **Virus protection**

All files that are uploaded are checked for virus infections. This helps to ensure that **Safe4** does not pass an infected file onto a third party, damaging the provider's reputation.

v. **Enforce information security policies**

Safe4 provides support for the provider's information security policies. Whitelisting enables control of the individual types of files that can be uploaded – for example enforcing the upload of PDFs only to ensure that modifiable content is never uploaded. Where more stringent requirements are needed **Safe4** provides support for validating protective markings, and rejecting files with altered extensions and password-protected files.

vi. **Permissions**

Safe4 implements comprehensive security permissions which enable the provider to apply fine grained control over access to individual parts of the system.

vii. **Hosting**

Safe4 is hosted by a world leading hosting partner - Rackspace - at data centres based in the UK. Rackspace also give security the utmost priority and are fully ISO27001 certified. See their [website](#) for more details.

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