



INTRODUCTION TO REMOTE ONLINE NOTARIZATION (RON)

As the novel coronavirus (COVID-19) continues to change our daily life, obtaining the notarizations required to close a real estate transaction has become not only inconvenient, but imprudent. Thankfully, many states have laws that allow parties to a transaction to obtain notarizations while remaining in their homes. These laws provide for **Remote Online Notarization (RON)**, a process by which documents are notarized in an electronic form where the signer uses an electronic signature and appears before the notary using on-line audio-video technology. Simply put, you can connect with a notary anywhere, anytime, without physically needing to meet them.

OVERVIEW OF RON

The process of RON must include:

CREDENTIAL ANALYSIS

This process involves a third party aiding the notary to ensure the validity of a government-issued ID. This includes verifying the security feature of the ID such as fonts, holograms, bar code information to ensure the IDs are not fraudulent. In addition, the ID is inspected for tempering or damaged.

SIGNER NOTIFICATION

This process involves a third party affirming the identity of an individual using public or proprietary data sources which may include Knowledge Based Authentication questions (KBA). KBA is a process wherein the signer is asked a series of identity/history questions about their identity in history. The questions have a very strict time limitation as well as a limit of two attempts for question making it difficult to simply guess or research the answers.

CAPTURING AND MAINTAINING A RECORDING OF THE NOTARY PROCESS

The requirement for recording the notarial act include a continuous synchronous audio and video feed with good clarity such that all signers can be clearly seen and understood at all times.

AUDIT TRIAL

Documents completed as a part of the RON process should include an audit trail that records the significant actions taken by all signers and the notary along with a time date stamp.

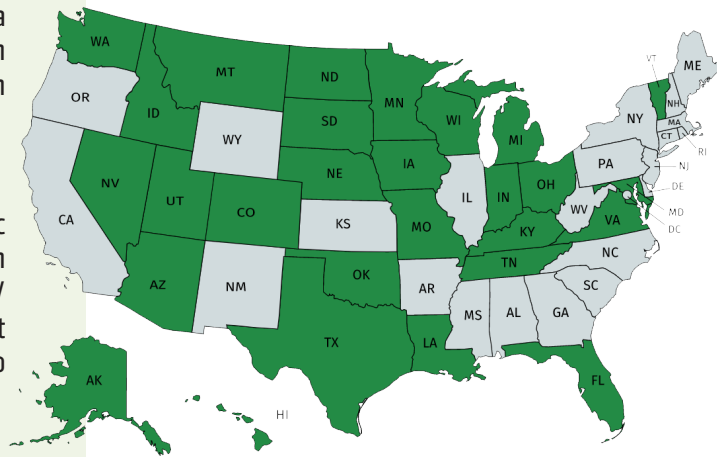
TAMPER SEALED DOCUMENTS

Upon completion, each document needs to be tamper sealed. Tamper seal ensures that any subsequent change or modification to the electronic document would be evident.

RECORD STORAGE

The notary must maintain an accurate and reliable journal with safeguards for information security as well as privacy protection. It also includes a copy of the audio and video recording where applicable.

States that have Passed Remote Online Notary Legislation (as of July 22, 2020)



For more information, please visit:
<https://www.alta.org/advocacy/online-notarization.cfm>