

# Remote Online Notarization Update

National Association of Secretaries of State  
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Notarize



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# NOTARIZATION TYPES AND TERMINOLOGY

[alta.org/digitalclosings](http://alta.org/digitalclosings)



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| Notarization Type  | Definition   | Authorization Type  | Document Type   | Multi-Factor Authentication (Credential Analysis & KBA)                             | Recorded and Retained AV Record   | eNote Capability  | In Person or Remote   |
|--|--|---|---|---|---|---|---|
|  <b>Remote Online Notary (RON)</b>                | Remote online notarization of electronic documents with use of multi-factor authentication.                                | Permanent State Statute or Temporary Notarization Executive Order or Legislation  |    |  |  |  |  |
|  <b>Paper Remote Online Notarization (PRON)</b>   | Remote online notarization of paper documents (delivered via mail, courier, etc.) with use of multi-factor authentication. | Permanent State Statute (RULONA 2018) or Temporary Notarization Executive Order or Legislation  |    |  |  |  |  |
|  <b>Remote Ink Notarization (RIN)</b>             | Remote notarization of paper documents via audio-video communication platform (Skype, Facetime, etc.).                     | Temporary Notarization Executive Order or Legislation   |  some electronic document solutions may exist |  | Based on GSE and State Requirements   |  |  |
|  <b>Traditional Wet Ink Notarization (TWIN)*</b>  | In person notarization of paper documents.   | Permanent State Statute   |    |  |  |  |  |
|  <b>In Person Electronic Notarization (IPEN)*</b> | In person notarization of electronic documents.  | Permanent State Statute   |    |  |  |  |  |
| <p>* Not a touchless transaction. In person contact required.</p>  |  | <p><b>LEGEND</b></p>  electronic  paper  yes  no  remote  in-person |   |   |   |   |   |

# Roadmap: Remote Online Notarization

## 4 Notarize Documents:

Once signed, the notary will attach their electronic seal and signature.



## 5 Save Docs Instantly:

Download documents to a cloud storage service, like Dropbox or email.



## 3 Connect over Live Video:

Connect with licensed notary public over live audio and video to sign document. The notary confirms identity, witnesses signature and assists through the process.



## 2 Prove Identity:

Use multi-factor approach to prove identity, including credential analysis.



## 1 Upload Document:

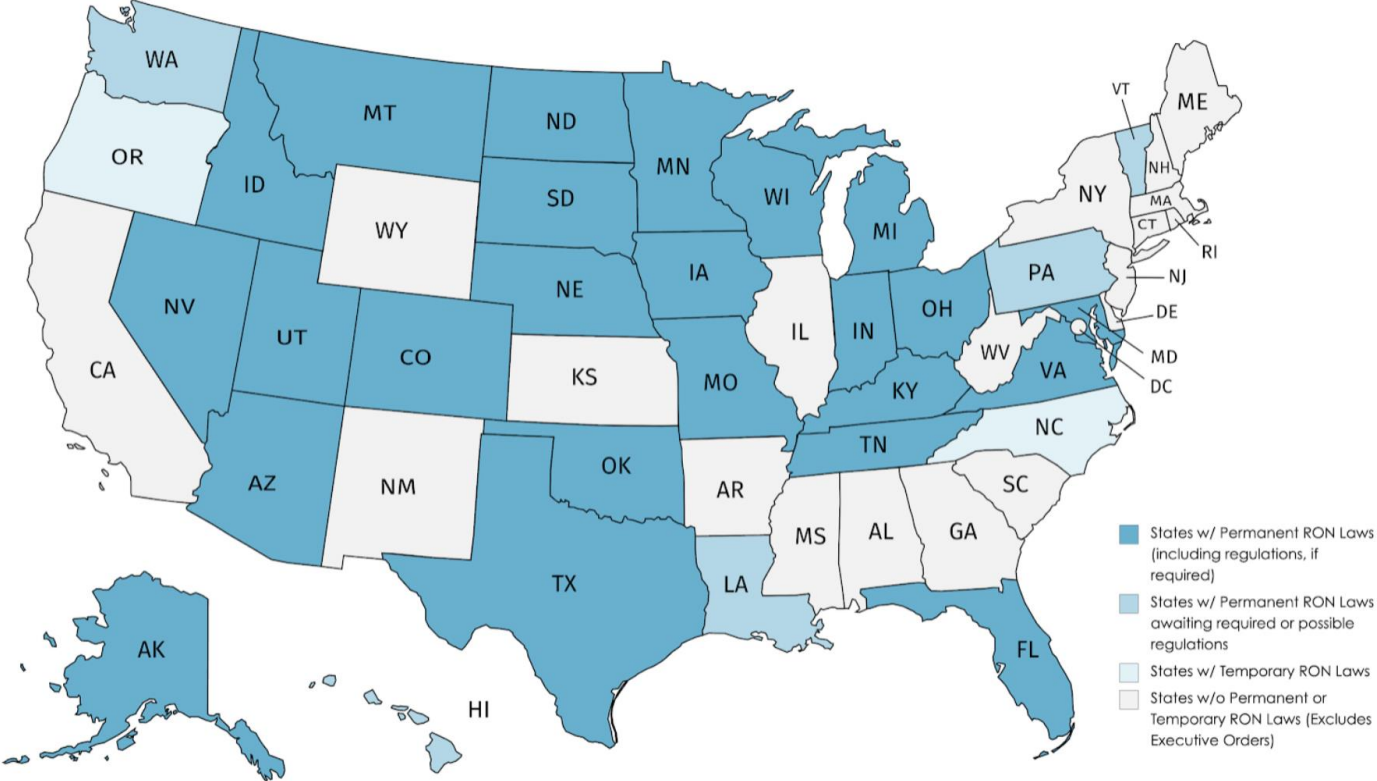
Upload a document to your computer or device.



# Letter to NASS from ALTA, MBA & NAR

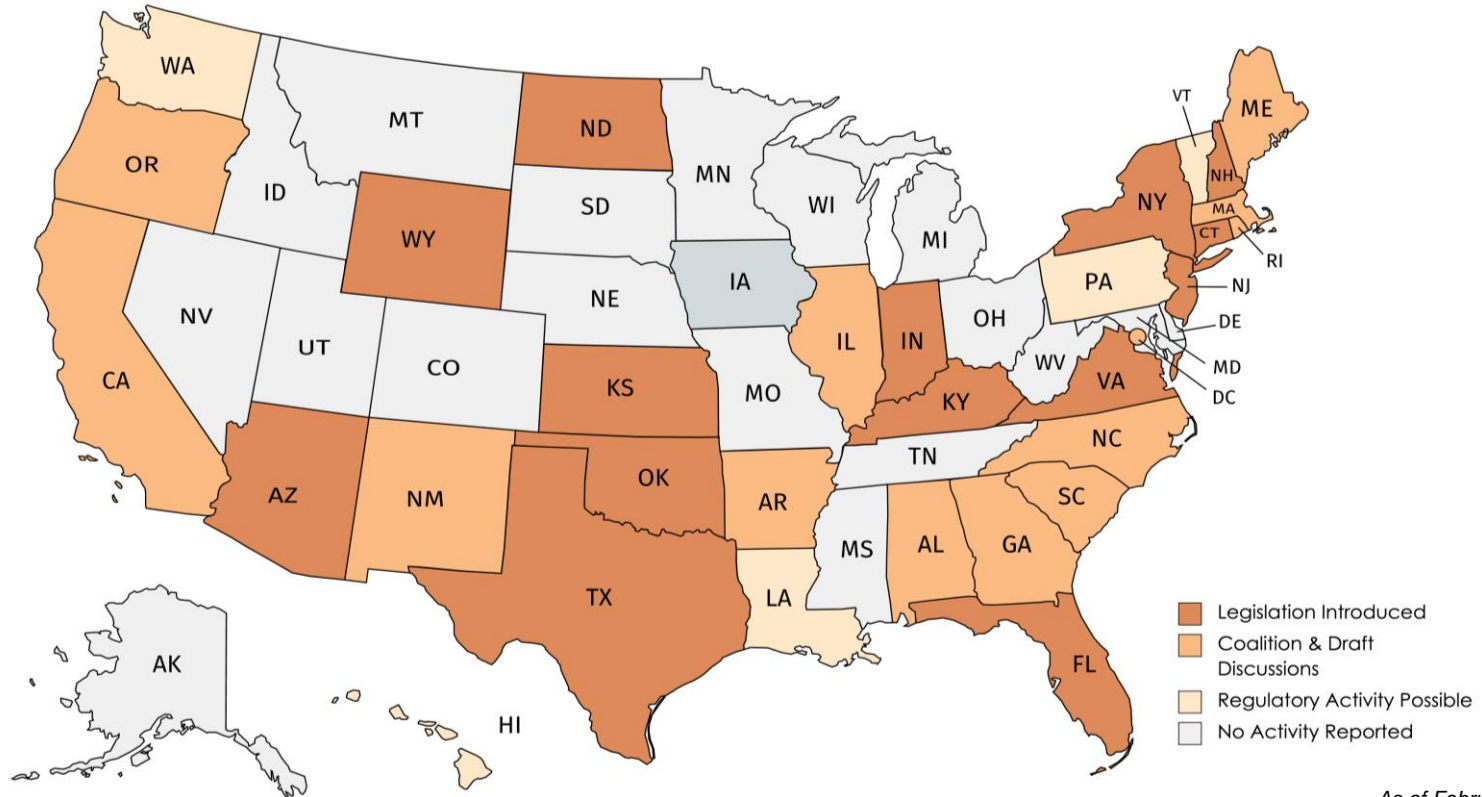
- Request Secretaries of State lead discussions with lawmakers to find the right **balance between convenience and security** in remote notarizations, rejecting options that are simpler but lack essential safeguards.
- RIN style notarizations **do not provide the level of anti-fraud protections the notary process is intended to solve for**, especially when it comes to identity verification.
- Codifying temporary measures, which lack consumer protections, will interject a high-level of uncertainty into what constitutes a valid notarial act and **compromise the established legal framework** for use of remote notarizations.

# State of Play: Remote Online Notarization Laws



As of February 1, 2021

# State of Play: Remote Online Notarization 2021 Activity



As of February 1, 2021

# Real Estate Standards: MISMO Update

- Mortgage Industry Standards Maintenance Organization (MISMO) reformed a **RON Working Group**
- **Reopen RON standards** due to 2020 RON growth in the digital mortgage process
- Tailored to the **real estate community** to create seamless process for consumer
- First Working Group Meeting **2/9/21 at 1-2 PM ET**
- **All welcome to join discussion even if not MISMO member**

Reach out to **Nicole Booth (RON Working Group Vice Chair)** to learn more

# State of Play: SECURE Notarization Act

- ✓ Permits immediate nationwide use of RON
- ✓ Creates national minimum standards
  - Multi-factor authentication
  - AV recording retention
  - Tamper-evident technology
- ✓ Provides certainty for the interstate recognition of RON

**2020: 6 Senate Sponsors and 82 House Sponsors**



# ALTA Survey of Remote Online Notarization Usage

- A survey of major RON vendors indicated use of RON has **increased 547%** during 2020 when compared to 2019.
- Today, RON is being utilized most extensively in **Florida, Texas, and Virginia**. Additionally, use is trending up significantly in Midwestern states.
- Firms offering remote notarizations to a broader base of customers indicate **75% of their business is non-real estate** related.

THANK YOU



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