Notarize℠

Independence Title

The Safety & Security of Remote Online Notarization

Until recently, getting documents notarized has been a speed bump for people and businesses at critical moments. Now, with remote online notarization (RON) a person can appear before a commissioned notary public via audio/video technology and get their documents notarized entirely online in minutes.

RON brings notarizations into the digital age while enhancing the fraud prevention and security elements of a traditionally in-person paper transaction.

On the Notarize platform, a signer can also be identified through the notary's personal knowledge of their identity or through an oath made by a credible witness.

A credible witness is someone who personally knows the signer and performs an oath affirming this after they have completed the identity verification process outlined here.

Identity Verification

Every transaction on the Notarize℠ platform begins with verifying a signer's identity. Notarize's primary method of identity verification employs a three step process:

1 KNOWLEDGE-BASED AUTHENTICATION

First, the signer must complete Knowledge-Based Authentication (KBA). KBA relies on third-party databases to generate multiple questions with a range of correct answers. KBA helps deter fraud by asking the signer a series of questions to which only they will know the answers.

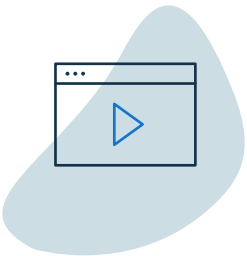
Notarize's process limits the time allowed to answer the questions, the number of wrong answers permitted, and the number of failed attempts. A waiting period is required after the permitted number of failures is reached.

2 CREDENTIAL ANALYSIS

After completing KBA, the signer captures a photo of their state or federal issued ID, such as a driver's license or passport, using the camera on their computer, tablet, or smartphone. The photo and information on the ID are analyzed for signs of alteration or forgery in order to determine authenticity of the credential presented by the signer.

3 NOTARY VALIDATION

RON was created with fraud prevention in mind. Each meeting still requires a signer to meet with a commissioned notary public over a live and secure A/V connection. At the start of each session, the notary confirms that both the ID and the information provided match the person that is before them.



Audio/Video Recording

Relying on only a paper notary journal for recordkeeping can put both the notary and the signer at risk. RON improves recordkeeping by requiring an A/V recording to be created and retained for every transaction.

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In a traditional, paper-based process, if the signature is contested, the notary can revisit a paper journal and may testify that he or she checked the signer's ID, but that's the extent of the available evidence.

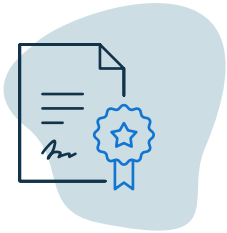
With RON, if a transaction needs to be reviewed an A/V record can be made available. An A/V record will show what the signer looked and sounded like and the circumstances surrounding their signing of the document.

Electronic Notary Journal

Before RON, notaries only had a paper notary journal to capture and store basic information. Paper records can be damaged by liquids or fire, altered with a pen and correction fluid, or left behind on the bus or train.

Today with RON, journals are electronically stored and encrypted making them resilient and unalterable.

The Notarize platform ensures accurate and compliant recordkeeping by automatically retaining a tamper-evident and password-protected electronic notary journal for each notary on the platform. The Notarize notary journal includes all of the information that is legally required by the notary's commissioning state including details such as the name and address of the signer, the time and type of the notarial act, and the fee charged. Journals do not include copies of documents or the signer's ID.

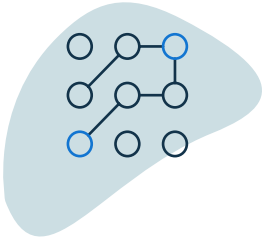


Document Integrity

In today's world, even the documents themselves present a forgery risk. With a traditional notarization performed with pen and paper, there is nothing to prevent a signer from altering a document or adding additional pages after the notarization.

On the Notarize platform, the entire life cycle of a document is tracked in an audit trail. The audit trail contains a chronological list of all critical actions taken from when the document is uploaded to the platform to when the document is notarized. The audit trail is embedded in the document itself and can be viewed with all common PDF readers.

At the end of the process, the notary applies their seal and digitally signs the document using a digital certificate to make the document tamper-evident, ensuring its integrity and making any modifications obvious and provable.



Vetting Notaries for RON

Before using the Notarize platform, the Notarize Notary Onboarding team vets all notaries to determine that they meet state-specific standards and are authorized to perform RON.

Notaries are required to upload their digital certificate to perform notarizations, and digital certificates are only issued after a notary has successfully verified their identity.

Notaries are required to maintain errors and omissions insurance with sufficient coverage whenever they perform notarizations on the Notarize platform. Changes made to a notary's profile after this review require a second review before the notary can resume performing notarizations.

In addition, notaries using the on-demand notary capability must complete a background check and the Notary Signing Agent training course offered by the National Notary Association.

About Notarize℠

Notarize is the leader in online notarization, which is simpler, smarter and safer than notarizing documents on paper. From buying or selling a home to adopting a child, Notarize is bringing trust online 24/7 for life's most important moments. For more information, please visit notarize.com.

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