



OneSpan Beginner's to Remote Online Notarization User Guide

[Home](#) » [OneSpan](#) » OneSpan Beginner's to Remote Online Notarization User Guide 

Contents

- 1 OneSpan Beginner's to Remote Online Notarization
- 2 Product Usage Instructions
- 3 HOW TO USE
- 4 The Value
- 5 Remote Online Notarization 101
- 6 How Does It Work?
- 7 Best Practices for RON
 - 7.1 Easy for All Users
- 8 Onboarding Support
- 9 Request a OneSpan Notary Demo
- 10 Documents / Resources
 - 10.1 References
- 11 Related Posts



OneSpan Beginner's to Remote Online Notarization



Specifications:

- Product Name: Remote Online Notarization Solution
- Functionality: Digitize the notarization process for remote transactions
- Authentication: Knowledge-based authentication (KBA), credential analysis, ID verification
- Recording: Notary required to record and retain session recordings as per state regulations
- Compliance: Facilitates U.S. state compliance requirements with comprehensive audit trail

Product Usage Instructions

What is Remote Online Notarization?

Remote Online Notarization (RON) is the process of notarizing a document remotely using collaboration and security technologies to ensure authenticity. This allows for online signing and notarization without physical presence through a secure video conferencing session.

The notary verifies the signer's identity using KBA, credential analysis, and ID verification technologies. The notary must record and retain session recordings according to state regulations.

The Value of RON:

- Digitizes the end-to-end remote notarization experience
- Eliminates the need for in-person meetings
- Mitigates risk with strong identity proofing and credential analysis
- Captures electronic evidence for compliance requirements with an audit trail

Getting Started with Remote Online Notarization:

1. Ensure you have a stable internet connection and a device with a camera and microphone.
2. Login to the RON platform and initiate a notarization session.
3. Follow the on-screen instructions to verify your identity using the provided technologies.
4. Sign the document electronically in the presence of the remote online notary.
5. Review the document and complete the notarization process as guided.
6. Receive a notarized digital copy of the document for your records.

FAQ – Remote Online Notarization:

Is Remote Online Notarization legal?

In most states, yes. Dozens of U.S. states have passed legislation enabling the temporary use of RON, with many states now establishing permanent laws supporting RON.

What technologies are used for identity verification in RON?

KBA, credential analysis, and ID verification technologies are commonly used by remote online notaries to authenticate signers.

How long are session recordings retained?

Session recordings must be retained for a certain period as per state regulations. It is recommended to check specific state requirements for details.

Beginner's Guide to Remote Online Notarization

Modernizing the notarization process for greater efficiency and superior experience

HOW TO USE

The Time is Now for Remote Online Notarization

Conditions during the pandemic prompted a sea-change in how we conduct business. Dozens of states passed temporary legislation permitting Remote Online Notarization (RON).

Suddenly, whether through an independent or an in-house notary at an enterprise organization, documents and agreements could be notarized remotely using videoconferencing technology.

According to the American Land Title Association, RON transactions increased 547% in 2020, indicating the heightened demand for remote online notarization among consumers looking for a secure and convenient alternative to traditional notarizations. Moreover, the surge in use of digital technologies during the pandemic has made consumers more comfortable conducting business remotely. Consumers and organizations are now seeking ways to close mortgage loans, complete a vehicle purchase, or execute powers of attorney remotely.

With the pandemic past and RON gaining permanent legal backing in many states across the U.S., the time is now to adopt a robust RON solution.

What is Remote Online Notarization?

RON is the notarization of a document remotely using collaboration and security technologies to provide the same assurance of authenticity as an in-person notarization. Documents can be signed and notarized online, without the need to physically meet in person, through a secure videoconferencing session.

The notary can validate and authenticate the signer's identity using knowledge-based authentication (KBA), credential analysis, and ID verification technology. The remote online notary is required to record and retain the recordings of the notarization session for a certain period of time as per state regulations.

The Value

Digitize the end-to-end remote notarization experience

- Eliminate errors
- Eliminate paper costs and increase efficiency
- Complete notarized documents and agreements quickly

Eliminate the hassles of meeting in-person

- Connect notaries and signers online to notarize remotely
- Facilitate compliant notarizations and obtain secure signatures in real-time

- Support multiple signers in different locations
- Provide a refreshingly easy experience with clear, guided steps

Mitigate risk with strong identity proofing and credential analysis

- Leverage ID verification and knowledge-based authentication to positively identify signers
- Secure notarized agreements throughout the transaction lifecycle

Capture strong electronic evidence to facilitate U.S. state compliance requirements

- Access recordings of the session, electronic journal, and a comprehensive audit trail
- Create a detailed log of events that took place during the notarial act and session

Remote Online Notarization 101

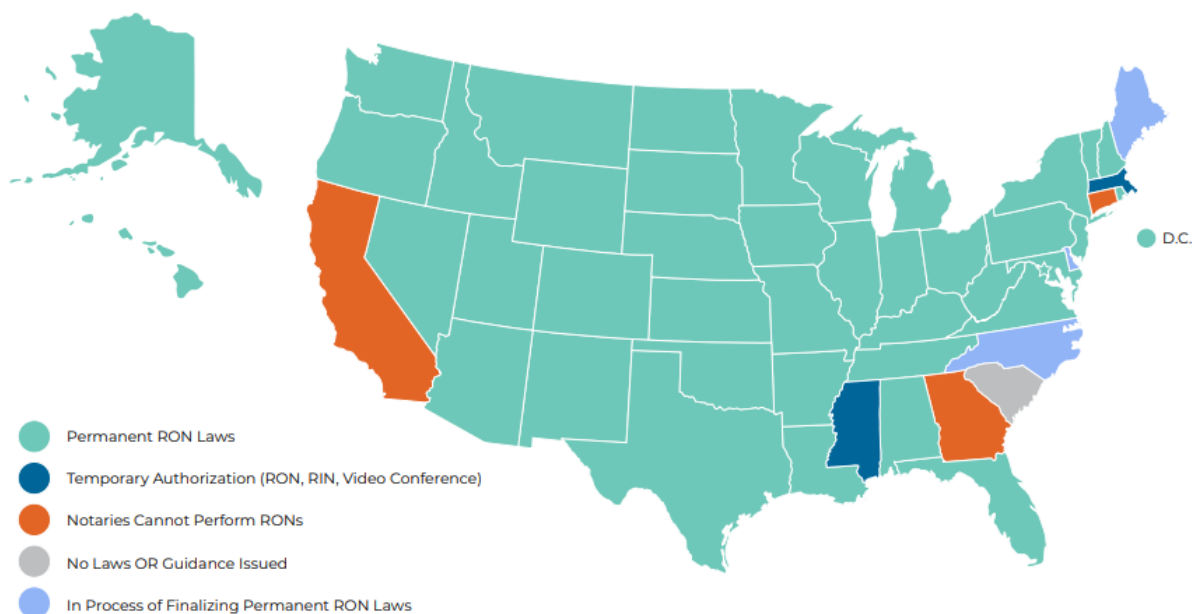
Top Questions Organizations Ask

Is It Legal?

In most states, YES.

Responding to the pandemic, dozens of U.S. state legislatures passed bills enabling the temporary use of RON. State legislatures are now negotiating RON regulations. More than 40 U.S. states have passed permanent legislation for RON.

RON Policies: Permanent Laws or Temporary Rules



What Features Are Required to Support RON?

RON regulations across the United States require several important capabilities that capture the end-to-end notarization process:

- Secure videoconferencing technology: The notary must be able to review and answer the signer's questions in real time using audio-video communication technology, such as a webcam and video feed of remotely located individuals.
- Electronic signature: Capturing legally binding electronic signatures in the remote online notary session is an important step to complete the notarization.
- Identity proofing options: Notaries are required to verify the signer's identity before accessing the online notary session. Look for a solution that includes ID verification capabilities as well as dynamic knowledge-based authentication.
- Notarization capabilities: State requirements mandate that solutions include capabilities for notaries to apply their electronic notary seal as well as capture important information of the online notarization in an electronic journal.
- Audiovisual recording: All states require an audiovisual recording that captures the notary and signer interacting throughout the session.
- Strong electronic evidence: To establish enforceability and authenticity for every online notarized agreement, it's important to look for a solution that produces an audiovisual recording and comprehensive audit trail capturing detailed events during the notarial session in an electronic record.



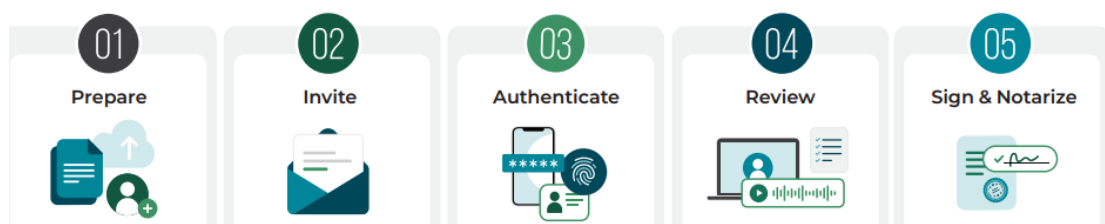
Is It Secure?

It is critical for a RON solution to provide security and trust at every step of the workflow – protecting notaries, signers, and the underlying agreements of the session.

Security best practices include:

- Digital signatures applied after each e-signature on the document: RON solutions are required to produce tamper-evident signed documents after the online notarization is completed.
- Built-in security controls: Co-browsing capabilities block participants from signing on behalf of each other, providing a secure e-signing and notarizing experience for all parties involved.
- Identity proofing options: Identity proofing options like ID verification and knowledge-based authentication are a requirement in RON solutions for some states. Leveraging these identity proofing options mitigate the risk of fraud by helping notaries positively identify the signers.

How Does It Work?



Prepare

- Upload documents or select template
- Specify notary public and signer
- Schedule session

Invite

- Signer clicks link in email invitation to join

Authenticate

- Identity verified using ID Verification, Knowledge-based Authentication (KBA), and remote ID presentation









Review

- Signer joins notary in live video session
- Notary reviews agreement with signer

Sign & Notarize

- Signer joins notary in live video session
- Notary captures key transaction information in eJournal
- Notary applies eNotary seal to complete transaction

What Are the Top RON Use Cases?

 Financial Services (General) <ul style="list-style-type: none">• Powers of attorney• Trust openings / establishing trusts• Deeds• Affidavits• Beneficiary changes• Signature witnessing	 Wealth Management <ul style="list-style-type: none">• Estate planning• Transfer investments / securities• Beneficiary changes• Retirement distributions• Death certification• Trustee certification	 Auto-Finance <ul style="list-style-type: none">• Car title transfer / ownership of vehicle• Lien release• Notice of lien• Vehicle certificate of ownership• Auto finance and refinance contracts	 Mortgage <ul style="list-style-type: none">• Mortgage closing• Mortgage refinancing
 Insurance <ul style="list-style-type: none">• Life insurance: Beneficiary changes, retirement distributions• Claims processing: Total loss claims, property claims, life and annuity claims• Other: Policy changes, payment redirects, adjuster licensing	 Legal <ul style="list-style-type: none">• Affidavits• Powers of attorney• Deeds• Estate planning• Commercial lease contracts	 Government (State & Local) <ul style="list-style-type: none">• Quitclaim deeds• Right-of-way easements for construction work• Affidavits• Powers of attorney• Various other documents in the Secretary of State and City Clerk offices	 Other (Horizontal) <ul style="list-style-type: none">• Government filings• Enterprise litigation documents• Sign-off on regulatory documents• Acknowledgements• Waivers• Internal corporate notarizations• HR documentation• Certificates of incumbency

These are example use cases only. Please work with your legal team to ensure compliance with your specific state requirements.

Best Practices for RON

Easy for All Users

A RON solution should be quick and intuitive to use, simplifying the remote online notarization process for all users.

When evaluating solutions, ask the following questions:

Easy for administrators

- Can administrators onboard notaries easily from a single location in the solution? Or do they need to toggle between different screens and accounts to add notaries?
- Do admins need to chase notaries to update their expired notary commissions or can the notaries update this information themselves?
- Can notaries launch their meeting with one-click or do they need to boot up another app?
- Are built-in safeguards in place to authorize verified notaries access to the solution or do admins need to monitor this activity?

Easy for notaries

- Can the notary easily update their profile and access their notary journal in a self-service tool? Is the self-service tool intuitive to use?
- Can the notary easily launch, schedule, and complete online notarizations in a streamlined way? Is there friction added to the process because the notary needs to toggle between different screens, apps, and emails to complete online notarizations?

Easy for signers

- Does the solution include value-added features with the audio-video technology, like co-browsing, that effectively guides signers through every step of the remote online notarization?

Single, Unified Audit Trail

To demonstrate compliance and establish enforceability, an audit trail must be accurate and reliably reproduced for every online notarized agreement. Choose a solution that captures the details of all events during the notarial session, such as:

- Signing privileges being passed between the notary and participants
- Documents viewed and signed by each signer
- Signing order during the RON session
- IP addresses and geolocation details of all participants
- Signer pass / fail authentication details
- And more

“The instructions are very easy to follow. Very user friendly, especially for notaries first starting out with remote online notarization.”

White-labeling

To provide a memorable customer experience when conducting a RON session, ensure your solution offers the ability to white-label the experience.

White-labeling enables you to fully customize the online notarization experience end-to-end – from the email invites sent to signers, to the content of the email notifications, and all screens presented to the signers during the online notarization session.

A white-labeled experience deters email phishing attacks; these can put your organization and signers at risk with potential malware downloads and hackers exploiting customers' identity and personal information.



See How White-labeling Can Prevent Phishing

Onboarding Support

When introducing RON to your organization, choose a vendor that provides ample implementation and adoption support through every step of the onboarding process:

- Training materials: These include tutorial videos and detailed documentation demonstrating how to use the RON solution. Training resources can help users acclimate to the solution quickly.
- Reliable and responsive customer support: When issues arise, having a partner that can dedicate reliable support resources provides peace of mind and a faster resolution.

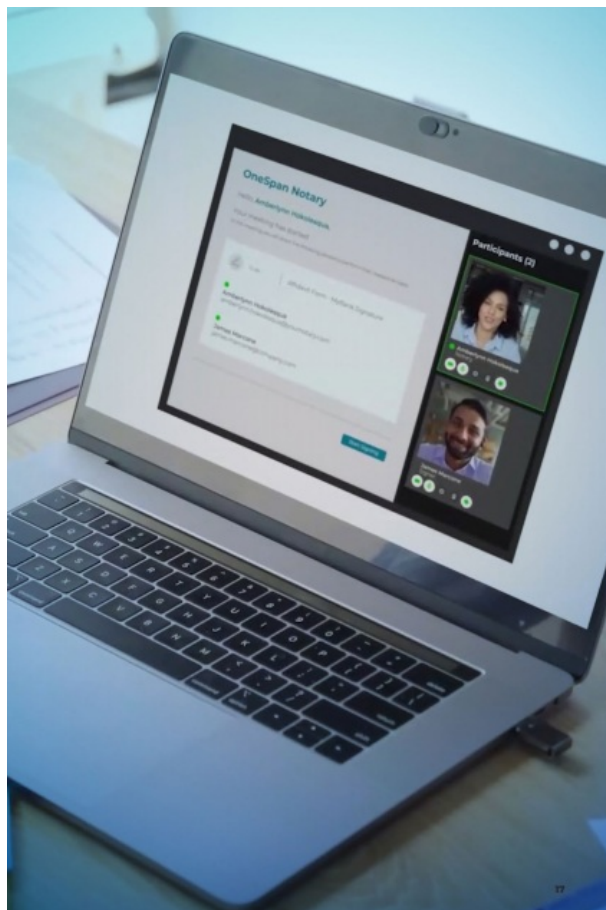
Choose a vendor that is committed to your success and provides post-sales support for your organization.

Request a OneSpan Notary Demo

Let's get you acquainted with OneSpan Notary

- Explore notarization use cases for your industry
- Get pricing information
- Get all your questions answered to make sure you have all the information you need
- See how existing OneSpan Sign customers can easily upgrade to OneSpan Notary

Request a Demo



References

1. American Land Title Association, "Use of RON Increased Substantially in 2020", <https://www.alta.org/media/pdf/advocacy/Use-of-RON-Increased-Substantially-in-2020.pdf>

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About OneSpan

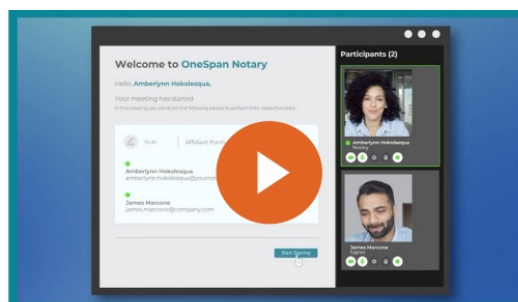
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Learn more about OneSpan Notary



Documents / Resources



[OneSpan Beginner's to Remote Online Notarization](#) [pdf] User Guide
Beginner s to Remote Online Notarization, Beginner s, to Remote Online Notarization, Remote Online Notarization, Online Notarization, Notarization

References

- [Electronic Signature, Cloud Authentication, Mobile App Security | OneSpan](#)
- [Contact Sales | OneSpan](#)
- [User Manual](#)

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