

Notarization Types & Emergency Options Background & FAQ

Background: There are many types of notarizations available to consumers today, including options for using electronic documents and conducting a remote signing. During the COVID-19 emergency period, state lawmakers authorized the use of short-term notary options, such as Remote Ink Notarization (RIN).














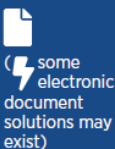





















Question: What’s wrong with states allowing use of RIN notarizations beyond the COVID-19 emergency period?

Answer: When considering long-term use, it is important to note that this type of process does not provide the same anti-fraud protections the notary process is intended to solve for, especially when it comes to identity verification.

Model legislation by the non-partisan Uniform Law Commission, as well as laws enacted by states to allow Remote Online Notarization (RON), incorporate certain core principles for the safe use of remote notarization technology. Safeguards include requiring multilayers of third-party identity verification, use of tamper-evident technology and retention of an audio-video recording of the notarial act.

In real estate transactions, notarizations must provide certainty for property transfer. Industry professionals support remote notarization options that leverage technology to improve the consumer experience, while protecting consumers from fraud and providing sufficient confidence for use in real estate transactions.

Rather than making permanent measures designed to be short-term solutions, lawmakers should pursue technology neutral notary legislation containing robust standards to protect consumers, prevent fraud and provide legal certainty.

NOTARIZATION TYPES AND TERMINOLOGY		American Land Title Association Protect your property rights					
Notarization Type	Definition	Authorization Type	Document Type	Multi-Factor Authentication (Credential Analysis & KBA)	Recorded and Retained AV Record	eNote Capability	In Person or Remote
 Remote Online Notary (RON)	Remote online notarization of electronic documents with use of multi-factor authentication.	Permanent State Statute or Temporary Notarization Executive Order or Legislation					
 Paper Remote Online Notarization (PRON)	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					
 Remote Ink Notarization (RIN)	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		
 Traditional Wet Ink Notarization (TWIN)*	In person notarization of paper documents.	Permanent State Statute					
 In Person Electronic Notarization (IPEN)*	In person notarization of electronic documents.	Permanent State Statute					
* Not a touchless transaction. In person contact required.		LEGEND					
		 electronic	 paper	 yes	 no	 remote	 in-person