

Electronic Notarization Security Processes: Issuing SISAC Credentials Securely *and* Efficiently

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March 27, 2-3:15 pm
Process Procedures in Security



Goals Today

- About the National Notary Association

Cross-vertical Requirements for Notary Authentication

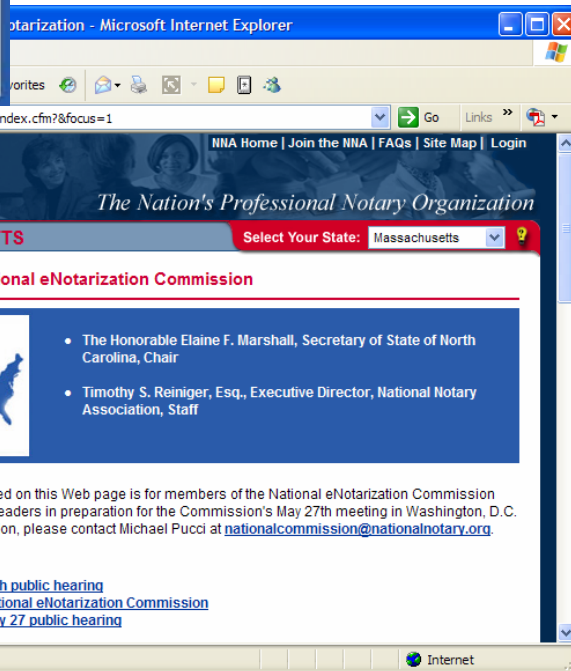
- NASS eNotarization Standards
- Authentication Processes in the Notary Industry
 - Notary Signing Agents (NSA)
 - Certified NSA Program
 - Electronic Notary Seal Program
 - National eNotary Registry
- Applications
 - e-APP (Electronic Apostille Pilot Program)
 - Pennsylvania (other states online this year)
 - eClosings (Stewart Title, SimpliFile, Ingeo)
 - Back office automation (ADP, CrimeLab services, mortgage industry)

About The National Notary Association



- 1957
- 50th Anniversary
- 300,000 members
- 1,000 corporate members
- Rose Parade Float
- Mission
 - Professionalization of Notary office

NASS National eNotarization Standards



- **Chair**
- Secretary of State Elaine Marshall, North Carolina
- **Secretaries of State/Commonwealth**
- North Carolina, North Dakota, Iowa, Kansas, Kentucky, Minnesota, Missouri, New Mexico, Pennsylvania
- **Lieutenant Governors**
- Alaska, Utah
- **Attorneys General**
- New Hampshire, Ohio
- **Standards include**
- Security attributes of electronic notary seal and signature
 - Protection from misuse
 - Prevention of unauthorized alterations

Authentication Processes in the Notary Industry

Notary Signing Agents

- **Requirements**
 - Provide national certification for title, settlement services, lenders
- **ACCET**
 - US DOE accreditation for professional and continuing education
 - Acquired federal/state grants for non-profit, government training
- **Currently**
 - Over 40,000 Notary Signing Agents nationally
 - Adapting certification to other industries (immigration, paralegal)



Authentication Processes in the Notary Industry

Certified Notary Signing Agent Program

- **Requirements**

- Provide national background screening service for title, settlement services, lenders

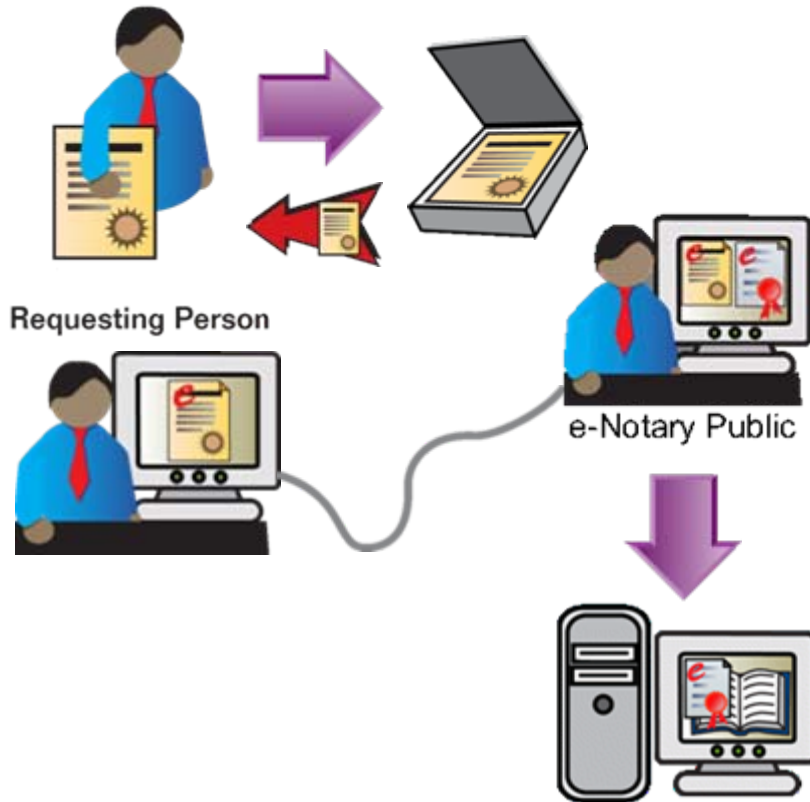
- **Screenings**

- Lexis/Nexis, Sungard/Signix
- County-level criminal records check
- SSN name check
- OFAC
- Other screening criteria
- Matrix score results in pass/fail
- Appeals process and resolution



The screenshot shows a Windows Internet Explorer browser window displaying the National Notary Association's website. The address bar shows the URL <http://www.nationalnotary.org/NSAcertification/>. The page features the NNA logo and navigation links. The main content area is titled "Notary Best Practices » Notary Signing Agents » Overview" and includes a "Select Your State: National" dropdown menu. A prominent banner reads "The NNA Certified Notary Signing Agent Program" with sub-points: Training, Certification, and Background Screening. Below this, there are buttons for "Certification Overview", "Screening Process", "State Restrictions", "Quick Facts", and "Related Articles". A large heading states "Certification and Background Screening for Notary Signing Agents". A photograph of a woman at a computer is visible. At the bottom, a paragraph explains the Gramm-Leach-Bliley Financial Services Modernization Act (GLBA) and its impact on background screening for Notary Signing Agents.

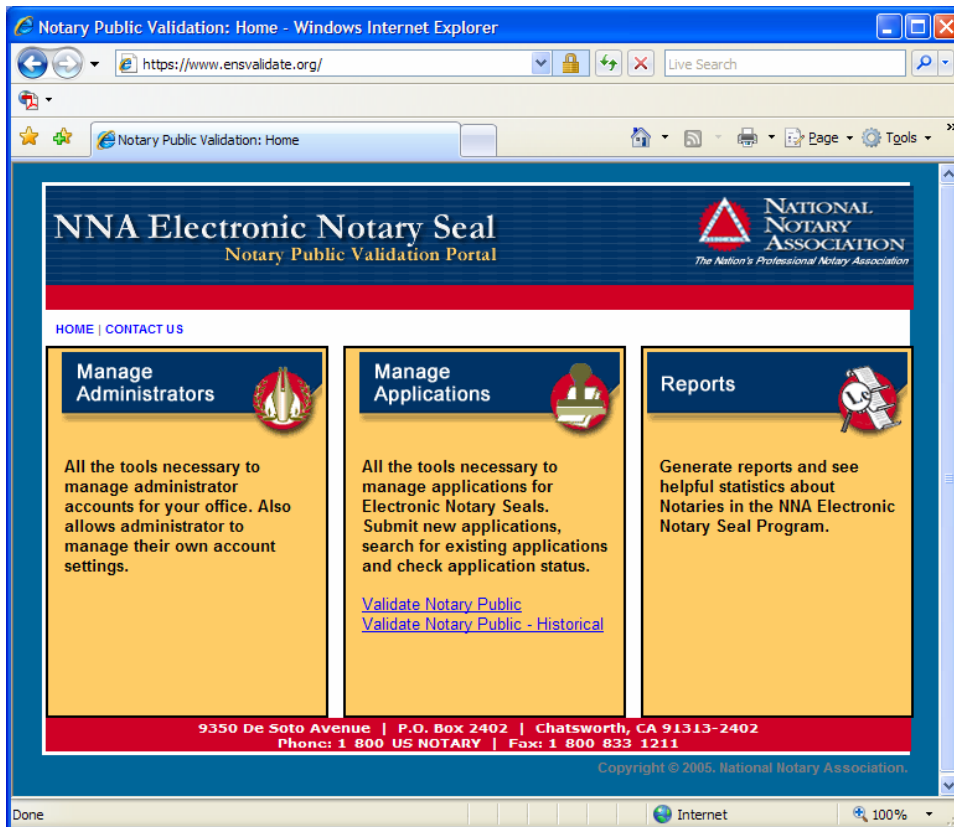
Authentication Processes in the Notary Industry Electronic Notary Seal Program



- **National Registration Authority**
 - SISAC Accredited CA and RA
 - National eNotary Registry
 - 501(c)(6) non-profit corporation [business league]
 - Board of Directors
 - Private Industry
 - Sister Associations
 - Government representatives
 - Manage (issue, revoke, renew) Electronic Notary Seal and non-Notary digital certificates
- **Credential-based system**
 - Provide a common credential for eNotarization across platforms and industries
 - Allow competitors to trade eNotarized documents
- **Neutrality toward document management solutions and providers**

Authentication Processes in the Notary Industry Notary eNotary Registry


- **Launched in PA in 01/2006**
 - Statewide portal for managing Notary's electronic credential
 - Includes state government oversight and shared management through cooperative services agreement
- **Extended to 14 states as of 03/2007**
 - National portal
 - Extended to court filing (ADP, Unifund, Attorney General/Local Crime Labs)
 - Universities
- **Goal by end of 2007**
 - 30 participating states



Applications

Electronic Apostille Pilot Program (e-APP)

APOSTILLE	
<i>(Convention de La Haye du 5 octobre 1961)</i>	
1. Country:	USA
This public document	
2. has been signed by:	John Doe
3. acting in the capacity of:	Notary Public
4. bears the seal/stamp of:	State of California
Certified	
5. at: Los Angeles, California	6. the: 21 st of June 2005
7. by:	Richard J. Hansberger
8. No:	12345
9. Seal/stamp:	10. Signature:



Digitally signed by Richard Hansberger
DN: cn=Richard Hansberger, c=US,
st=California, o=National Notary Association,
ou=Comm. Exp. Date 01/01/2008,
email=richhansberger@earthlink.net
Location: Los Angeles
Date: 2006.04.04 07:53:08 -07'00'

- **90+ Nations**
- **Enormous practical importance**
 - 500,000 Apostilles issued annually in one US state alone
- **Model**
 - Adobe PDF (scanned paper or electronic original public documents)
 - Digitally Signed by Competent Authority
 - Open-source Electronic Register
- **Goals**
 - Deter fraud and abuse of Apostilles (transcript fraud, for example)
 - Open-source, international standards-based where possible
 - Free to participating Authorities
- **Progress to Date**
 - Kansas and Columbia
 - Rhode Island
 - Mexico, Finland, Germany, Italy

Applications

Electronically Notarized PDF Documents

RECORDING REQUESTED BY
FAIR VALUE BANK
123 INDEPENDENCE AVENUE
PHILADELPHIA, PA 19019

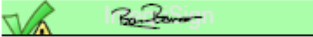
AND WHEN RECORDED MAIL TO
FAIR VALUE BANK
123 INDEPENDENCE AVENUE
PHILADELPHIA, PA 19019

ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to FAIR VALUE BANK
all beneficial interest under that certain Mortgage dated JANUARY 20, 2006 executed by
BARRY BORROWER AND BARBARA BORROWER, Mortgageor(s),
CITY FINANCIAL BANK, Mortgagee,
and recorded as instrument No. 7898765 on JANUARY 25, 2006 in book 4022
page 8975 of Official Records in the County Recorder's office of PHILADELPHIA County,
PENNSYLVANIA, AS DESCRIBED IN SAID MORTGAGE.

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.


Dated August 15, 2006



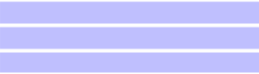
STATE OF California
COUNTY OF Los Angeles) S.S.

On this, the 15 day of August, 2006, before me Richard Joel Hansberger,
the undersigned officer, personally appeared Barry Borrower,
known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged
that he executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal



Digitally signed by Richard Joel Hansberger
DN: cn=Richard Joel Hansberger, o=US, ou=Chattsworth, st=California, ou=National Notary Association, ou=Executive, email=hansberger@nationalnotary.org, locality=Los Angeles, Date: 2006.08.15 16:50:56 -0800



AFFIX NOTARY SEAL ABOVE

- **MISMO eSigned PDF Guidelines**
- **Pennsylvania Statewide System**
 - DOJ/Court Filings
 - Certified Copies by state agencies
 - SimpliFile Closing
 - Sterling Bank back-office automation
 - Penn State University (Apostilles)
- **25 States by June 2007**
- **Cross-vertical industry applications**
 - ADP
 - Crime labs
 - Immigration
 - Insurance
 - Living Wills (AHCD)/Health care
 - The “holy grail” (field trip permission slips)

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