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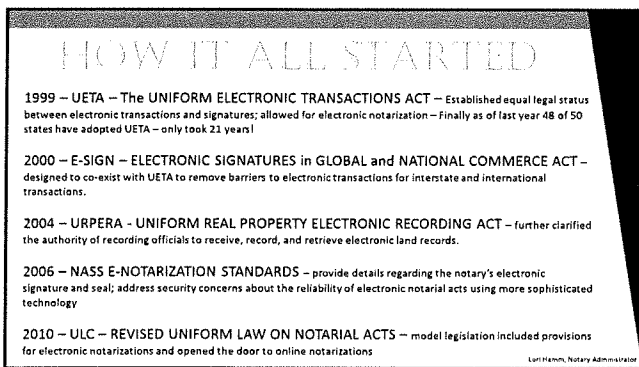
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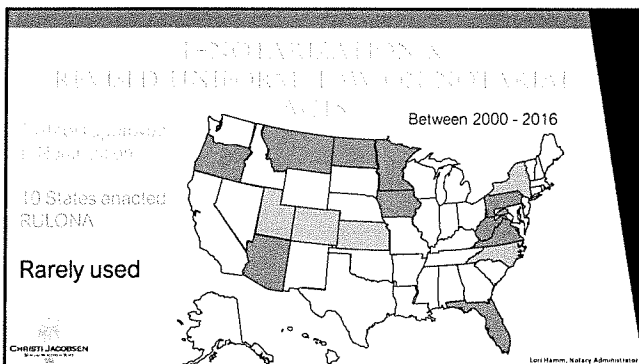
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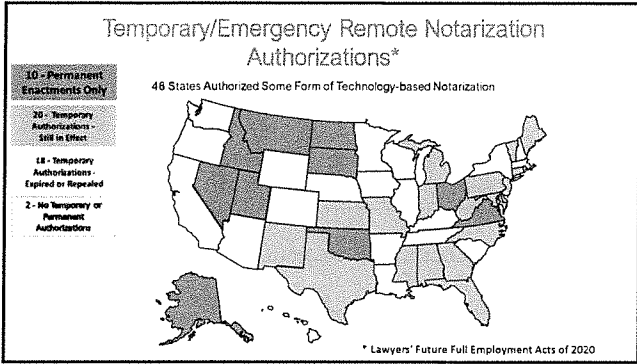
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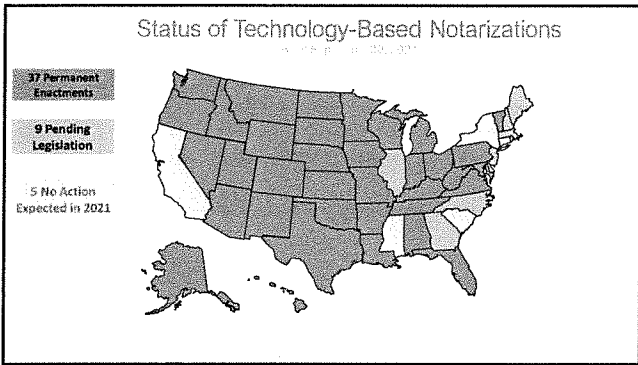
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## NOTARIZATIONS TODAY

A Whole New Vocabulary

- ✓ Traditional Wet Ink Notarization
- ✓ In-Person Electronic Notarization
- ✓ Remote Online Notarization
- ✓ Remote Ink Notarization or Remote Notarization

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Notary Public

Lori Hamm, Notary Administrator

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REMOTE OR REMOTE INK NOTARIZATION

~ RIN ~ *[Montana only]*

- Requires virtual presence via communication technology
- Paper document
- Signer's electronic or wet signature
- Notarial officer's wet signature and stamp
- Only used for acknowledgments by Montana notaries

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Is It a RON, RIN, or IPEN Document?

- ✓ A statement that the document was electronically signed/notarized
- ✓ Electronic signatures
- ✓ A statement that the notarial act involved the use of communication technology
- ✓ Some kind of security barcode or QR code

*First Clue - It's Going to Look Weird*

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Is the Online Notarization Acceptable?

- ✓ Verify status of notary with SOS office (usually online)
- ✓ Stamp should look like regular stamp for most states
- ✓ Notarial certificate should indicate use of RON/RIN technology
- ✓ *Electronic signature may be font or digital image of handwritten signature*
- ✓ Venue should be consistent with notary's commission

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**CHALLENGES GOING FORWARD**

- IMPLEMENTATION
- STANDARDIZATION
- EDUCATION
- LITIGATION

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**IMPLEMENTATION**

**Legislative Pipeline**

- 16 states have yet to adopt Online Notarization laws

**Industry Acceptance**

- Real Property ~ leading the way
- Legal Profession ~ strong interest for Estate & Probate
- Financial Sectors ~ reluctance is diminishing
- Medical ~ growing acceptance
- Government ~ expect the fastest growth

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**STANDARDIZATION**

**Identification Methodologies**

- Limitations to KBA
- Reliability of credential analysis
- Multi-factor authentication – too much / not enough

**Platform Certification**

- MISMO - Adopted as a standard by default

**SECURE Act**

- Establish a baseline in federal law, similar to UETA

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