



# REMOTE ONLINE NOTARIZATION



## WHAT IS RON?

- 01 Electronically signing a document
- 02 Electronically notarizing a document
- 03 Remotely witnessing the signing over video



Sounds simple, but it's a little more involved than that.



## HOW DOES IT WORK?

State laws call for the use of specialized software:

- Video Conference & Recording Tools
- Knowledge-based Authentication (KBA)
- Credential Analysis (ID Proofing)
- Electronic Signature & Tamper Seal
- Electronic Notary Seal & Journal

- 1 Buyer/Seller must answer a series of security questions
- 2 A verifiable government ID must be uploaded

Once a buyer/seller is verified, the document is signed, a tamper seal is added, and the RON transaction is recorded (audio and video) in an electronic journal.

## UNDERWRITING

Chicago Title allows remote notarization IF:

- The buyer and seller are located in the United States;
- Both the notary and the property are in a state with RON laws and published regulations; and
- One of three approved RON Software Systems must be used: NotaryCam, Notarize, or Pavaso.

## THE CHALLENGES

Technical considerations for a successful RON transaction:

- High speed internet
- Newer computer/laptop
- Working webcam
- Cell phone may not be practical for reading legal documents

## MODEL ACT

Proposed model legislation for Remote Online Notarization should be consistent with industry standards developed by MBA, ALTA, and MISMO to provide consumer and market clarity.



 If you have any questions or would like to learn more about Remote Online Notarization, please contact your Chicago Title, NCS Chicago Account Manager: [www.ChicagoNCS.ctic.com](http://www.ChicagoNCS.ctic.com)



## ADOPTION OF RON

**2010**

Virginia passes the first version of RON and allows the use of video technology to witness notarial acts.

**TODAY**

22 states pass RON legislation, with an additional 20 states introducing bills.\*

**2020**

16 more states may pass RON laws.

**2021**

RON will be available in states that represent 60+% of yearly residential transactions

\*("RON Progress," 2019). Retrieved from <https://www.mba.org/audience/state-legislative-and-regulatory-resource-center/remote-online-notarization>