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

<table>
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<tr>
<th>Notarization Type</th>
<th>Definition</th>
<th>Authorization Type</th>
<th>Document Type</th>
<th>Multi-Factor Authentication (Credential Analysis &amp; KEA)</th>
<th>Recorded and Retained AV Record</th>
<th>eNote Capability</th>
<th>In Person or Remote</th>
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<tbody>
<tr>
<td>Remote Online Notary (RON)</td>
<td>Remote online notarization of electronic documents with use of multi-factor authentication.</td>
<td>Permanent State Statute or Temporary Notarization Executive Order or Legislation</td>
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<tr>
<td>Paper Remote Online Notarization (PRON)</td>
<td>Remote online notarization of paper documents (delivered via mail, courier, etc.) with use of multi-factor authentication.</td>
<td>Permanent State Statute (RULONA 2018) or Temporary Notarization Executive Order or Legislation</td>
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<tr>
<td>Remote Ink Notarization (RIN)</td>
<td>Remote notarization of paper documents via audio-video communication platform (Skype, Facetime, etc.).</td>
<td>Temporary Notarization Executive Order or Legislation</td>
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<td>Traditional Wet Ink Notarization (TWIN)*</td>
<td>In person notarization of paper documents.</td>
<td>Permanent State Statute</td>
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<tr>
<td>In Person Electronic Notarization (IPEN)*</td>
<td>In person notarization of electronic documents.</td>
<td>Permanent State Statute</td>
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* Not a touchless transaction. In person contact required.

**LEGEND**
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- ![Paper](images/checkbox.png)
- ![Yes](images/checkbox.png)
- ![No](images/checkbox.png)
- ![Remote](images/checkbox.png)
- ![In-person](images/checkbox.png)