

Remote Online Notarization (RON)* Apple[®] iPad[®] App – Notary Guide

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Before You Begin What is Remote Online Notarization?

Remote Online Notarization (RON) is the act of notarizing documents electronically with an electronic seal applied online, from a separate physical location than the Signer.

A Notary performing a RON transaction must be a legally commissioned Notary public who is authorized to conduct notarizations over the internet using digital tools on live audio video calls. The Notary is required to validate identification and witness the signing event online.

Pavaso's Digital Close Enterprise (DCE) platform gives Notaries the tools they need to conduct an online signing. During a RON signing, Notaries validate the Signer's identity and digitally notarize electronic signatures applied to documents by Signers. If a document requires a wet signature, the Notary will need to obtain the wet signature prior to closing the order on the platform. Documents requiring wet signatures must be printed from the Pavaso portal and scanned/imported into the system to successfully close an order. Each RON session is recorded and available to permissible participants after closing.

Signer Identity Validation

Signers participating in a RON session will need to verify and authenticate their identity. Pavaso validates identity in three ways:

- Security Questions Signers are required to answer a set of knowledge-based authentication or also referred to as security questions generated from a trusted third-party knowledge-based authentication database.
 Note: Signers must have enough information in the U.S. to participate in a RON signing. Generally, this is a minimum of six months association with a U.S. address.
- Government or State ID –Signers are also required to validate their photo ID through a trusted third-party identify verification service. They
 must use their smartphone to take a picture of their photo ID and upload it via text. International numbers are accepted; however, the
 smartphone must be able to receive a text from a United States phone number. Third-party messaging apps are not supported. *Note:* Third-party software confirms ID validity. Expired IDs will still validate. The Notary can confirm that the ID being used is in good standing, via the
 webcam or by reviewing the image of the ID the signer captures with their smartphone or both.
- Video Identification Additionally, Notaries may also validate the Signer's identification by asking them to hold up their state-issued identification card, driver's license, or a government-issued passport to their web camera. Proper lighting and clear visibility are required to validate each participant.

Minimum System Requirements

Please refer to <u>https://pavaso.com/system-requirements/</u> for the current system requirements. There is a column specific for the RON app.

Tips for your iPad App Signing

- The Pavaso iOS 11+ app can only be used in a landscape orientation to ensure the optimal user experience.
- Both Notaries and Signers can use the app to complete the signing.
- All RON requirements for using a laptop/desktop apply to conducting a signing using the app.
- The app is available <u>only</u> for a compatible iPad; no other Apple products are compatible.
- Currently, the iPad app only supports RON transactions. In-Person eNotarization (IPEN), Multi-Device Closing (MDC) and other closing types cannot be performed using the app.
- All users must already have created their Pavaso account using a web browser before they can use the iPad app.

RON iPad App

System and Order Configuration

Order Settings

RON must be enabled for your company within the Pavaso platform prior to attempting a RON transaction. Speak with the Pavaso Implementation Specialist to request this feature be turned on. If you are unsure who to contact, email <u>implementation@pavaso.com</u> for assistance. *Note:* Orders must originate from an integration or a desktop/laptop computer, not the iPad app.

Access the order from the Order Lobby. Select Edit to enter the Order Details screen.



The state selected in Order Details must be enabled for RON on Pavaso. To enable RON, select the **Remote Closing and Video eNotary** option from the drop-down. This selection must be made for each RON order.

Note: Options in this drop-down will differ depending on company configuration.

If the state selected does not have RON enabled, the option will not be available. Choose **Submit/Save** before navigating away from this screen.

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		Current date/time: 04/30/2021 01:16:46 PM Syst	em 👻
Enterprise	倄 Lobby 🚦 View/Edit Notes	👤 Notifications 💄 Invite Others 🛛 🖉 Edit Sign	ature
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Order number (*)	State (*)	Order Template	
BH_04052021	Texas		
Order Open Date	Sales Price		
04/05/2021	0.00		
Closing Date (*)	Closing Time (*)		
04/30/2021	12:21 PM UTC-7 MST 🗸		
Closing Type	Signing Process for Consumer	Digital Closing Method	
Digital Closing ~	Approve All, Sign Once	(RON) Remote Closing and Video eN 🗸	
		(Please select an item)	
		(RON) Remote Closing and Video eNotary	
Loan Information Loan Type	(Please select an item)	(RIN) Remote Ink-Signed Notarization	
Loan Number	Base Loan Amount	(MDC) Multi-Device Closing	
BH_04052021			

Enabling RON 2.0

Before you can start RON 2.0 closings, this option must be enabled. Once logged into your company's Pavaso account, select **My Company**, and **Edit** for the desired company or branch.

Note: This setting is only available to Company and Primary Administrators.



After selecting edit, you will be brought to your company settings page. From this screen, select **Closing Methods** from the left, then select **Enable 2.0 Experience**.



Starting the RON Signing Using the iPad App

All users intending to close via the iPad app must download the app prior to the signing.



To begin the session, select the order from the Order Lobby. The order must be in Pending Closing status.

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BH_1020.		Breanne Howe	Cindy Closer	BH Title	852 Left Lane, Dallas, TX 12345	11/30/2022 09:42:00 AM	10/20/2022 09:47:02 AN	Pending / Closing	
							E	Display 1 of 1	items

Select Remote Online Closing and Continue.



Completing the System Test

Camera, speakers, and microphone must all be functional to proceed with the RON signing. When prompted, select **OK** for both microphone and camera permissions.

Yes needs to be selected for each item in the System Test. Once complete, select Done to advance to the next screen.



When all devices are confirmed, select **Continue**.

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Closing #BH_10202022 Loan # 852 Left Lane, Dallas, TX 12345	0% Complete Contact Support End Session 🗙							
Set Device Settings	Perform System Test Continue >							
Please perform system test to make sure that your camera and audio settings a	re working properly for your remote signing session.							
S Microphone	📀 Camera							
This device is working properly	This device is working properly							
Speaker								
This device is working properly								

Starting the Signing

This brings you to the **Start Signing Session** page. You can select **Add** to add Participants, or wait for the Participants to join on their own devices. As they join, they will appear in the list.

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Partici	pants (0)	Add	Invite				Participants	§ 49
Participa Role & Na	nt me e	Accept Consent	Device Settings	KBA Questions	Signature Setup	Validate Identity	Conduct Cindy C	tor (you) loser

As Participants complete each step, your screen will update with a green check mark. If enabled for your company, you may also see options to skip the KBA questions and ID validation.



When all steps are complete, select the **Start Signing** button.

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Buyer 1 Breanne Howe	~	~	~	View	View ID		Buyer 1 Breanne Howe	∢ ×

This brings you to the signing session. As a reminder, you and the Participants can see and hear each other throughout the session. There is also a chat option if needed.

Sending Documents for Signature

This document contains a buyer signature tag and an eNotary tag. Documents requiring eNotarization must be signed by the Participant before eNotarization can occur. To send the document to the Participant, select the paper airplane icon. From the prompt, select the appropriate Participant to send the document to. In this example, there is only one Participant.

Closing #BH_11302022 Loan # 852 Left Lane, Dallas, TX 12345 Tasks View Summary Closing #BH_11302022 Loan # 852 Left Lane, Dallas, TX 12345 Contact Support End Session X Invite Participant V 4	
Tasks View Summary C eNotary Example Q Q 5 3 1 2 Contine >	
All Notary (you)	
 eNotary Example Buyer 1 O Sign, p. 1* O Notary <	
Mailing Address Certific Survey Notary Journal Entry(s) C End Survey	×
Buyer Signature and Date Select a participant to send this document.	_
Buyer 1 Breanne Howe Send S	
Cancel	
eNotary Commission	
eNotary Expiration	
Type chat message here	

You will be able to see the Participant's screen while they complete the document.



When the Participant has completed the document, it will be sent back to you. This document requires eNotarization, which can now be completed. Once your tasks are complete, select **Continue** to proceed to the next document.



For each document, a list of pending actions will display. As each are completed, they will change to a green check mark. The progress bar at the top of the screen will update as each step is completed.



Closing the Order

Continue to pass document to the Participants until all are complete. The eNotary journal will display if eNotarization occurred during the session. The fields required in the eNotary journal will vary by state. When finished, select **Continue** to save.

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Tasks View Summary All 🗸	Entry 1 (Buyer 1) Breanne Howe	Opt Out of Journal Continue >	Invite Participant Image: Notary (you)
eNotary Example	Date of Notarization	November 30, 2022	Cindy Closer
 Mailing Address Certifi Survey Notary Journal Entry(s) 	Description/title of document(s)	Mortgage Documents	Buyer 1 d× Breanne Howe
 Entry 1 (Buyer 1) End Signing Session 	Document Date	11/30/2022	
	Type of notarial act	Acknowledgement	
		+ Add notarial act	
	Name of Signer	Breanne Howe	
	Address of Signer	123 Right Road, Scottsdale, AZ, 85257	
	Signature of Signer	Permet -	
	Name of witness		
	Signature of witness		
		Delete	Type chat message here 🕥



When all tasks are complete, select End Session. This will end the audio and video connection between you and the Participants.

You can select Close this Order or Order Lobby.



Once the order is closed, a progress bar appears and will update as the order processes.



1:25 PM Wed Nov 30 奈46%■ pavaso 🖂 My Messages 🐸 My Team 🛛 📃 My Company Support Center 🖀 Home Cindy Closer 📀 Current date/time: 11/30/2022 01:25:55 PM System -**Digital Close** A Lobby 🗩 Notifications Enterprise << 852 Left Lane, Dallas, TX 12345 Documents Q View 😑 eVault 🖬 Archive The documents listed below are the signed copies of your closing package. ORDER NUMBER: Date Completed BH_11302022 Audit Log COMPANY: BH Title This Audit Log contains all of the activity from this Digital Closing up to the completion of the closing BUYER: process. Breanne Howe AuditReport N/A ≛ ⊖ SELLER: Complete Package SALES PRICE: Bundle of all Documents N/A ≛ 🔒 \$ 0.00 CLOSING DATE: Order Documents 11/30/2022 12:57 PM eNotary Example 11/30/2022 ▲ ⊖ ACTUAL CLOSING COMPLETED: Mailing Address Certification 11/30/2022 ≛ 🔒 11/30/2022 01:25 PM Survey 11/30/2022 ▲ 🔒 Post Closing Additional Order Documents Add Documents Journal Entries ± Journal Entries 11/30/2022 Remote Closing Session Videos O O C

Once the order has processed, all documents are available to view via the iPad app or on a browser.

Pavaso Support

Support Hours: https://pavaso.com/contact/ Phone/ Closing Hotline: (866) 288-7051 Email: support@pavaso.com View Our 24/7 Online Help Library

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*Due to platform capabilities, state law or regulation or all, electronic notarization and remote online notarization are not available in all areas.

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