



Remote Online Notarization (RON)*

Apple® iPad® App – Notary Guide

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Pavaso, Inc.

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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 <https://pavaso.com/system-requirements/> 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 only 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.

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 implementation@pavaso.com 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.

Digital Close Enterprise

Current date/time: 12/10/2019 03:05:20 PM System

Lobby View/Edit Notes Notifications Invite Others Edit Signature

654 Lunch Lane, Plano, TX 12345

Edit Replicate Order

Order Number: BH_12102019_3

Buyer: Stanley Buyer

Seller:

Sales Price: \$ 0.00

Closing Date: 12/10/2019 01:00 PM

Count Down to Closing:

0 DAYS 0 HOURS 0 MINUTES 0 SECONDS

Take a Tour ✓

Pre-Closing Review ✓

Closing Setup ✓

Closing

This Order has been sent to business parties on 12/10/2019 at 01:02 PM

Release Order You have invited borrowers to review their documents.

Pre-Closing Edit

During this phase, you will have a chance to review your pre-closing documents and get educated about your upcoming closing. If you have any questions during this time, you can use the Notifications center to ask a question directly to your team members.

Documents Deleted Documents Document Review Status Edit

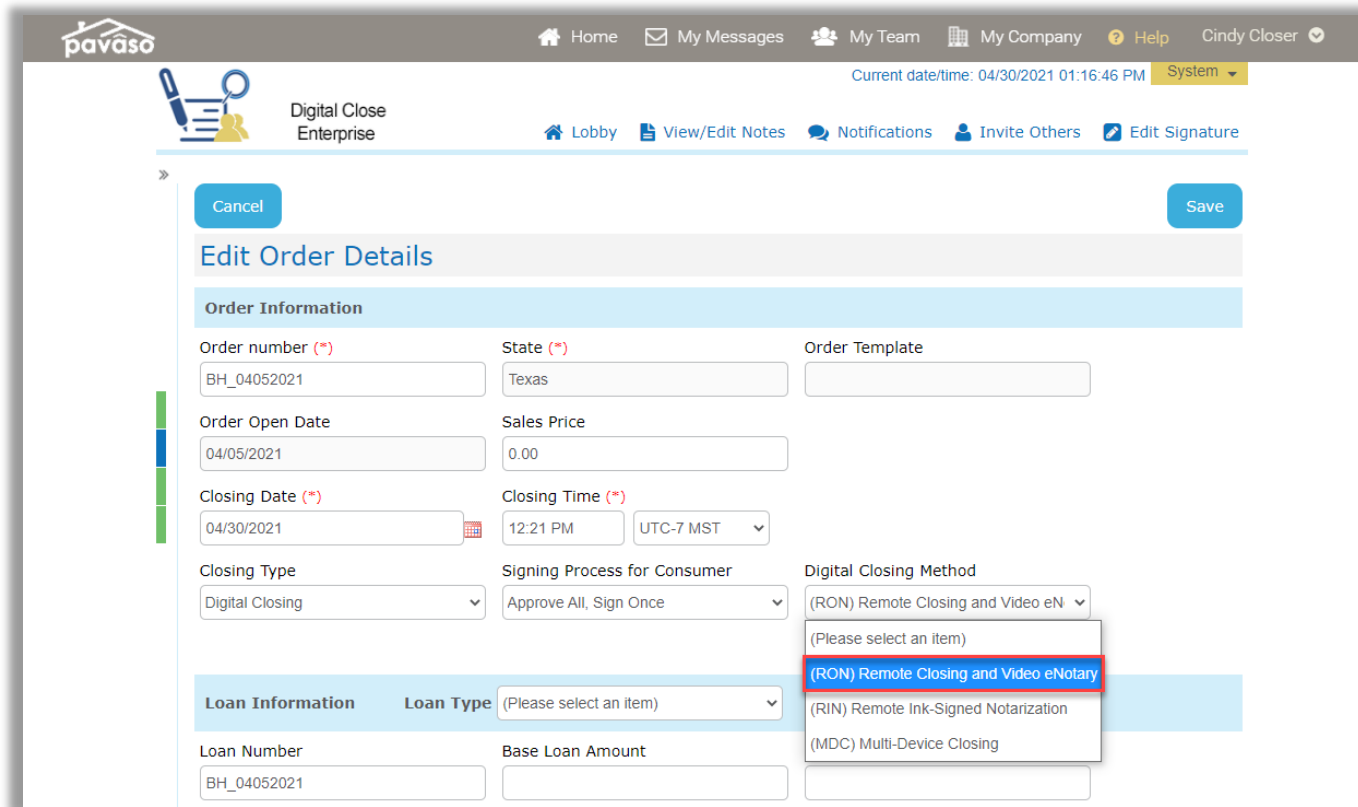
Review, accept and if necessary, esign your documents in advance of your closing.

	Reviewed	Accepted	Date Due	
Title Documents				
1003	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12/10/2019	Edit Share Delete
4506-T	<input type="checkbox"/>	<input type="checkbox"/>	12/10/2019	Edit Share Delete
Compliance Agreement	<input type="checkbox"/>	<input type="checkbox"/>	12/10/2019	Edit Share Delete
Loan Documents				

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.

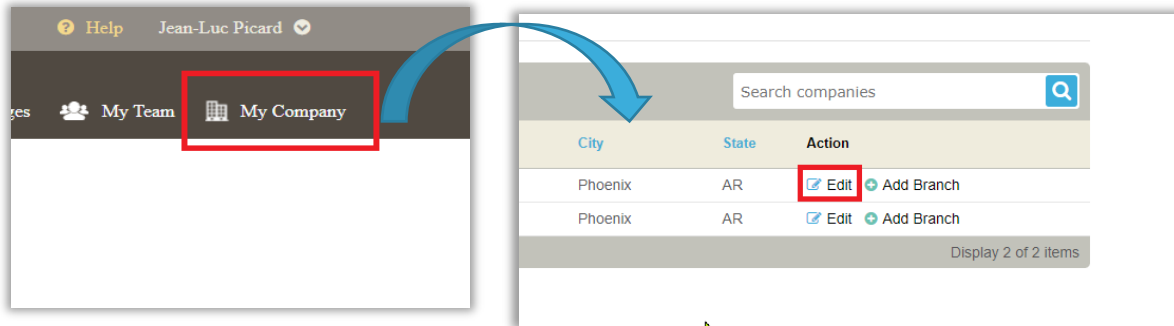
If the state selected does not have RON enabled, the option will not be available. Choose **Submit/Save** before navigating away from this screen.



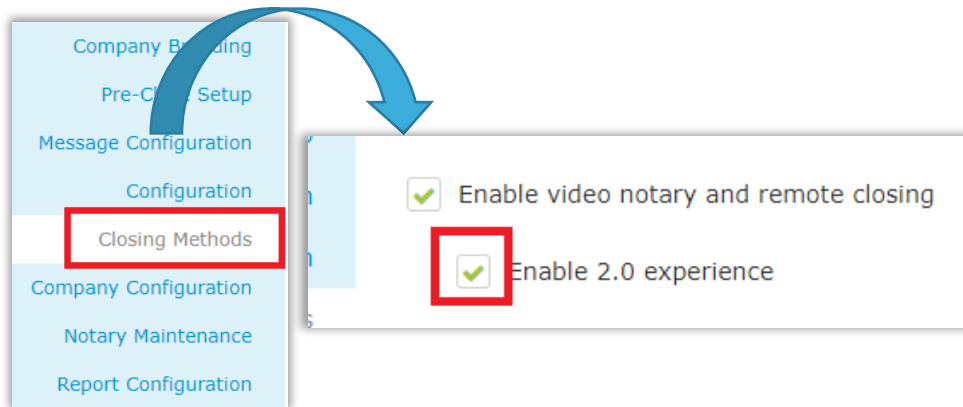
Enabling RON 2.0

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.

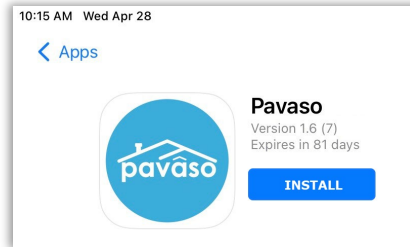


After selecting edit, you will be brought to your company settings page. From this screen, select **Closing Methods** from the left, then select **Enable 2.0 Experience**.

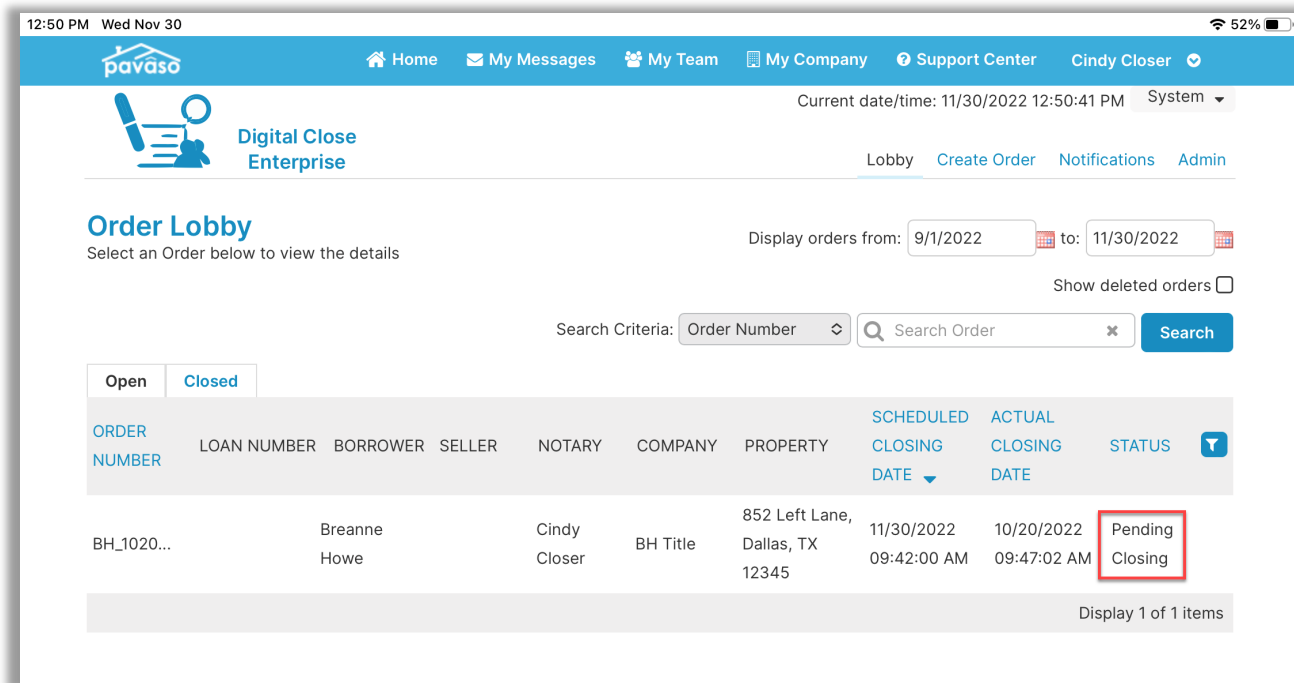


Starting the RON Signing Using the iPad App

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.



12:50 PM Wed Nov 30 52%

Home My Messages My Team My Company Support Center Cindy Closer

Current date/time: 11/30/2022 12:50:41 PM System

Digital Close Enterprise Lobby Create Order Notifications Admin

Order Lobby

Select an Order below to view the details

Display orders from: 9/1/2022 to: 11/30/2022

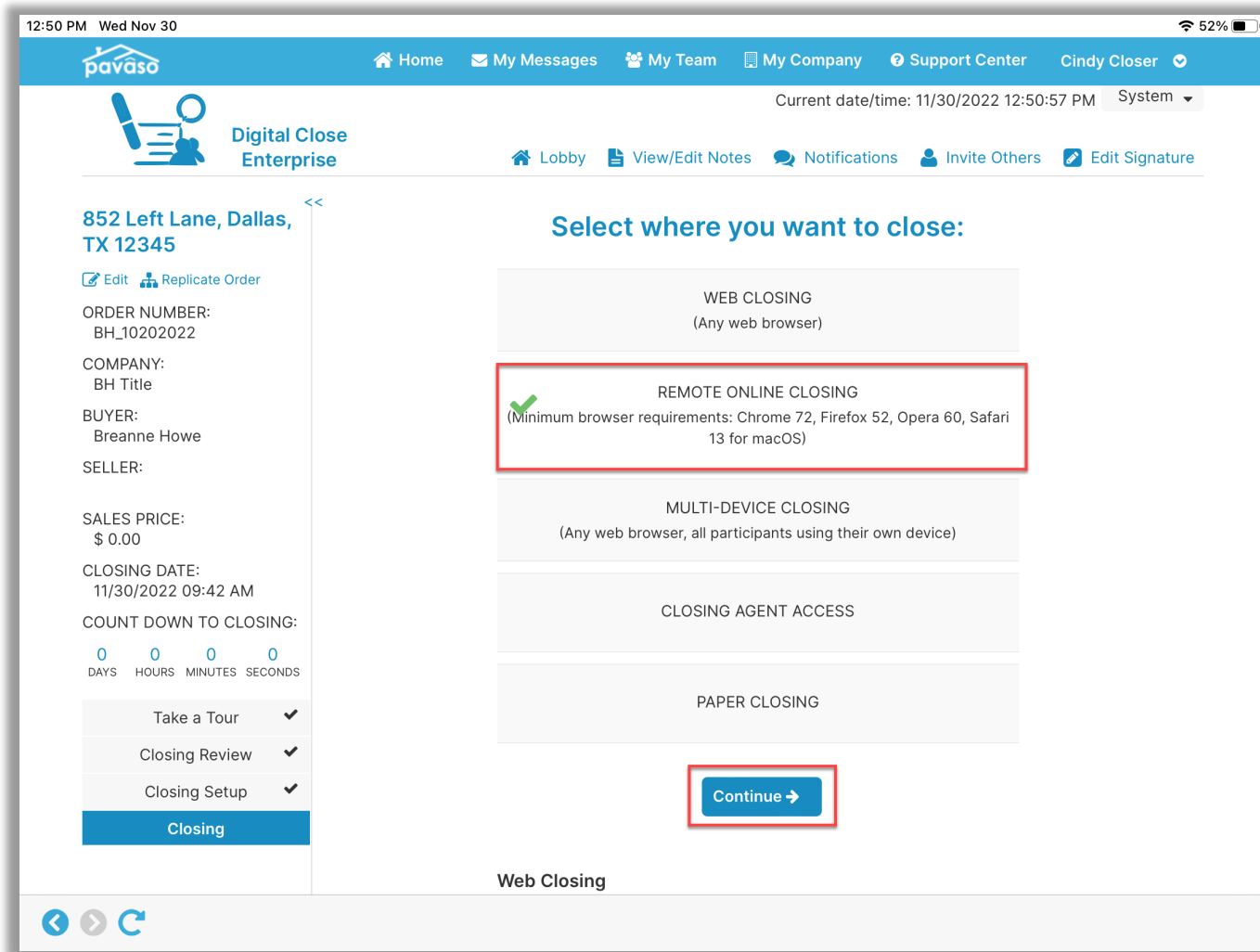
Show deleted orders

Search Criteria: Order Number Search Order Search

Open	Closed	ORDER NUMBER	LOAN NUMBER	BORROWER	SELLER	NOTARY	COMPANY	PROPERTY	SCHEDULED CLOSING DATE	ACTUAL CLOSING DATE	STATUS
		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 AM	Pending Closing

Display 1 of 1 items

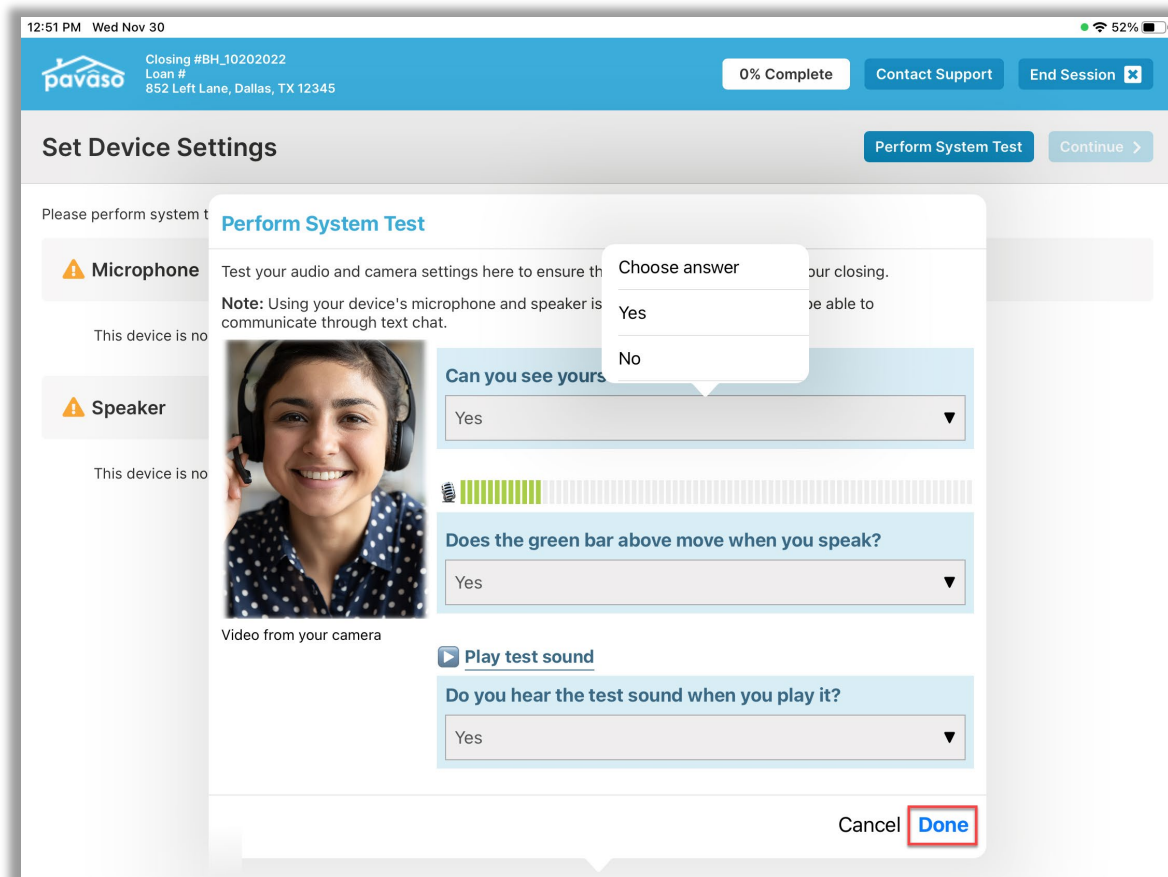
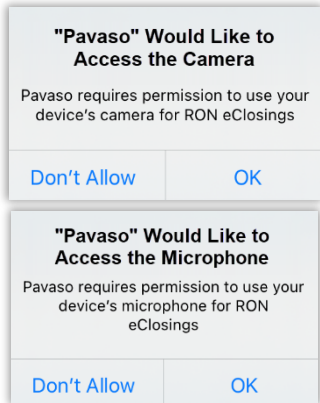
Select **Remote Online Closing** and **Continue**.



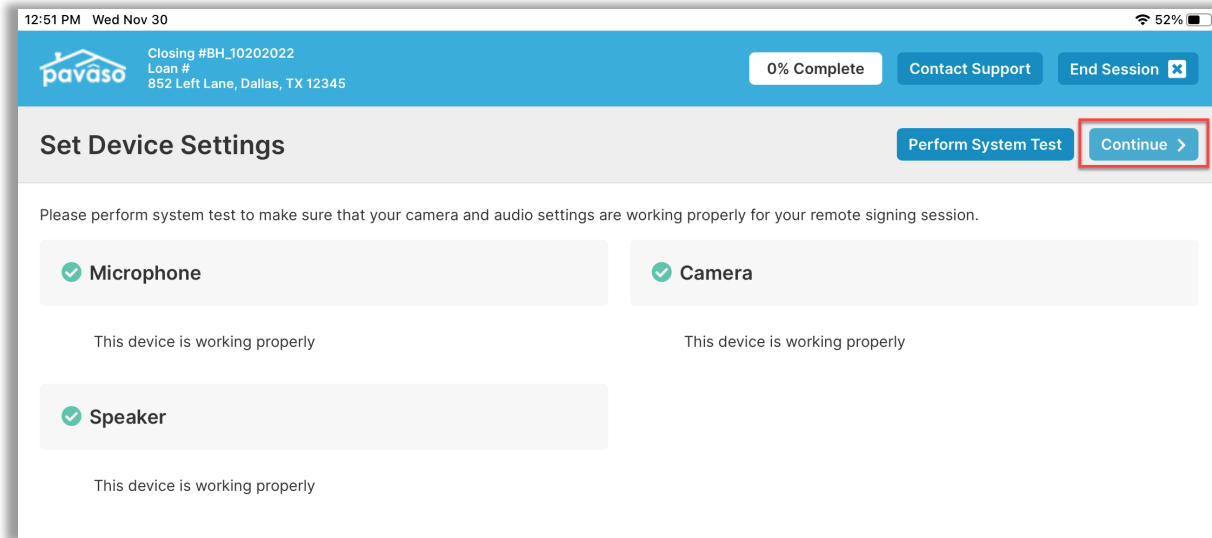
Completing the System Test

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.

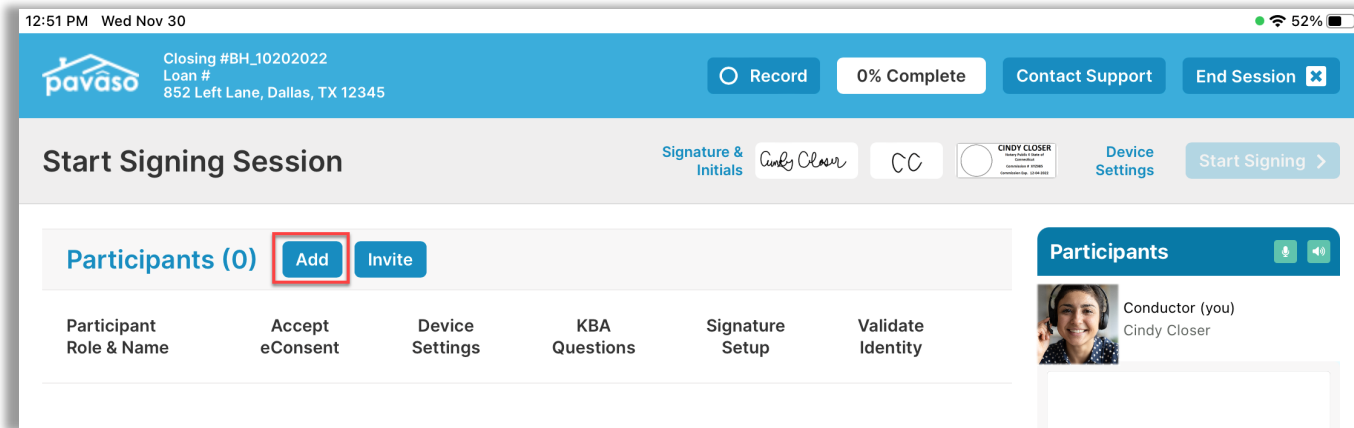


When all devices are confirmed, select **Continue**.

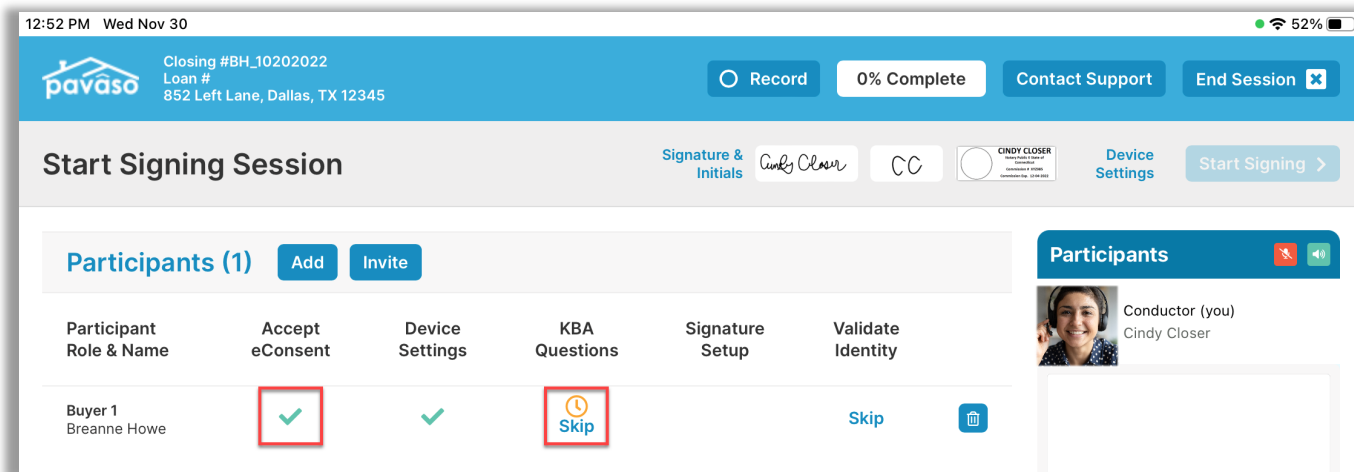


Starting the Signing

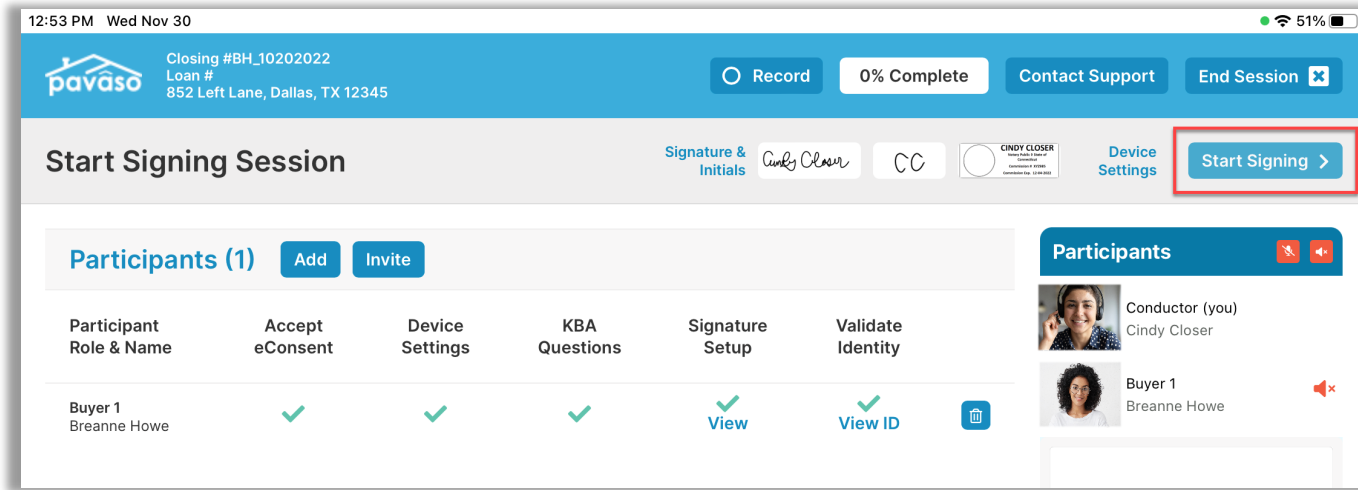
This brings you to the **Start Signing Session** page. You can select **Add** to add Participants, or wait for the Participants to join on their own devices. As they join, they will appear in the list.



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.



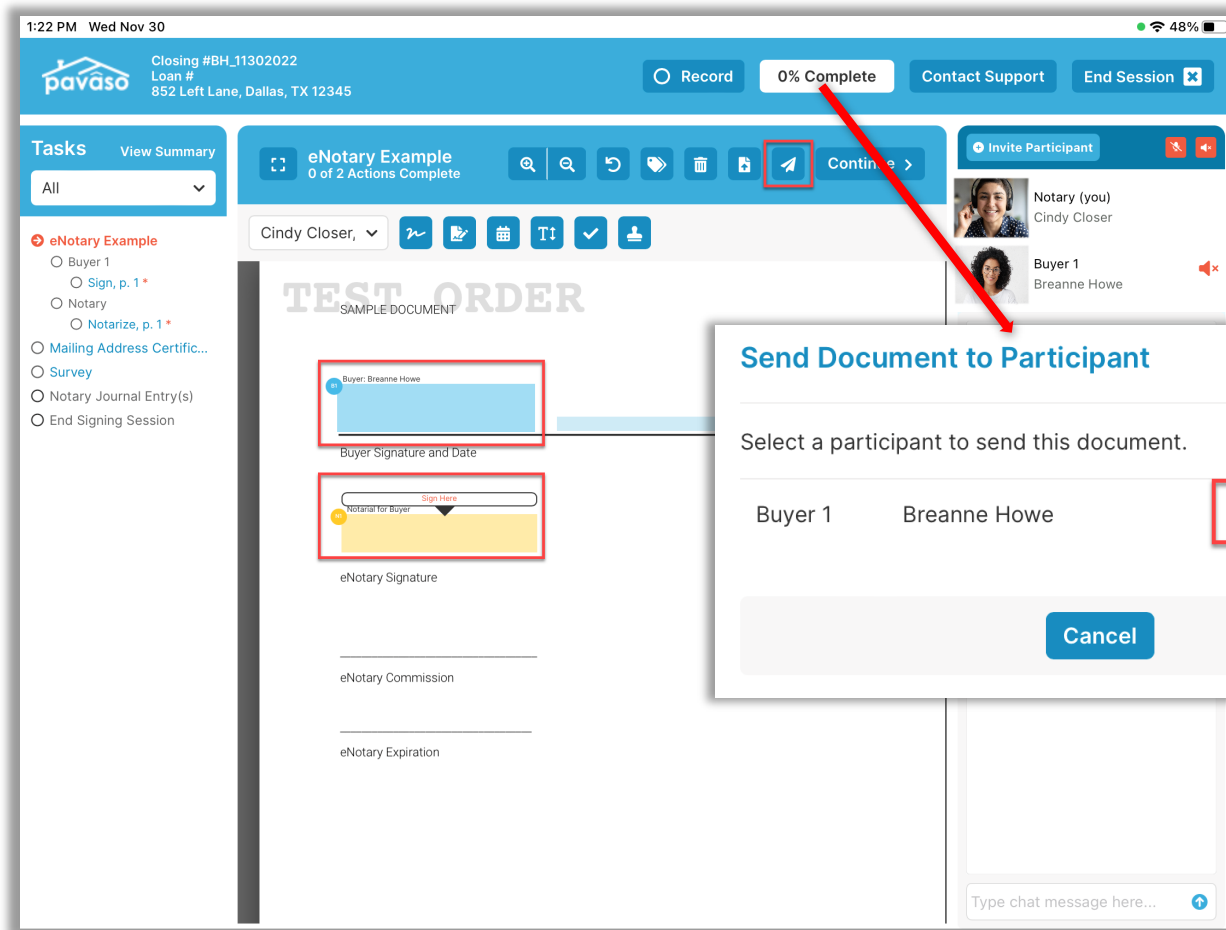
When all steps are complete, select the **Start Signing** button.



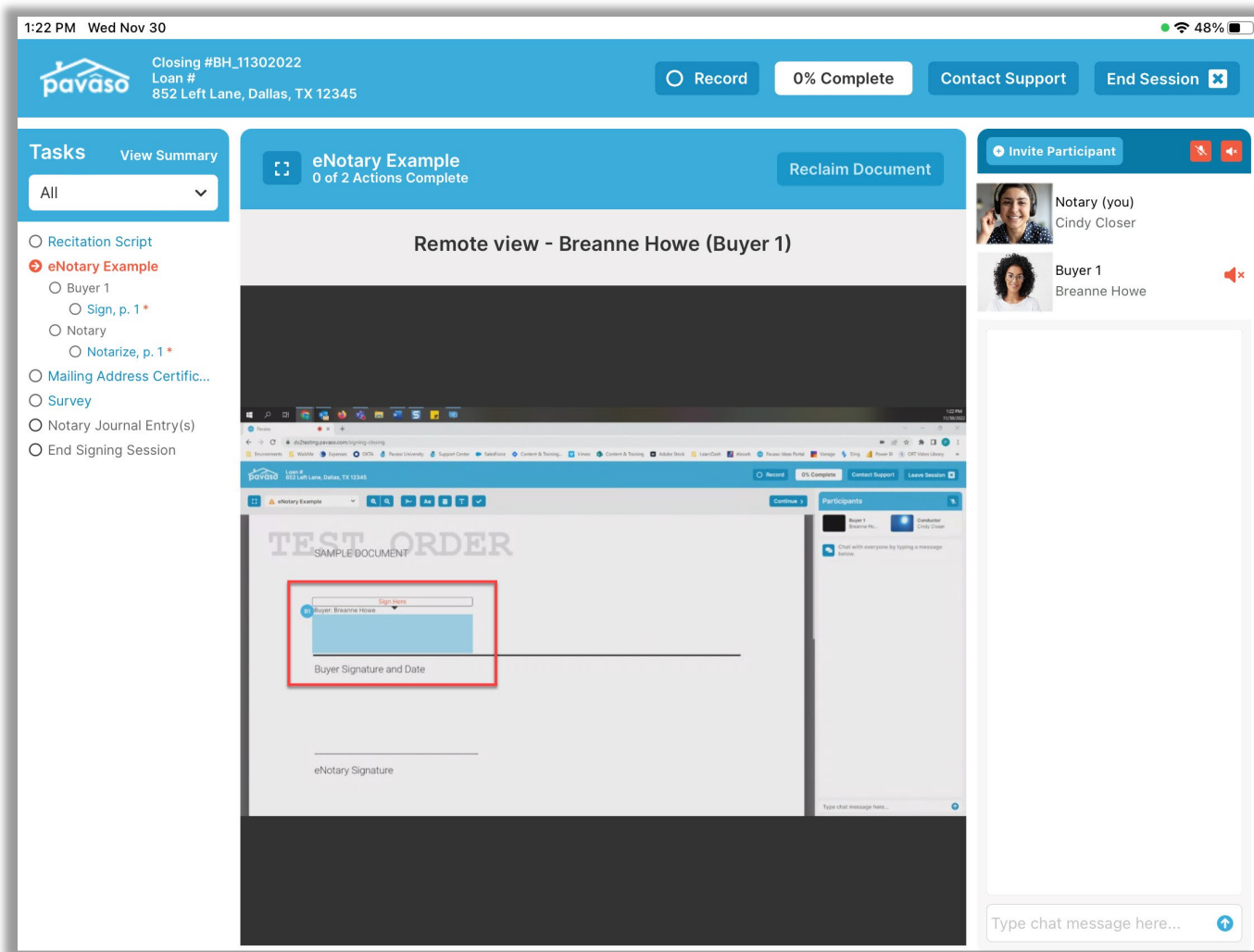
This brings you to the signing session. As a reminder, you and the Participants can see and hear each other throughout the session. There is also a chat option if needed.

Sending Documents for Signature

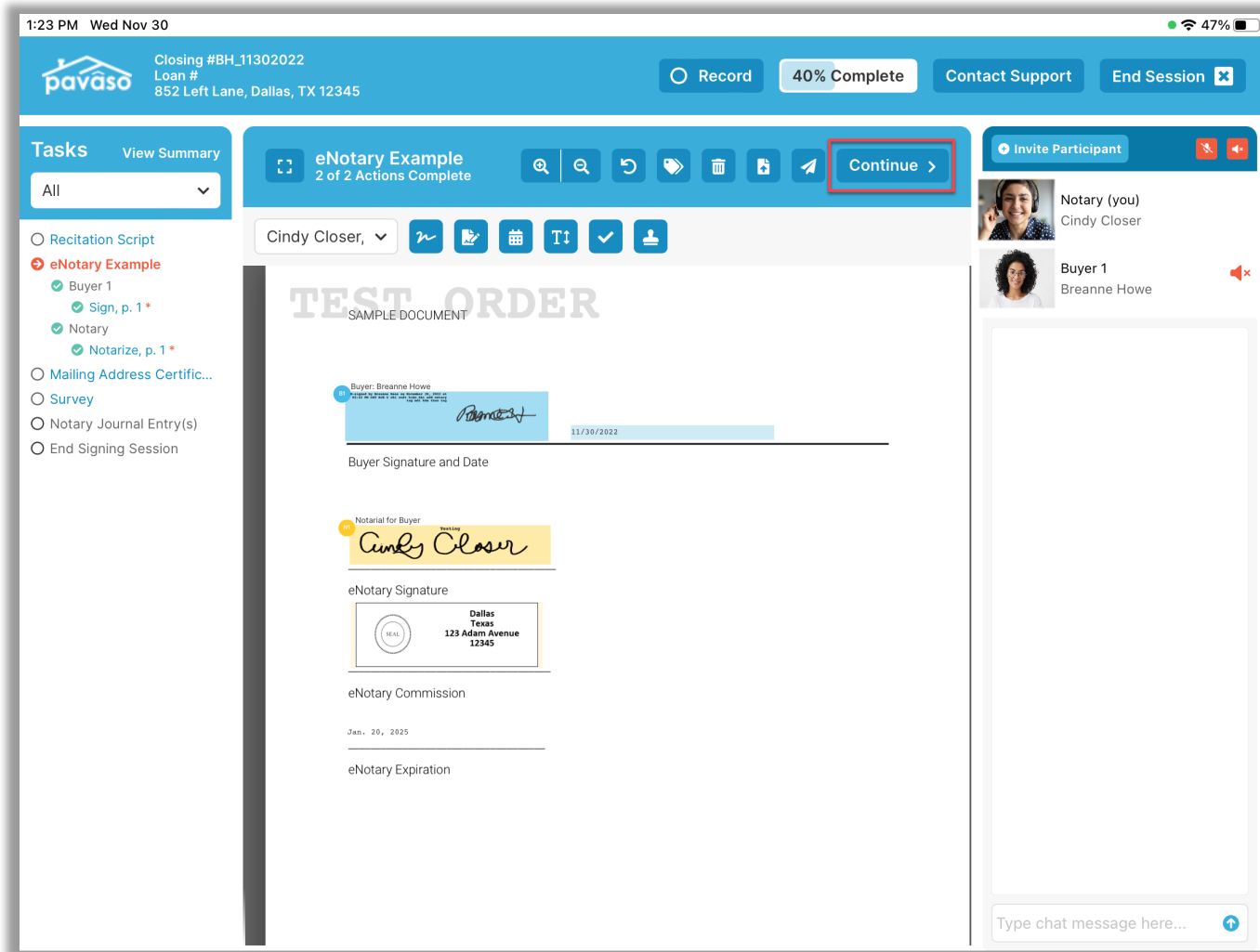
This document contains a buyer signature tag and an eNotary tag. Documents requiring eNotarization must be signed by the Participant before eNotarization can occur. To send the document to the Participant, select the paper airplane icon. From the prompt, select the appropriate Participant to send the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



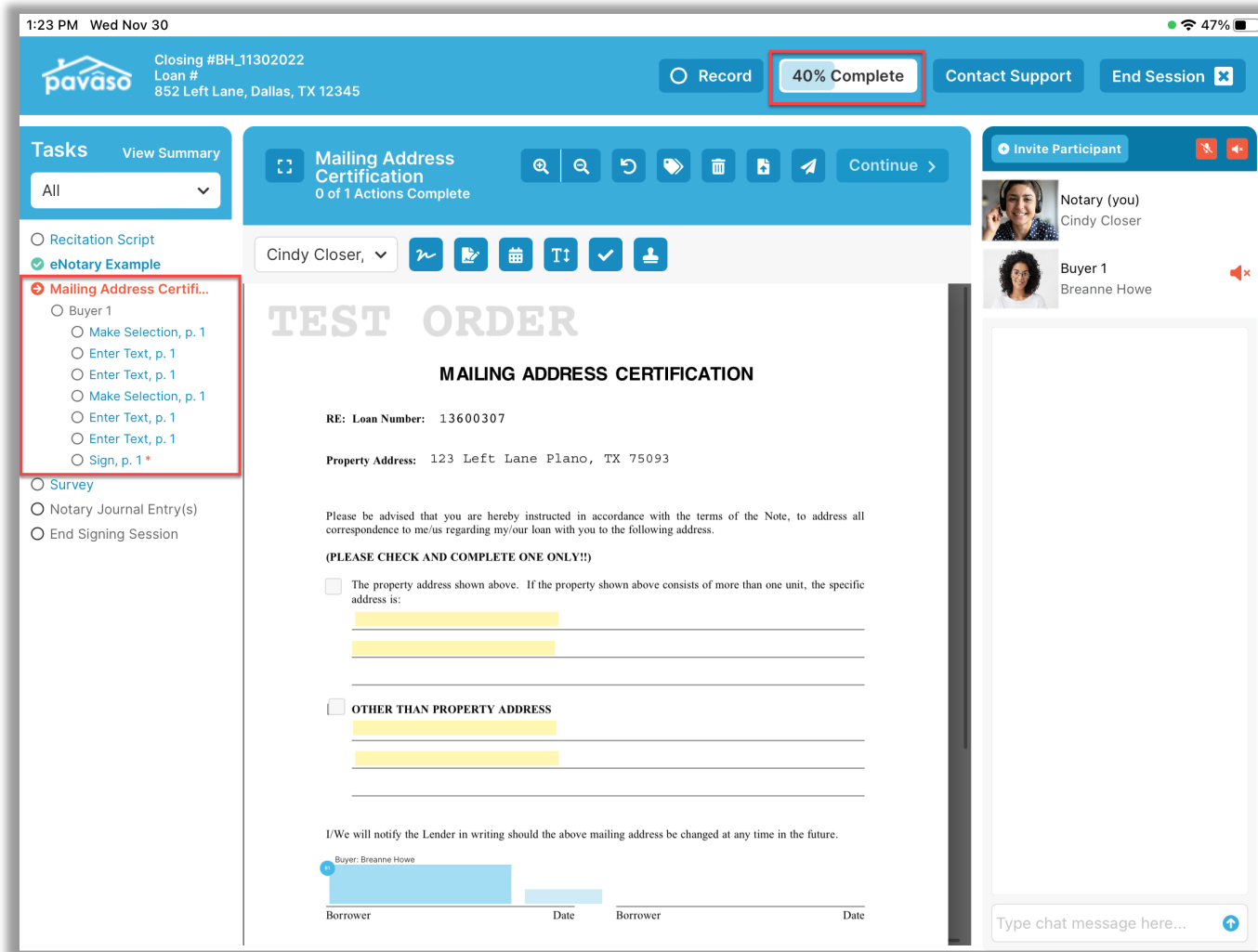
You will be able to see the Participant's screen while they complete the document.



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.

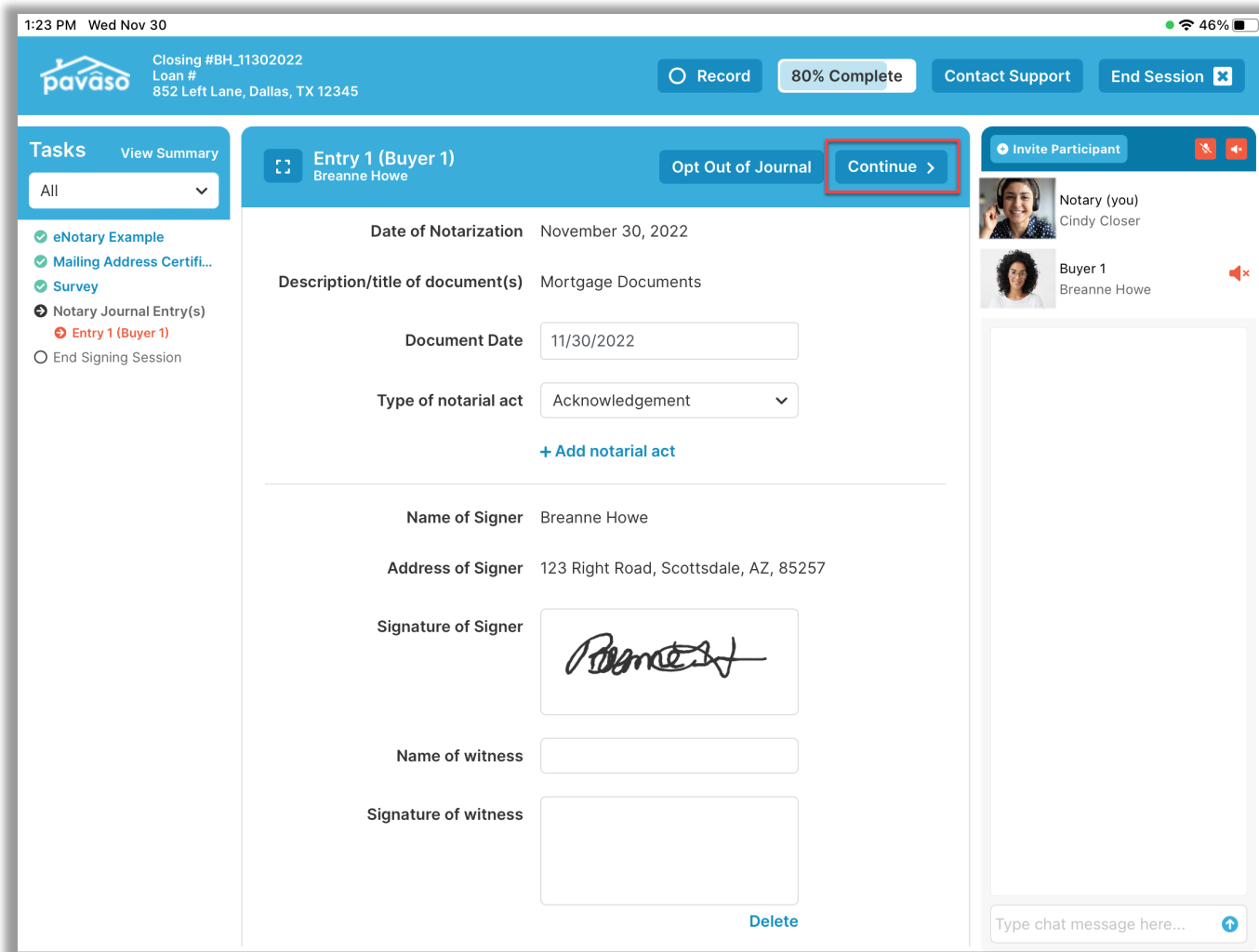


For each document, a list of pending actions will display. As each are completed, they will change to a green check mark. The progress bar at the top of the screen will update as each step is completed.

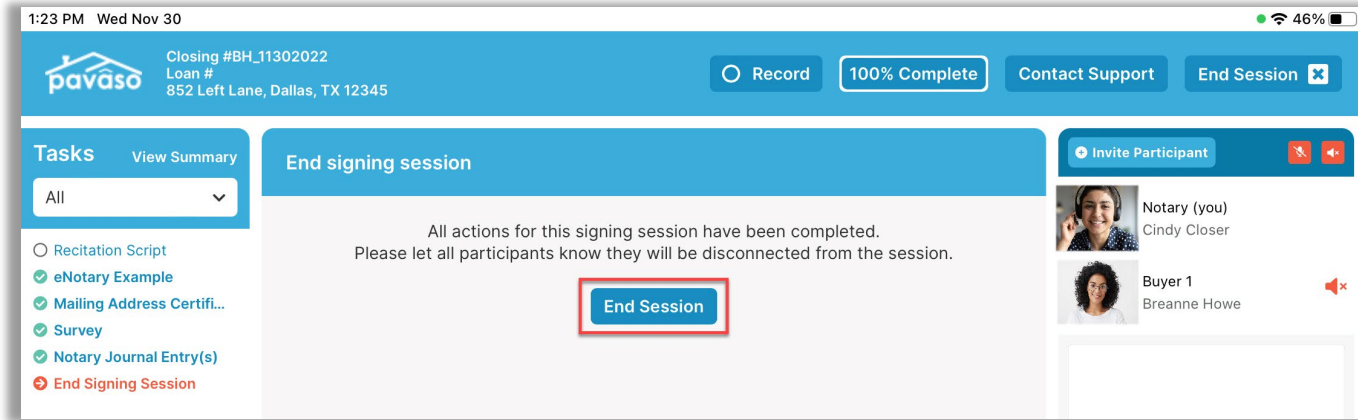


Closing the Order

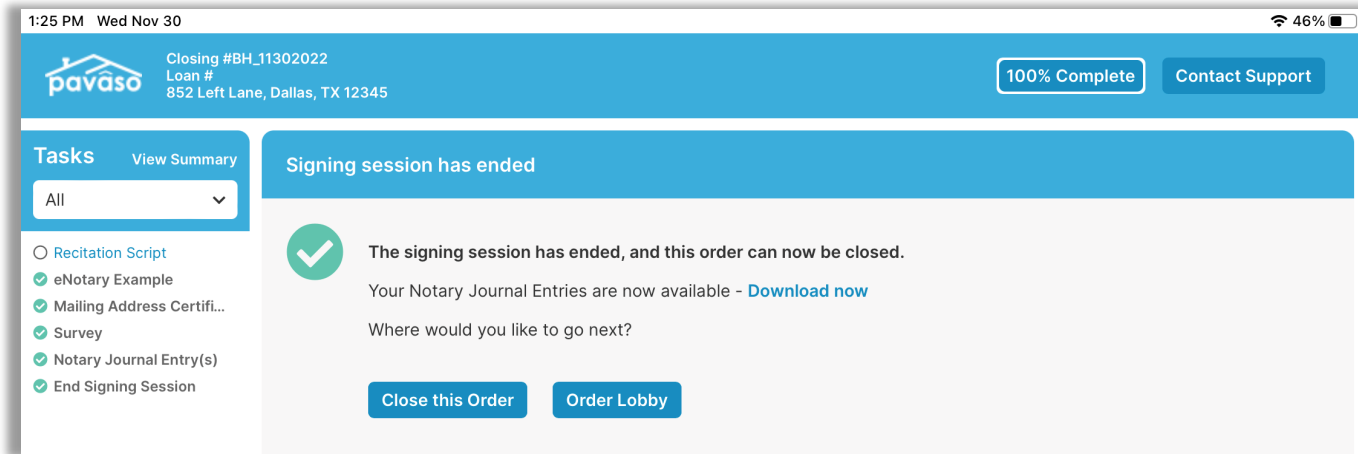
Continue to pass document to the Participants until all are complete. The eNotary journal will display if eNotarization occurred during the session. The fields required in the eNotary journal will vary by state. When finished, select **Continue** to save.



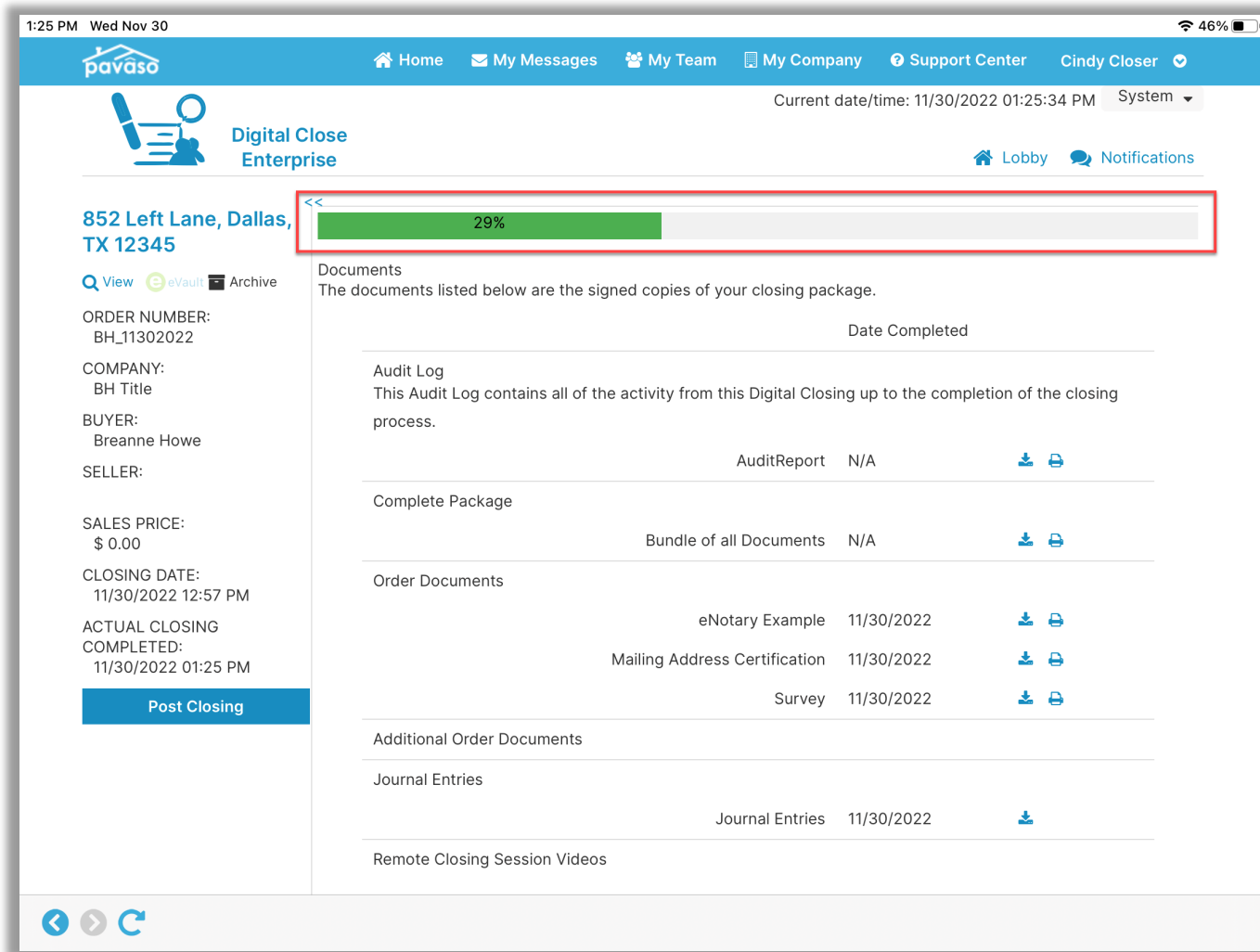
When all tasks are complete, select **End Session**. This will end the audio and video connection between you and the Participants.



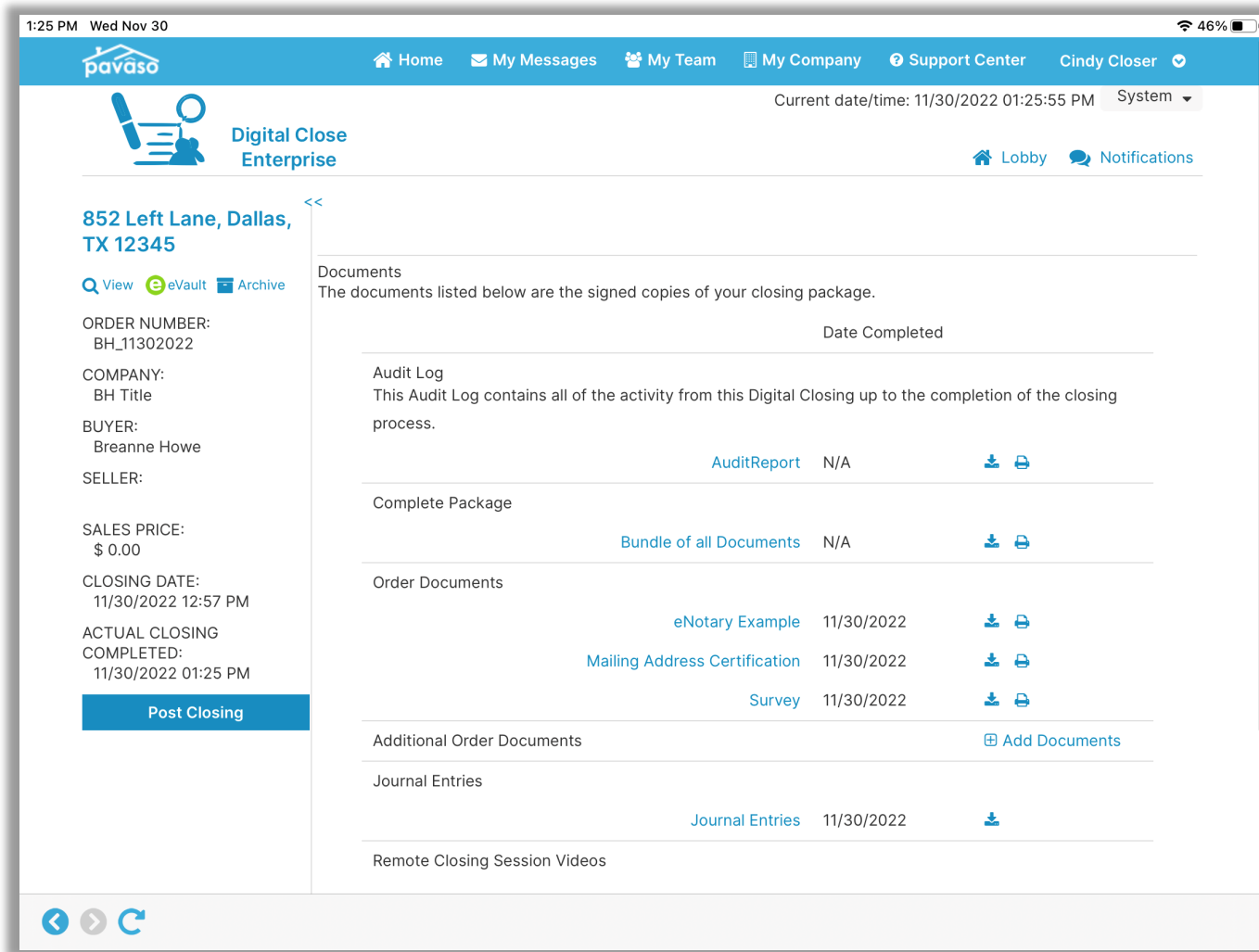
You can select **Close this Order** or **Order Lobby**.



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



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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