



Digital Close Enterprise

Adding a Remote Witness and Tags

Revised: 05/01/2023

Pavaso, Inc.

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Remote Witness Information

- The Remote Witness functionality differs from the In-Person/Generic Witness option.
- Remote Witness is considered a business role in Pavaso, meaning they will access the signing via Digital Close Enterprise.
- The Remote Witness creates a Pavaso account.
- The Remote Witness goes through Knowledge-based Authentication (KBA) and ID validation.
- The Remote Witness functionality is available only for Remote Online Notarization* (RON) signings.
- The Remote Closing and Video eNotary checkbox needs to be selected for the Remote Witness option to appear under the Additional Party Section in Order Details.
- Users that have used the system as Buyer and Seller Signers in the past cannot be added as Remote Witnesses.
- Users already in Order Details cannot be added as Remote Witnesses (e.g. the Closing Agent or Lender in Order Details cannot also be added as a Remote Witness under the Additional Parties section).
- Remote Witnesses cannot be removed once added to the order.
- If a user already exists in the company, then the Witness role is added to their existing role.
- A Company Admin marked as a Remote Witness cannot conduct the closing for that order.
- Lender integrations only:
 - If a payload is submitted without being marked as a RON payload and includes Remote Witness information, that information is discarded.
 - If a RON payload is submitted with Remote Witness information and tags are assigned to them, the tags will appear properly and will not need modification.

Note: Not all integrations support the Remote Witness role.

Important Information About the Remote, In-Person, and Unassigned Witness Types

Remote Witness	In-Person Witness	Unassigned Witness
Specific to RON or RIN signings	IPEN or MDC signings	Any signing type
Separate location and device from notary and signer(s)	Located with notary or signer(s)	Must be present in person with either notary or signer(s)
Added to Order Details in advance or during a RON session	Added to Order Details in advance or during a signing session	Not added to the order, but name and action of signing captured in the Audit Log
Is existing Pavaso user or creates Pavaso account from invitation email	Is existing Pavaso user or creates Pavaso account from invitation email	Does not create/retain Pavaso account
Cannot be an individual with an existing buyer or seller account on Pavaso	Cannot be an individual with an existing buyer or seller account on Pavaso	Can be any individual present with notary or signer(s)
Completes KBA questions and ID validation, unless marked as an Observer	Completes KBA questions and ID validation, unless marked as an Observer	No system identity validation
Appears in separate webcam feed and must meet minimum system requirements	Does not have a separate device, therefore does not need to meet system requirements	Appears either via the notary or a signer's webcam feed for RON or RIN, where they are physically present
Notified via email of Remote Witness assignment	Notified via email of Remote Witness assignment	No email notification sent
Order access revoked immediately after closing unless existing permission applies <i>Example: Company admin will have order access after closing.</i>	Order access revoked immediately after closing unless existing permission applies <i>Example: Company admin will have order access after closing.</i>	Order access revoked immediately after closing

Adding a Remote Witness to an Order

Remote Witnesses are added to an order via Order Details under the Additional Party section.

The screenshot shows a form titled "Additional Party". On the left, there is a dropdown menu labeled "As Role" with a red box around it. The dropdown is open, showing options: "(Please select an item)", "Co-signer", "Loan Officer", "Title Holder", "Loan Processor", "Non-Purchasing CoBorrower", and "Witness" (which is highlighted in blue). To the right of the dropdown are input fields for "Email Address", "Username", "Middle Name", and "Last Name". At the bottom right of the form is a blue button labeled "Add another Party".

The following fields appear for a Remote Witness. This information will be used for the identify verification during a RON signing:

Note: Remote Witnesses must be U.S. Citizens with a permanent U.S. address to generate security questions.

- Email address*
 - Username
 - First Name*
 - Middle Name
 - Last Name*
 - Cell Phone
 - Street Address*
 - City*
 - State*
 - Zip Code*
 - International Phone Number
- *Denotes required field*

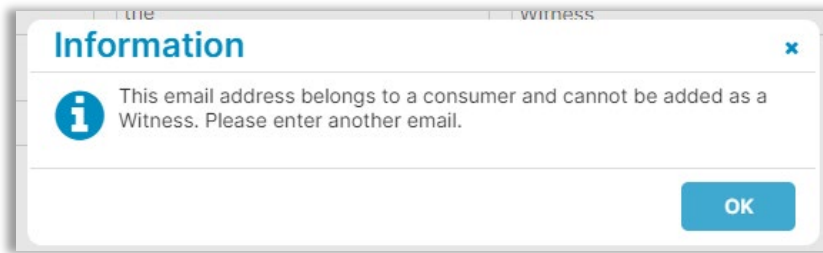
A Remote Witness can also be marked as an Observer if identity verification is not required.

Note: Remote Witnesses marked as Observers cannot sign digitally.

The screenshot shows a form titled "Additional Party 1" with the following fields filled out: "As Role" is set to "Witness"; "Email Address" is "willthewitness@mailinator.com"; "Username" is "WillWitness04242023151413647"; "First Name" is "Will"; "Middle Name" is "The"; "Last Name" is "Witness"; "Street Address" is "1123 Street"; "City" is "City"; "State" is "Texas"; "Zip Code" is "55185"; "International Phone Number" is "+1-United"; and "Observer for this RON Order" is unchecked. At the bottom, there are buttons for "Cancel", "Save", and "Add another Party". A "Save Order Details" button is also visible at the bottom left.

Signers cannot be added to the order as a Remote Witness.

If a Signer is added as a Remote Witness, the error below appears:

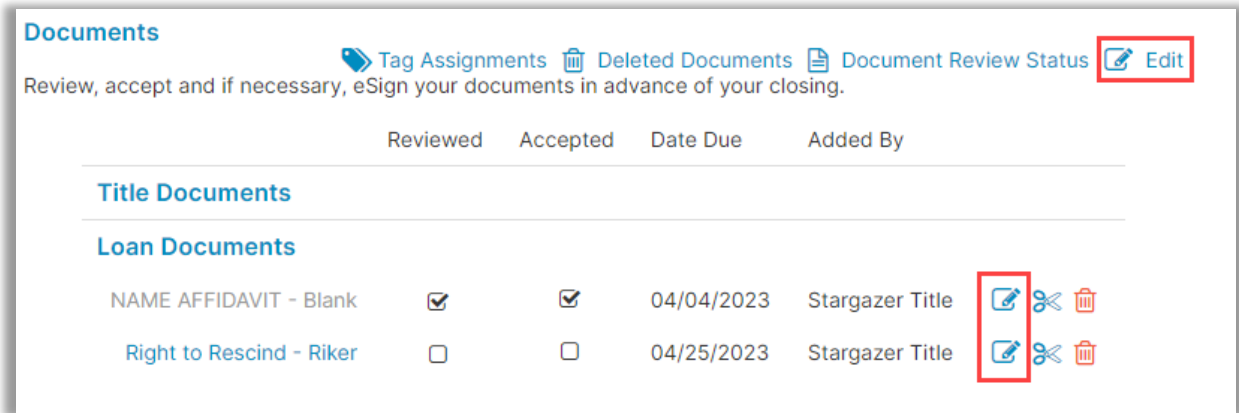


A Title or Lender user not listed in Order Details for the current order can be added as a Remote Witness.

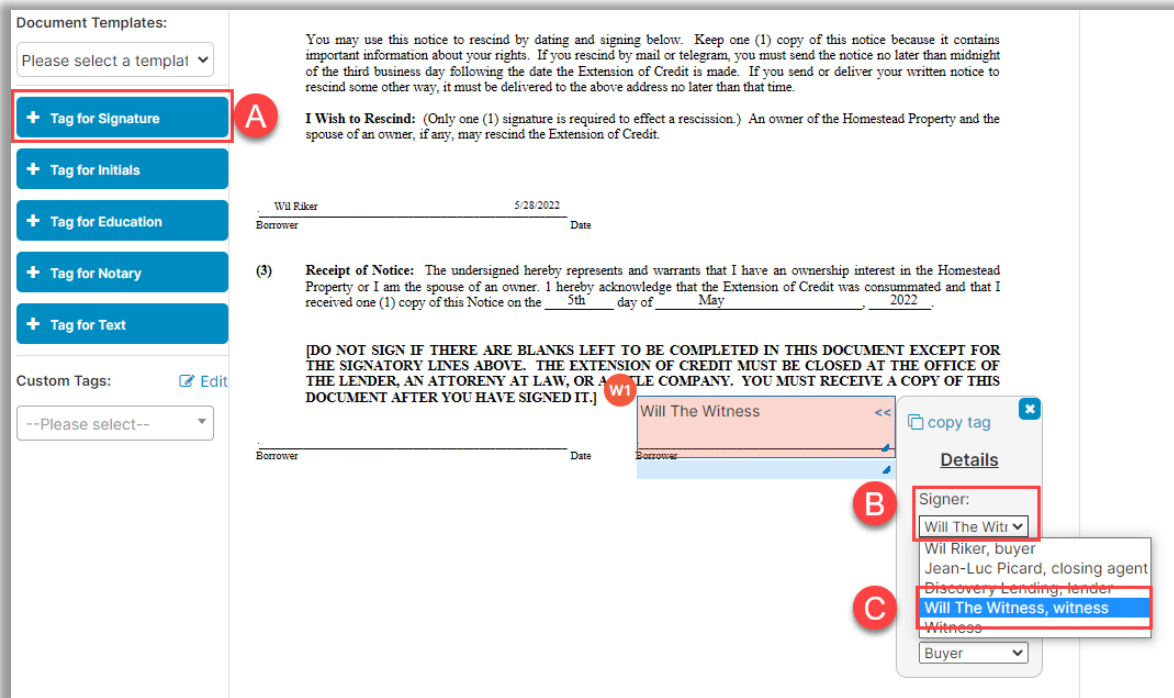
Any Title or Lender user listed in Order Details cannot be added as a Remote Witness.

Adding Remote Witness Tags

Select **Edit** or the edit icon next to specific documents.

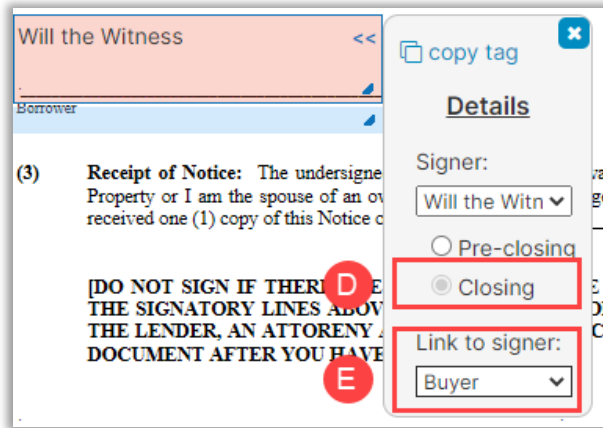


- A. Within Edit mode, select the **Signature** digital tag. Click once to select the tag, hover over the document, and click again to drop it. Tags are not drag and drop from the bank.
- B. Select the user assignment drop-down.
- C. Select [Witness Name], witness from the Signer drop-down to assign the tag to a specific Remote Witness.

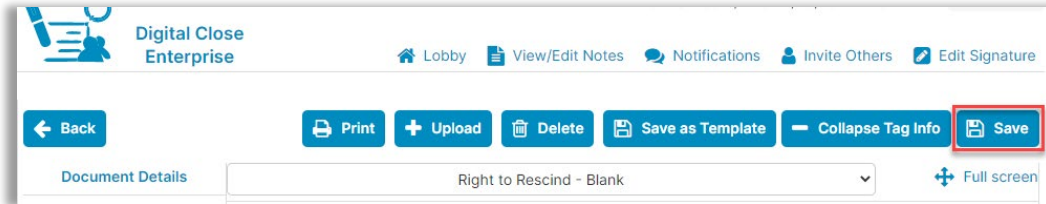


- D. Closing will be selected and cannot be changed.

E. The Remote Witness tag can be linked to a buyer or seller signer type. Select the appropriate option from the drop-down.

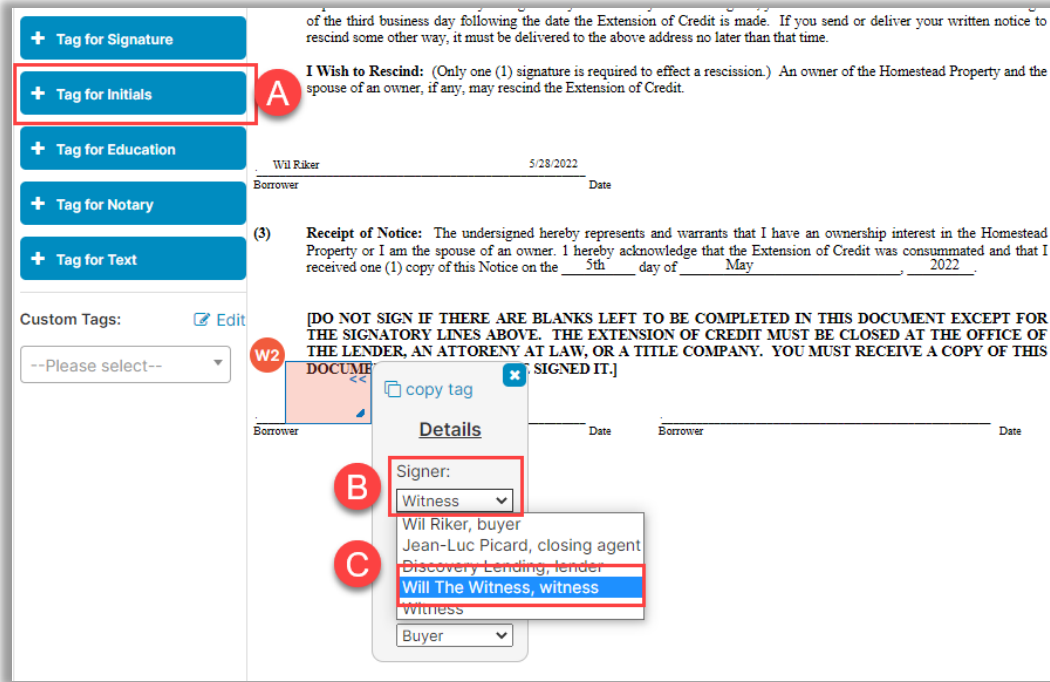


Select Save after placing and modifying any tags.

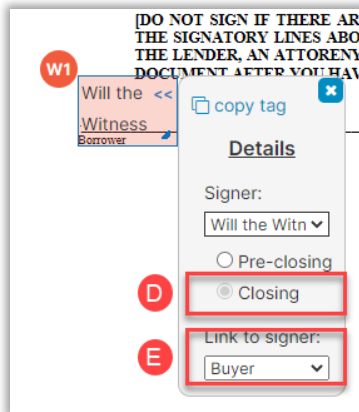


Adding a Remote Witness Initials Tag

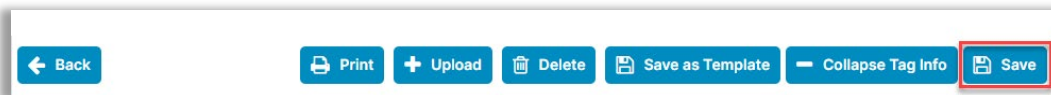
- A. Within Edit mode, select the Signature digital tag. Click once to select the tag, hover over the document, and click again to drop it. Tags are not drag and drop from the bank.
- B. Select the user assignment drop-down.
- C. Select [Witness Name], witness from the drop-down to assign the tag to a specific Remote Witness.



- D. Closing will be selected and cannot be changed.
- E. The Remote Witness tag can be linked to a buyer or seller signer type. Select the appropriate option from the drop-down.



Select **Save** after placing and modifying any tags.



Remote Witness Access and Notification

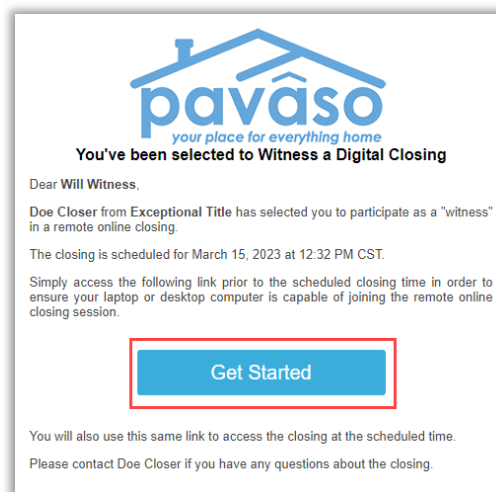
- Notification is sent to the remote witness when the Signer(s) are invited to the order.
- Remote Witnesses see the most recent order association at the top of the Order Lobby.
- Remote Witnesses cannot edit/view Order Details, access Pre-Closing Review phase, Access Closing Setup phase, or edit documents.
- Remote Witnesses lose access to completed orders and do not see them in their order lobby after they are closed, unless existing permissions apply.

Example: If the Remote Witness is an Admin of the order-owner company, they will retain access to the order to the level of their admin rights.

- A Company Admin marked as Witness in Order Details cannot conduct the closing.

New User - Remote Witness Access

If the Remote Witness is a new user on Pavaso, the following email is sent to them with an account activation link:



The Remote Witness is directed to Pavaso to create a username and password.

Select how to receive the code and select **Send Code**.

2-Step Verification

For security purposes, you must provide a verification code to sign in. Select how you would like to receive your verification code.

Discovery Lending

XXX-XXX-5555

mxxxxxm@mailinator.com

Send Code

Enter the code and select Sign In.

2-Step Verification

Please enter your verification code to continue.

Verification Code

Resend Code

Sign In

Select **I agree** to continue.

Terms and Privacy Policy

Terms of Sale and Terms of Use

1. PAYMENT TERMS

2. TERMS OF USE

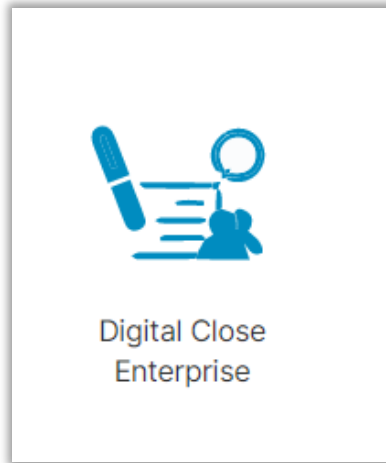
1. PAYMENT TERMS

If you are a person (individual or entity) who has entered into a specific License Agreement with Pavaso, the payment for the use of Pavaso technologies (e.g. platforms, software, portals applications, websites; collectively "Products or Services") in a real estate transaction will be governed by your specific License Agreement.

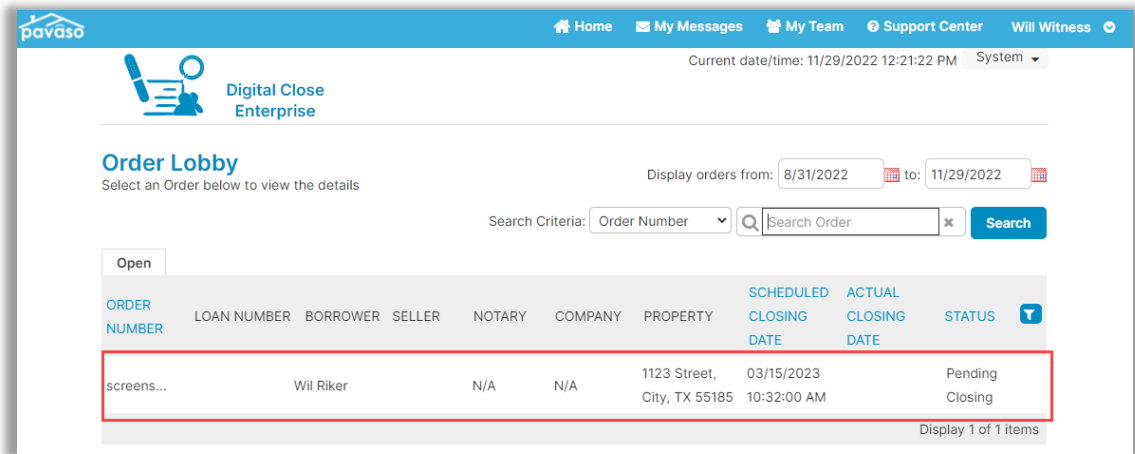
If you are a buyer, borrower, or seller in a real estate transaction in which Pavaso Products or Services will be utilized by a title agent, title insurer, financial institution, settlement services provider, or similar entity involved with your real estate transaction, any charges for the use of

I agree, please verify my account

Select Digital Close Enterprise.



In the Lobby, select the **Order**.



Order Lobby

Select an Order below to view the details

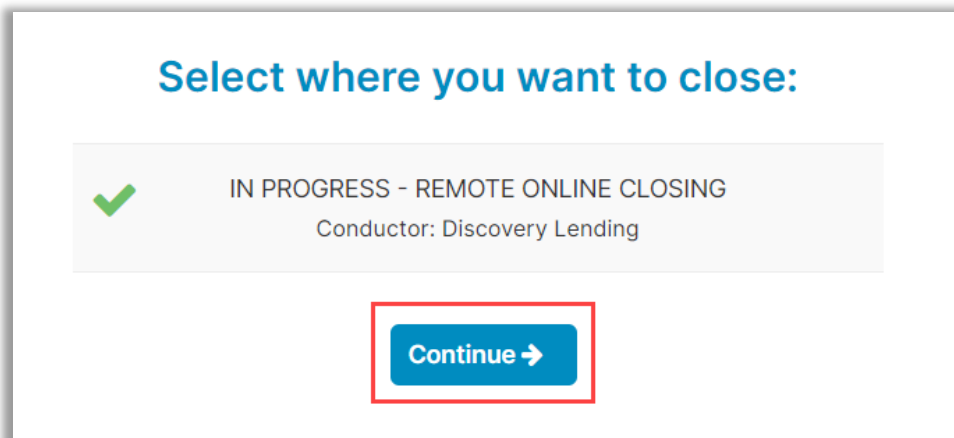
Display orders from: 8/31/2022 to: 11/29/2022

Search Criteria: Order Number Search Order Search

ORDER NUMBER	LOAN NUMBER	BORROWER	SELLER	NOTARY	COMPANY	PROPERTY	SCHEDULED CLOSING DATE	ACTUAL CLOSING DATE	STATUS
screens...		Wil Riker		N/A	N/A	1123 Street, City, TX 55185	03/15/2023 10:32:00 AM		Pending Closing

Display 1 of 1 items

Select **Continue**.



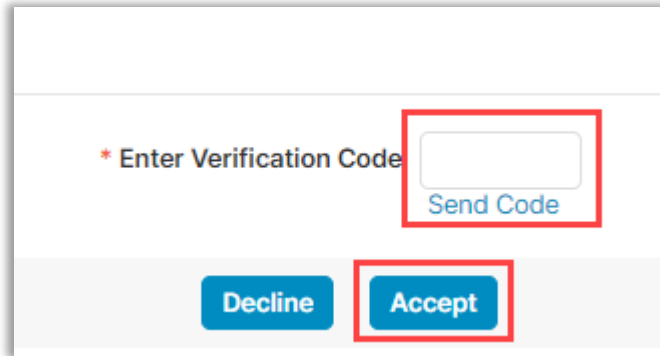
Select where you want to close:

✓ IN PROGRESS - REMOTE ONLINE CLOSING
Conductor: Discovery Lending

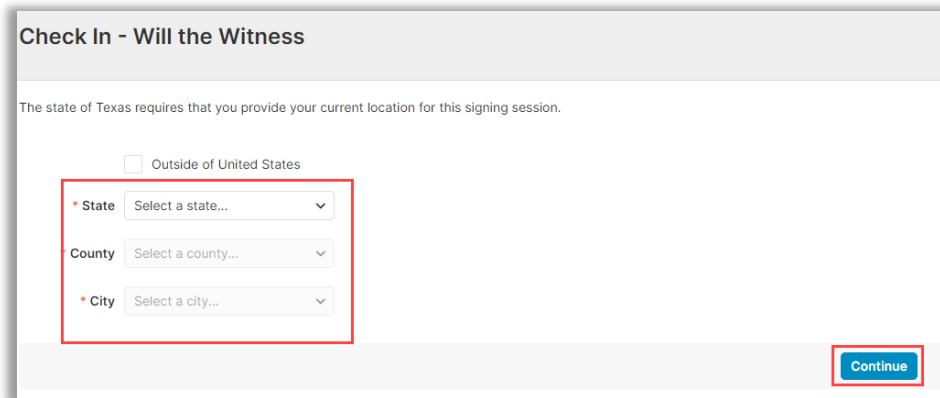
Continue →

Entering the Signing

Enter the same verification code and select **Accept**. Codes are valid for 15 minutes. If the code has expired, select **Resend Code**.

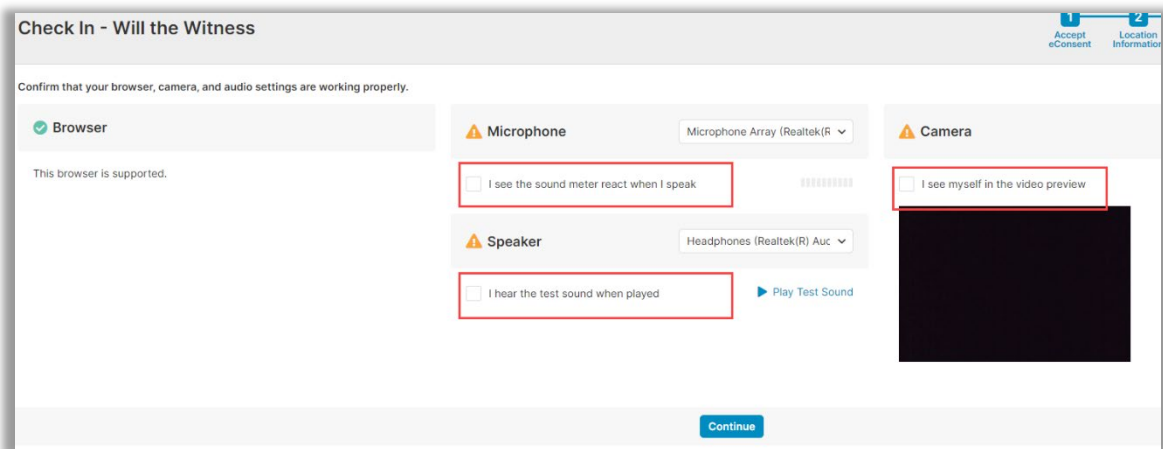


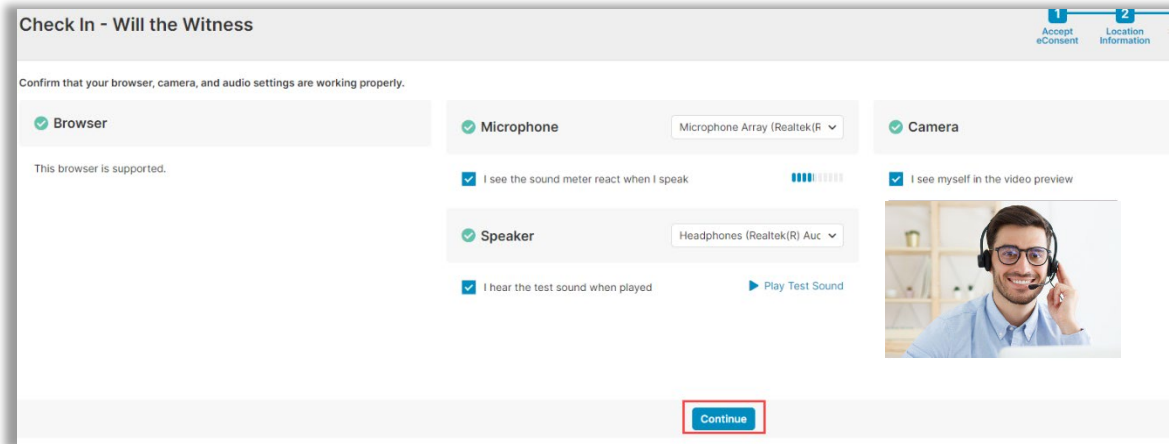
Fill out the required fields and select **Continue**.



Check-in video and audio test. Confirm **Microphone**, **Speaker**, **Camera**. Once all is confirmed, Select **Continue**.

Note: The browser should show a green check, if not, try another browser..

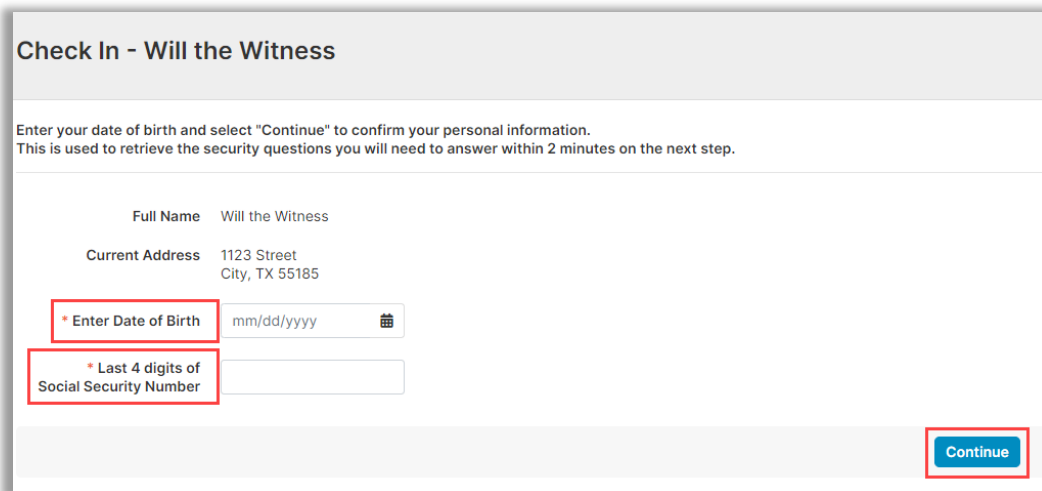




The Remote Witness completes the system test. This confirms camera, microphone, and speakers are operational. If the system test is completed in advance, it will need to be completed again before entering the signing.

Note: If Chrome is the selected browser, a plugin will need to be installed.

The Remote Witness will need to confirm their Date of Birth and Last 4 of their SSN. Once all required fields are filled in, Select **Continue**.



Once the DOB and SSN are complete, the Remote Witness will need to complete security questions. Select **Continue**.

Note: They will have 2 minutes and 2 attempts to complete this step and answer 4 of 5 questions correctly.

Note: Closing agent has the option to skip this process.

Check In - Will the Witness

We need a bit more information from you before we can provide your security questions. Choose the correct answer for the following question within 2 minutes.

1. Which of the following first names have you also been known by?

- Bonita
- Bruce
- Davina
- Keith
- Kitty
- None of the above

Continue

Note: If they do not pass the KBA/security questions after both attempts, they will be locked out for twenty-four (24) hours and must wait to try again.

Note: The Remote Witness cannot proceed until the Closing Agent has begun the session.

As the Closing Agent begins the session, the Remote Witness will be prompted to validate their ID. Valid forms of ID are:


- Government-issued passport
- Government-issued driver’s license
- Government-issued identification card

Note: Closing agent has the option to skip this process.

The Remote Witness selects the ID type from the drop-down, enters their phone number, then selects **Continue**.

Validate your government - issued photo ID.

Your closing agent is required to clearly see you during this step. Ensure there is sufficient lighting and you are clearly visible in the video preview window.

 A link to validate your ID will be texted to the phone number you submit below.

* Type of Photo ID

Country Code

* Phone Number

I agree to let Pavaso send Text/SMS messages to this number

Continue

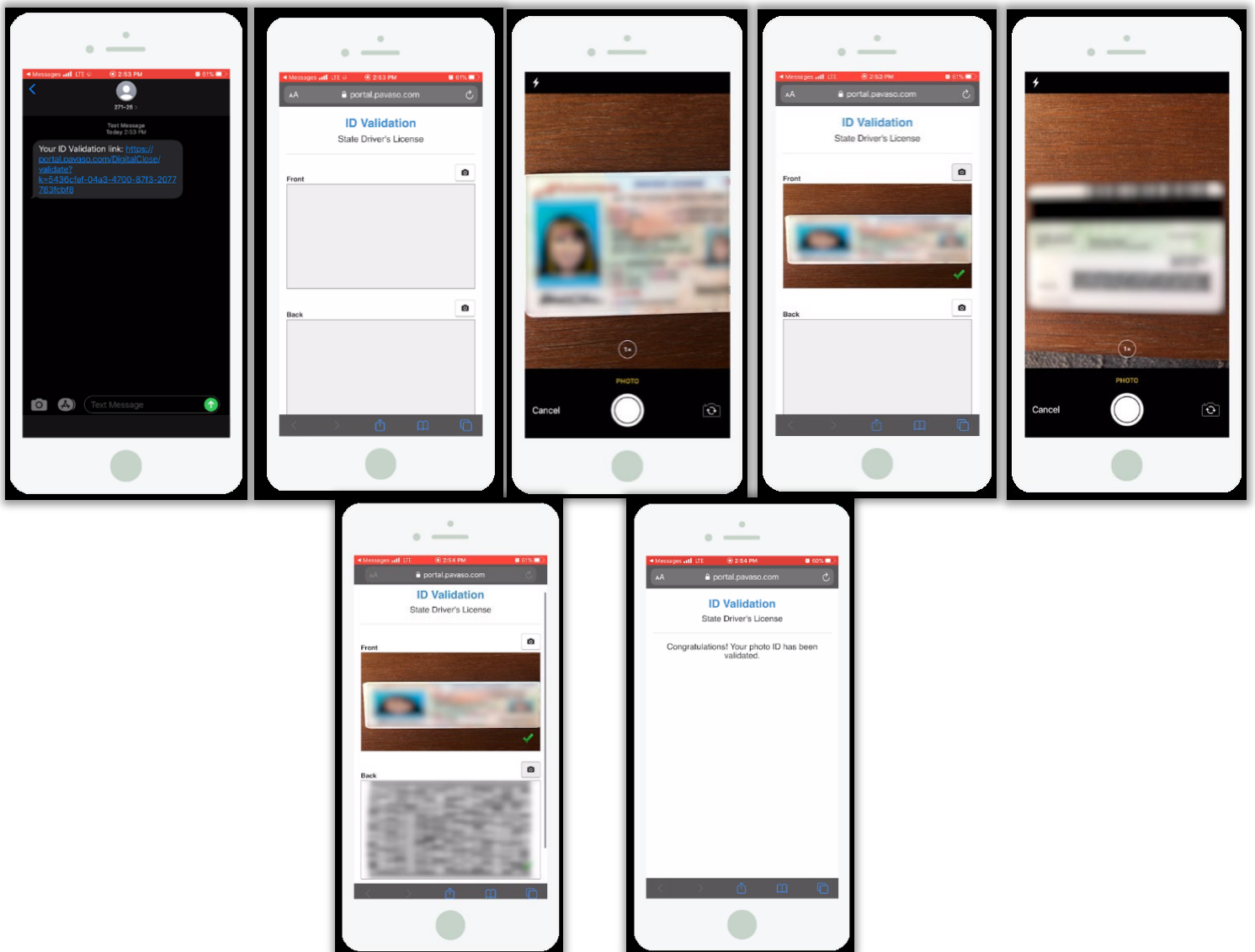
ID Validation

An ID validation link has been sent to **+15543558785**.
This link is valid for 5 minutes. Please check your messages and
select the link to proceed with ID validation.

[Cancel Validation](#)

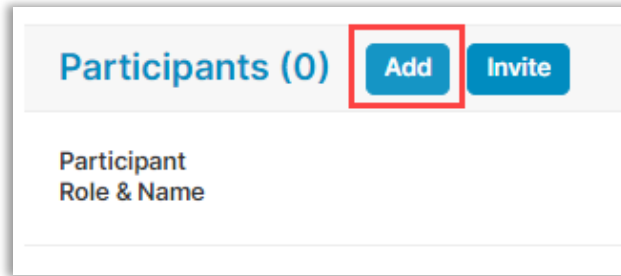
Note: The Remote Witness must use a smartphone with working camera and ability to receive a text from a US-based phone number. The system cannot send texts to third-party messaging applications.

The Remote Witness will receive a text message and capture the front and back of their chosen form of ID.

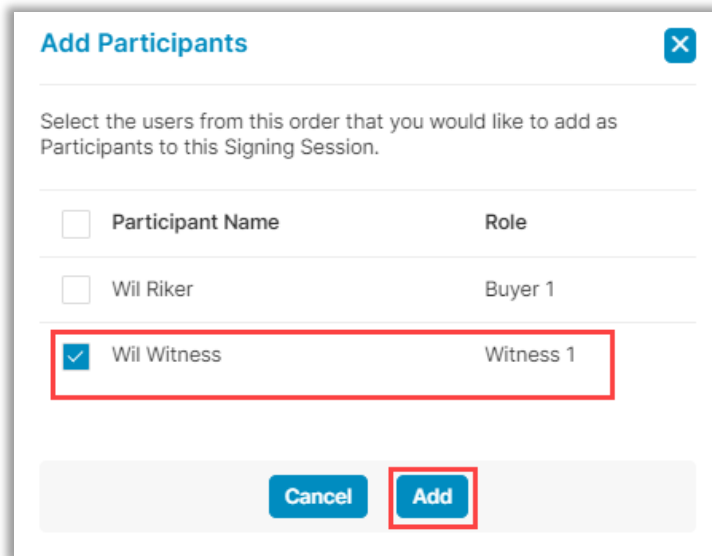


Adding Remote Witness to Signing

Once documents have been confirmed and the session starts, select **Add**.

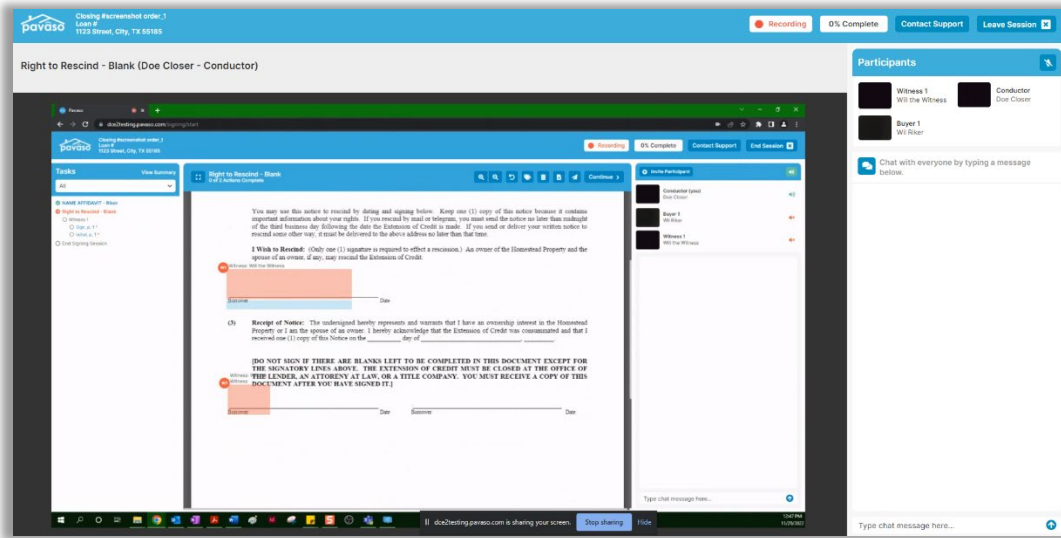


Select the Witness(s) along with other parties and select Add.

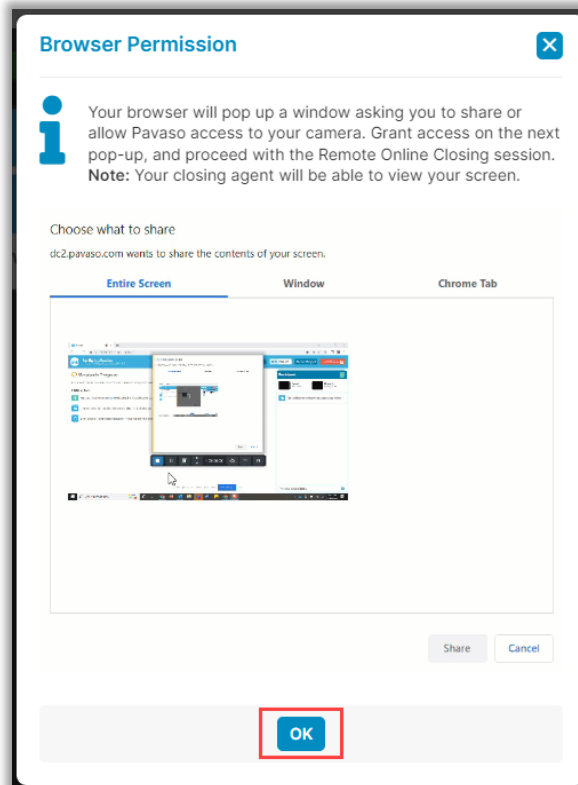


Remote Witness Closing View

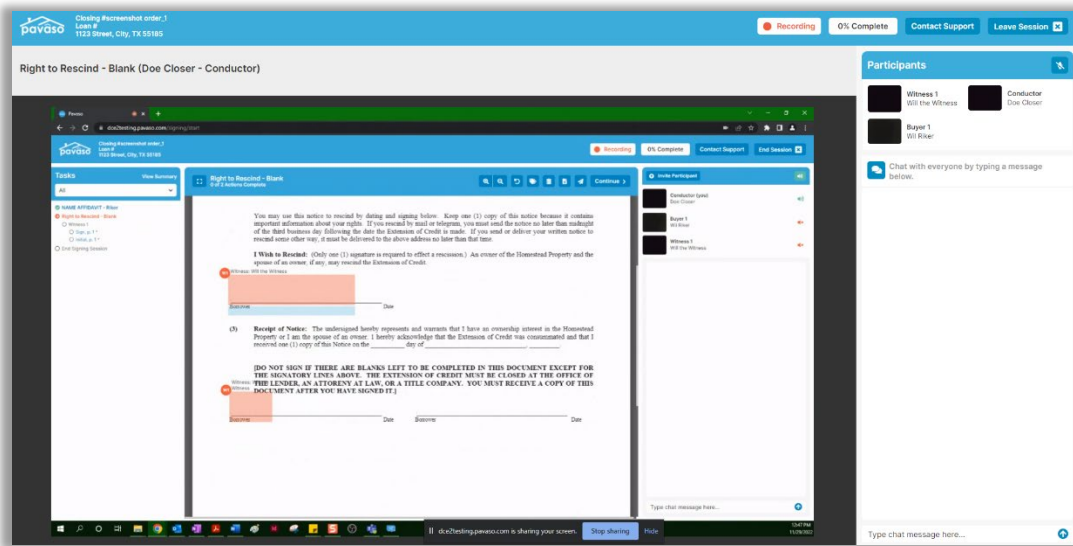
The Remote Witness will view the Closing Agent’s screen. This includes all documents visible to the Closing Agent and the webcam feeds of participants.



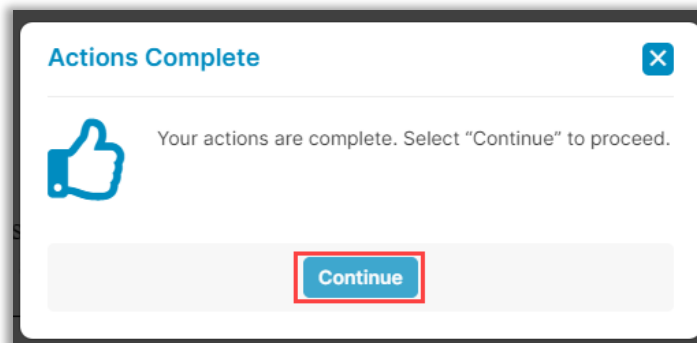
When the Remote Witness is sent a document to sign, they will have to share their screen. They need to give permission by selecting **OK**.



They will then select their assigned tag to apply their signature(s) or initial(s) on the document. When finished, they select **Continue** to pass the document back to the notary.

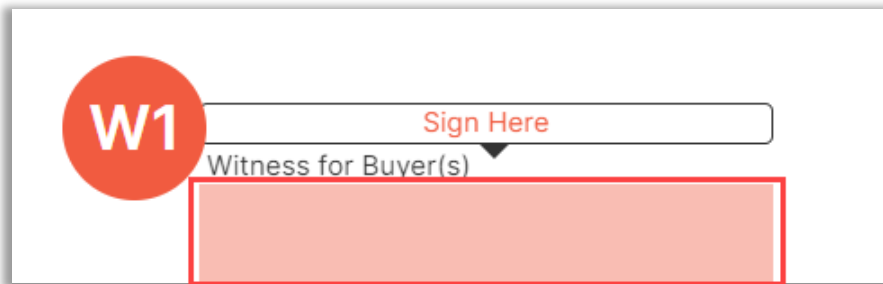


Once all documents are signed by the Remote Witness, they will get a pop up saying their actions are complete and select **Continue**.



Remote Witness Tags During Signing

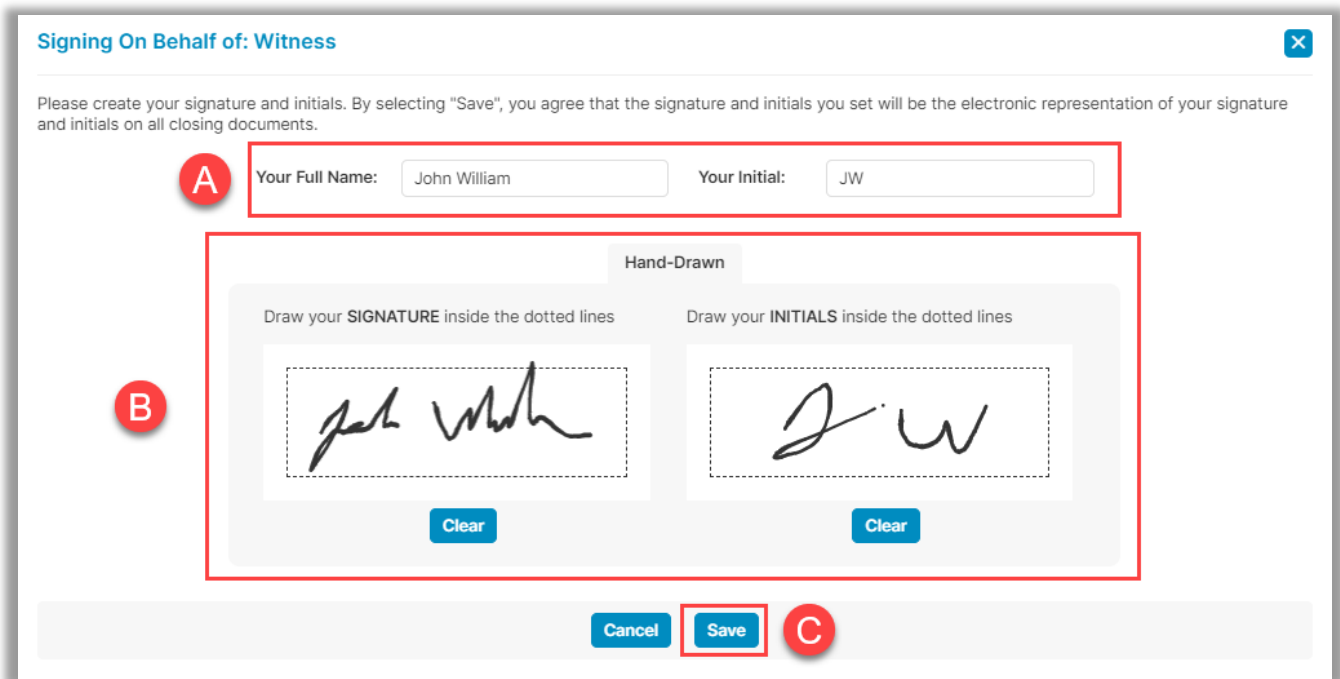
The Remote Witness selects the appropriate tag.



A pop up for signature and initials will show. The Remote Witness must:

- A. Fill out the Full Name and Initials fields.
- B. Draw a signature and initials.
- C. Select **Save**.

Note: Select **Clear** to re-draw.

A screenshot of a pop-up window titled 'Signing On Behalf of: Witness'. The window contains the following elements:

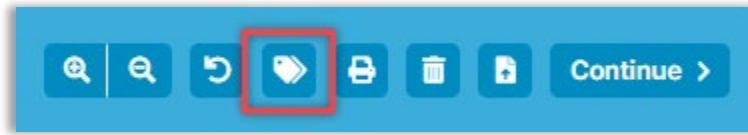
- A close button (X) in the top right corner.
- A paragraph of text: 'Please create your signature and initials. By selecting "Save", you agree that the signature and initials you set will be the electronic representation of your signature and initials on all closing documents.'
- A red circle labeled 'A' next to two input fields: 'Your Full Name:' with the text 'John William' and 'Your Initial:' with the text 'JW'.
- A red circle labeled 'B' next to a 'Hand-Drawn' section. This section has two sub-sections: 'Draw your SIGNATURE inside the dotted lines' and 'Draw your INITIALS inside the dotted lines'. Each sub-section contains a dotted-line box with a handwritten signature and initials, respectively. Below each box is a 'Clear' button.
- A red circle labeled 'C' next to a 'Save' button at the bottom of the window. There is also a 'Cancel' button to its left.

Repeat steps for any remaining Signature or Initial boxes. When finished with a document, select **Continue**.



Adding Witness Tags During Closing

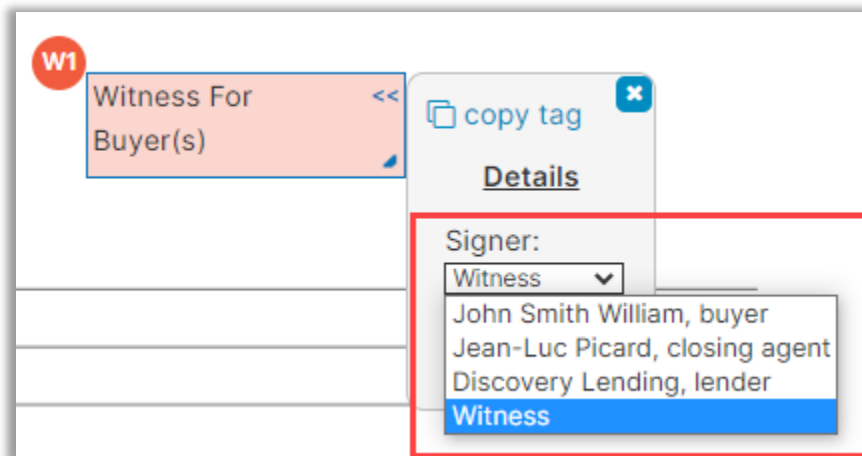
Select the **Edit Tags** button.



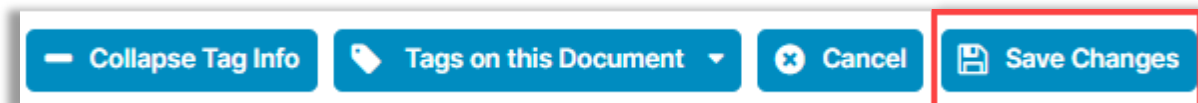
Select relevant tag(s) for the witness.



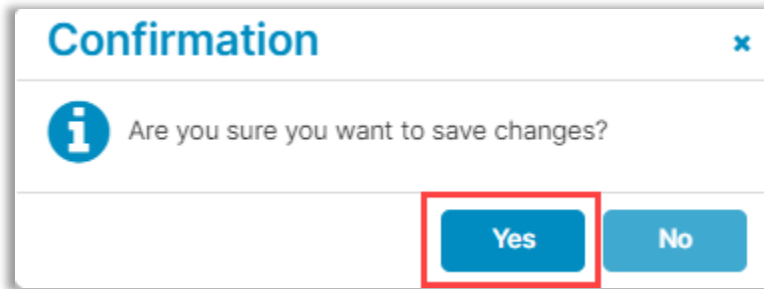
Select Witness.



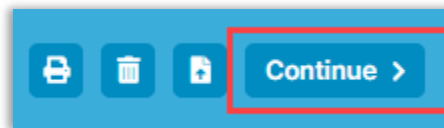
Once all new tags are complete, select **Save Changes**.



Select Yes to confirm your changes.

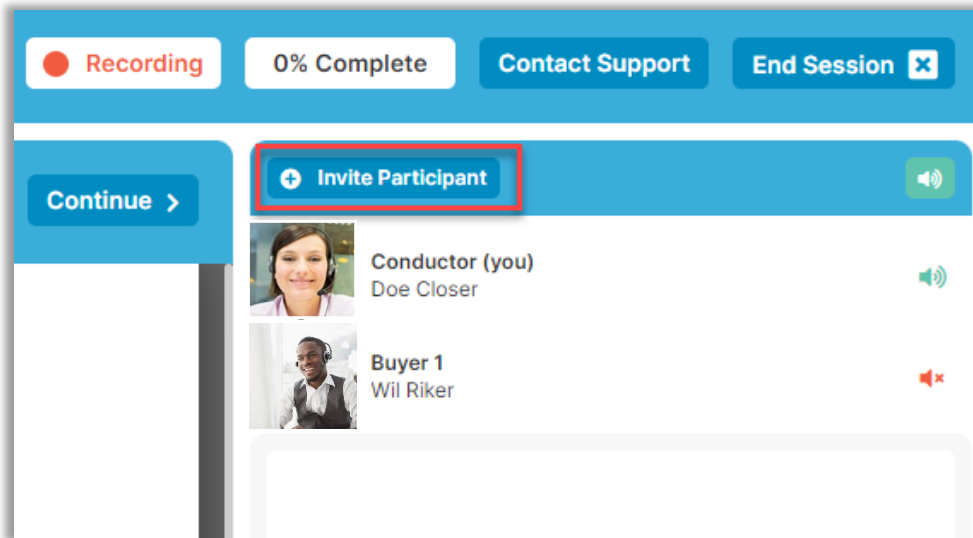


Select Continue when finished.



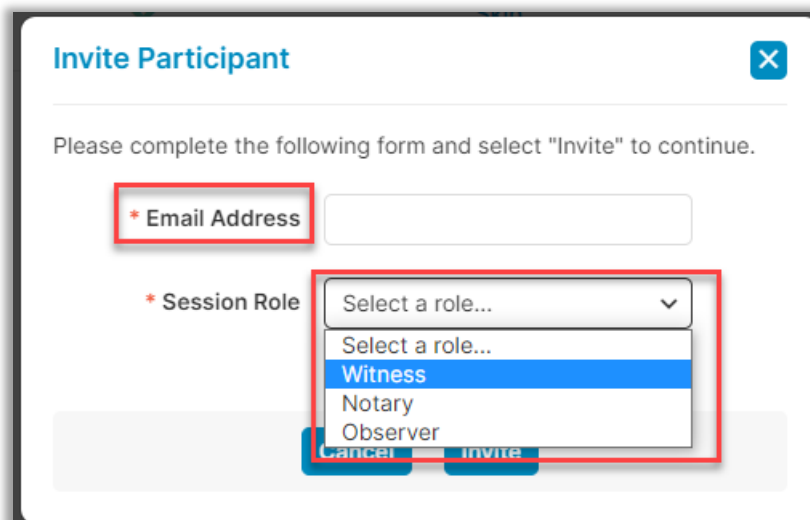
Adding a Remote Witness During Signing

If the Remote Witness added during order configuration cannot attend the closing or an additional Remote Witness needs to be added during a closing, the Closing Agent selects **Invite Participant**.



The Closing Agent enters the email address of the Remote Witness and selects Invite Participant.

Note: The new Remote Witnesses must go through ID Validation and KBA/security questions before entering the session. Follow the same steps listed above for the first witness.

A screenshot of a modal window titled 'Invite Participant' with a close button in the top right corner. The text inside says 'Please complete the following form and select "Invite" to continue.' There are two required fields: '* Email Address' and '* Session Role'. The 'Email Address' field is a text input box, and the 'Session Role' field is a dropdown menu. The dropdown menu is open, showing options: 'Select a role...' (twice), 'Witness' (highlighted in blue), 'Notary', and 'Observer'. At the bottom of the form, there are two buttons: 'Cancel' and 'Invite'. Red boxes highlight the 'Email Address' field and the 'Session Role' dropdown menu.

The Remote Witness will be present in the session and can view the Closing Agent's screen.

Post-Closing

After the order has moved to the Closed status, the Remote Witness access is revoked. The actions and presence of the Remote Witness will be tracked in the Audit Log.

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](#)