



Frequently Asked Questions

Remote Online Notarization* (RON)

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Pavaso, Inc.

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What is Remote Online Notarization?

Remote Online Notarization (RON) is the act of notarizing documents electronically with an electronic seal 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 closing. During RON closings, notaries validate the consumer's identity and digital signatures are applied to documents. If a document requires a wet signature, the notary will need to obtain the wet signature prior to closing the order. 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 all participants post-closing.

What equipment do I need to perform a RON signing?

See <https://pavaso.com/system-requirements/> for the most up-to-date system requirements.

How do I know if I am able to perform a RON signing?

Confirm the following:

- Your state and county allows for RON
- All underwriting/legal counsel approves RON
- You have completed all state requirements for RON
- You have registered your notary credentials with Pavaso to become an eNotary
- You have completed Pavaso's RON training

Can multiple Closing Agents access/begin the RON order?

Only one Closing Agent can begin and enter the RON session, however, an additional Closing Agent may attend the session when added as an [Observer](#).

What can/can't an Observer do?

An Observer **can**:

- Complete the system test
- View the consumer's screen
- Participate in Audio
- Be seen via webcam
- Hear audio inside the RON session

An Observer **cannot**:

- Sign any documents

Can a Signer's identity be manually validated by the notary if they are personally known by the notary?

All Signers must pass the security questions and ID validation portion of the RON signing, though some states may allow manual validation. If this is the case, the manual validation option will appear during ID validation. If your company would like to enable the Skip option for both ID validation and security questions, we do allow for this designation per company. Please contact your Implementation Lead or implementation@pavaso.com for assistance.

Do Witnesses go through any type of identity validation when signing a Witness tag?

When the Witness is present with either the Signer or Notary conducting the signing, no identity validation is required. Read more about the [In-Person Witness](#).

When the Witness is in a remote location, the Remote Witness must pass security questions and ID validation. Read more about the [Remote Witness](#).

Can a Company Admin access the RON recording after an order is Closed?

Yes. Users listed on the order as well as Company Admins of the associated companies have access to the RON recording.

What type of identity verification does the Signer complete during a RON signing?

Identity proofing is used to verify and authenticate the identity of every consumer participating in a RON session. Pavaso's third-party partner validates identity in three ways:

- **Security Questions** – Consumers are required to answer a set of security questions generated from a trusted third-party knowledge-based authentication database.
- **Government or State ID** – Consumers 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.
- **Video Identification** – Notaries may also validate the consumer'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.

Does Pavaso provide notaries that Title companies can choose from to conduct a closing?

Pavaso does not provide a notary network service, however, you can view a list of signing agencies onboarded with Pavaso [here](#).

Can the Signer be located anywhere, or do they have to be in the U.S.?

Confirm with your state and/or county requirements and legal counsel. From a technology perspective, Pavaso can support remote Signers in any location so long as they have met these [minimum system requirements](#).

When are Witnesses added, and how do I add a tag for a witness signature?

Read more about the [Remote Witness](#) or [In-Person Witness](#).

If a seller is selling a rental property, which address should be entered in Order Details?

The seller's primary residence address should be entered in the fields in Order Details to generate the security questions for that individual.

Are IDs saved during a RON transaction?

Images of the consumer IDs can be saved to the transaction for 24 hours. This option is not turned on by default, so if IDs need to be saved, this configuration must be turned on by a Company Admin.

How are documents completed that do not allow eNotarization, such as the Note?

Documents requiring wet signature that cannot be digitally notarized can still be added to the order on Pavaso. These documents would need to be sent to the Signer and then mailed back. Once received, they can be imported to the order like any other wet-signed document.

Our system creates all documents with the Acknowledgements filled out, such as the state, county, and names of the individuals. Do these need to be left blank for the closer to type in?

This is at the discretion of each individual customer. The system can handle documents that already have text in place without issue.

If documents already have signature lines, do we need to place digital tags on the document?

Yes. Even if your documents have signature lines, Pavaso will not place any signatures or text unless a digital tag is present. You might also find our [InstaTag Toolbar](#) a great addition to your tagging. We also offer White Text Tagging which allows for documents to be coded for digital tags to automatically be placed on documents. Please contact your Implementation Lead or implementation@pavaso.com for more information.

I have a Chromebook, which uses Chrome browser. Will this be compatible with RON?

A Surface Pro using Chrome is currently the only supported tablet for RON.

How do I update my notary expiration date and stamp in Pavaso?

You can find instructions on updating your notary information [here](#).

Can consumers confirm their equipment is working prior to a RON signing?

You can share [our minimum system requirements](#) with customers to confirm their equipment is eligible for RON. Additionally, they can access a system test immediately following their document review prior to closing.

Why is the RON checkbox greyed out in Order Details?

RON must be enabled for your company before the checkbox will be available in your order. Contact your Implementation Lead or implementation@pavaso.com. States that have not approved RON will not be eligible to have this option enabled.

Important Note: We recognize that many states have passed emergency RON orders. Pavaso must still take steps to ensure we meet all criteria and requirements per state before enabling this option for Pavaso.

If I, the Closing Agent, use a contracted notary, can I attend the closing in some way?

Yes. You would need to be marked as an observer in Order Details. Observers participate in audio and video during the RON session, but do not have the capability to sign documents. Read more about the [Observer](#) role.

Can I download the Pavaso screen share plug-in in advance of the signing?

You can find the plug in [here](#).

What do I do if the system test is not allowing me to pass?

View our [troubleshooting guide](#) for tips on the system test.

If a Buyer and Seller need to sign the same document, can this be accomplished on Pavaso?

Yes, Buyer and Seller can sign the same document. When placing digital tags, ensure the tag assignment is for the appropriate Signer. When signing with the Buyers, only tags assigned to the Buyers will appear. When signing with the Sellers, only tags assigned to the Sellers will appear.

Can the Signer use a tablet or other device to take a picture of their ID if they do not have a smartphone?

The Signer enters their phone number to receive the text to validate their ID, so a smartphone is required.

Pavaso Support

Business Hours: Monday – Friday 7:00 am – 8:00 pm CST

Email: support@pavaso.com

Phone/ Closing Hotline: (866) 288-7051

24/7 Online Help Library: Log into your Pavaso account and click on **Help** next to your name.

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

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