Varying Types of Notarization

(During COVID-19 Pandemic)
Dated: 4/28/20



TRADITIONAL NOTARY

Customary/Standard Practice

Person ("Signer") and notary are physically at the same location; "Face to Face".

Document to be signed is physically present before the signer and the notary.

Signer provides the notary a stateissued photo ID or passport.

Signer signs document (wet signature) in the presence of the notary.

The notary must complete the statutory form acknowledgement on the original document inserting the notary's own county venue. The notary affixes stamp and signs (wet signature).

Original document submitted for recording with wet signatures of signer and notary.

AUDIO/VISUAL NOTARY (AKA "RIN" or REMOTE INK NOTARY)

Permitted in NY through 5/7/2020 pursuant to Gov. Cuomo's Executive Order ("EO") 202.7, as extended

Person ("Signer") and notary are located in different places in New York State; however, they are viewing each other on a computer screen via audio/visual technology (e.g. Zoom, WebEx).

The audio/visual ("AV") conference must allow for direct interaction between the signer and the notary. No portion of the conference can be pre-recorded.

Documents to be executed and notarized must be provided to the signer in advance of the AV conference. Instructions should be included to NOT sign the documents until the AV conference commences.

Signer provides the notary a state-issued photo ID or passport. The notary reviews the ID on the computer screen; this must occur at the start of the AV conference - not before the AV conference and not after the AV signing. The signer must affirmatively state that signer is, at the time of AV conference, located within the State of New York.

Signer signs document (wet signature) as the notary views them sign on the computer screen.

The signer must fax or scan and transmit the signed document to the notary during the AV conference. When notary receives document, the notary will affix notary stamp and sign (wet signature). The notary must complete the acknowledgement, sign, stamp, scan, and electronically transmit the acknowledged document back to the signer during the AV conference.

The signer must then send the ORIGINAL, signed document to the notary within 30 days per the EO; however, if we are insuring the document, we require the original signed documents be sent to the notary within 3 days.

Original document submitted for recording with wet signature of signer and notary. Acknowledgement should state the notary was taken via AV technology pursuant to the EO.

(NOTE: NYC register requires a certificate of conformity to record the document when acknowledged via this method).

REMOTE ONLINE NOTARIZATION (AKA "RON")

Not currently permitted in NY

Person ("Signer") and notary are in different places; however, they are viewing each other on a computer screen via audio/visual technology.

Notary and signer are on a secure two-way audio/visual conference. Sophisticated security such as Secure Sockets Layer (SSL), Advanced Encryption Standard (AES) and Multi-Factor Authentication are required.

Document for signature is uploaded to a secure system/platform.

ID verification - Multi-Factor Authentication is required; knowledgebased authentication and credential analysis. (Prevents identity fraud)

Signer signs document electronically on the computer screen while the notary is viewing. This is an electronic/digital signature.

Digital signature of signer signing document on RON platform. The digital signature is embedded with a number of security features, such as a unique sequence of numbers. This allows for verification of not only the signature but the exact moment the digital signature was captured.

Electronically signed and notarized document is submitted for recording with electronic signatures for the signer and notary. No wet signature by signer or notary.