

Difference among Traditional Notarization, Electronic Notarization, and Remote Online Notarization



Traditional Notarization

In-person Electronic Notarization (IPEN)

Remote Online Notarization (RON)

1 DOCUMENT FORMAT

Requires a physical paper document with an original written signature.

The document must be in an electronic format such as a PDF or Word file. A paper document would need to be converted to a suitable electronic format prior to the notarization. The document is presented on a computer, laptop, or mobile device.

The document usually must be in an electronic format as with IPEN, although some states allow paper documents to be signed and notarized using RON.

2 MEETING WITH THE NOTARY

The signer and notary meet face-to-face in person.

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The signer and notary "meet" online and communicate using audiovisual technology such as a webcam.

3 IDENTIFYING THE SIGNER

The signer must personally know or present satisfactory proof of identity to the notary, typically an identification document such as a driver's license or one or more credible witnesses who know the signer personally and can vouch for the signer's identity.

The same identification methods as a traditional notarization.

Signers generally are identified through a combination of two or all of the following: knowledge-based authentication (KBA), credential analysis, remote presentation.

4 SIGNATURES AND SEALS

The signer signs the paper document in pen and ink. The notary completes the notarial certificate wording, signs the certificate with pen and ink, and affixes an image of their physical official seal.

The signer signs the electronic document with an electronic signature such as a mouse click or written signature on a signature pad or another electronic process. The notary signs the notarial certificate with an electronic signature and affixes their electronic seal.

In most cases, the signer signs the electronic document with an electronic signature. The notary signs the notarial certificate with an electronic signature and affixes their electronic seal.

5 RECORDING THE NOTARY'S JOURNAL ENTRY

The notary writes a record of the notarization in a bound, paper journal, or in some states, an electronic journal.

The notary records information about the notarization in a bound, paper journal, or if permitted by state law, in an electronic journal stored on a computer or other device.

The RON platform creates an electronic journal entry for the notarization. The notarization is recorded using audiovisual technology. The notary must securely store the recording, along with any other journal information required by state law.