In Person eNotarization* (IPEN)

Notary Guide

Revised: 4/20/2023

Pavaso

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Before You Begin

What is In Person eNotarization?

In Person eNotarization is the act of notarizing documents electronically online, from the same location, in person.

A Notary performing an IPEN transaction must be a legally commissioned Notary public who is authorized to conduct notarizations over the internet using digital tools. 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 IPEN closings, notaries validate the Signer'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.

Signer Identity Validation

Identity proofing is used to verify and authenticate the identity of every Signer participating in an IPEN session. Pavaso validates identity through these documents.

- Government or State Photo ID
- Passport
- Credible Witness(es)
- Personally Known

Minimum System Requirements

Please refer to https://pavaso.com/system-requirements/ for the most up to date requirements.

# System and Order Configuration

Order Settings

Web Closing 2.0 must be enabled for your company prior to attempting an IPEN transaction. Speak with your Implementation lead to request this feature be turned on. If you are unsure who to contact, email implementation@pavaso.com for assistance.
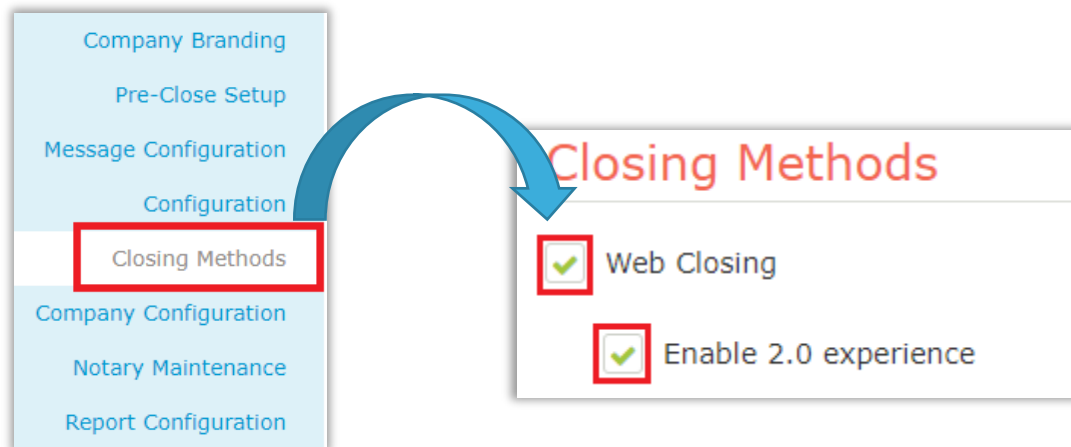
Enabling IPEN 2.0
How to Enable IPEN 2.0
Before you can start IPEN 2.0 closings, this option must be enabled. Select **My Company** and **Edit** for the desired company or branch.
Note: This setting is only available to Company and Primary Administrators.
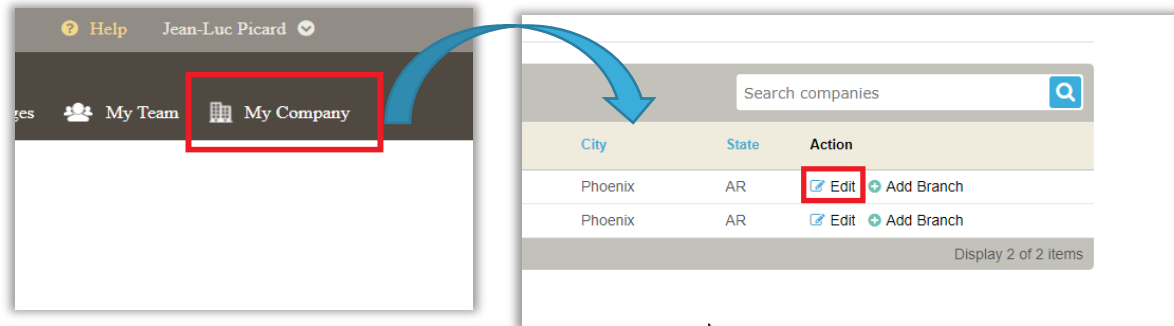
This brings you to the company settings page. Select **Closing Methods** from the left, then select **Enable 2.0 Experience**.

Inviting Signers

Once configuration is complete, invite the Signers to the order to review their documents. Selecting the **Invite** button sends the invitation for Signers to create their account.
Note: *The button verbiage may change depending on if the order contains Buyers, Sellers, or both.*
Note: *The **Release Order** button is used to notify Lender(s) and other partners that the order is ready on Pavaso.*

Example Signer invitation email:

Welcome to Pavaso!

We wanted to take this opportunity to personally welcome and introduce you to Pavaso, a new way to manage your home. Pavaso will be your electronic connection to important home closing information through the **Digital Close™** application.

Get Started

Your real estate team will use **Digital Close™** to electronically communicate with you during your home closing process. And, in turn, you will be able to use **Digital Close™** for unprecedented visibility into the status of your home closing at all times.

Here's how to get started:

1. Once you receive your invitation email from Pavaso, click on the link to verify your account.
2. That will take you to the Sign In page on Pavaso.com so you can create a password for your account and accept Pavaso's Terms and Conditions. Be sure to book mark this page as you'll return here to sign in to the site throughout the closing process.
3. Once signed in, open the **Digital Close™** application from your Pavaso Home screen.
4. Create a 6-Digit PIN (numerical only) for the closing application. You will use this PIN throughout your digital closing experience. Be sure to remember the number you create, and **do not share it with anyone.**
5. Open your Order from the Lobby, then click on any document link to open your closing documents. Scroll through the document pages and click on the 'Accept and Save' button when you have fully read the document.
6. Once you have completed reviewing all of your closing documents, click on the 'Complete Pre-Closing' phase in the bottom-left navigation to complete your pre-closing review process.
7. When your closing is ready to take place, you will visit your closing agent's office to digitally sign all of your closing documents using one of Pavaso's Signing platforms.

That's it! If you have any questions during the process, simply click on "My Team" within Pavaso to access contact information for everyone involved in your closing.

Printing Documents for Wet Signature

When accessing the **Closing** phase, select the **Print** button on the blue banner.
Note: *The order must be in* ***Pending Closing*** *status to access the* ***Closing*** *phase.*

Select **Print All** to print all documents marked for wet signature.
Note: *Documents printed for wet signature cannot be converted back to digital signatures.*

This generates a PDF of all documents requiring wet signature. Each document is accompanied by a QR code coversheet. These coversheets must be scanned before the corresponding wet-signed documents.

ALLONGE TO NOTE - GENERIC

Print Date: 11/14/2019 11:08:53 AM
Order No: 11142019_163650

Description:
Allonge_To_Note_-_generic.pdf

Pre-Close Tags

If tags can be signed prior to the closing, the **Pre-Closing** setting can be used. These tags must be completed by the Signer during the Pre-Close Review.

Signer Pre-Closing Document Review

Each Signer must complete the Pre-Closing Document Review prior to the closing using their own account. All orders appear on the Signer's Closing Dashboard.

Selecting the order from the dashboard opens the order to begin document review. Signers are required to agree to the eConsent by choosing **Accept**

Should the Signer decline the eConsent unintentionally, contact Pavaso Support to reset the eConsent. The Signer will have the ability to Accept the eConsent after the reset. If they decline the eConsent, they will not be able to participate in the session digitally.

Consent for use of electronic signatures and records:

Pavaso is required by law to provide you with certain disclosures and information about your loan application ("Required Information"). With your consent, Pavaso can deliver Required Information to you by: Displaying or delivering the Required Information electronically, and Requesting that you print or download the Required Information and retain it for your records.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of required information. Your consent also permits the general use of electronic records and electronic signatures in connection with your application. Please read this notice carefully and print or download a copy for your files.

After you have read this information, if you agree to receive Required Information from Pavaso electronically, and if you agree to the general use of electronic records and electronic signatures in connection with your relationship with Pavaso, please click on the "I agree" button where indicated.

Statement of electronic disclosures:

You may request to receive Required Information on paper, but if you do not consent to electronic delivery of Required Information, Pavaso cannot proceed with the acceptance and processing of your electronic application.

If you consent to electronic delivery of Required Information, you may withdraw that consent at any time. However, if you withdraw your consent we will not be able to continue processing your application.

Decline   Accept

The Signer selects a document to review from the list.

All pages must be reviewed before the **Confirm This Document** button enables. Depending on configuration settings, documents that are confirmed during the Pre-Closing Review will have signatures applied to the document during closing.

If tags are set to **Pre-Close** during configuration, the Signer can complete tags prior to closing.
Clicking inside the tag prompts the Signer to create a signature and initials.

A mouse or touchscreen can be used to capture the signature. Selecting **Adopt** will apply the signature or initial.

Confirm must be selected to save the changes.

Once all documents are reviewed and/or confirmed, the Signer selects **Complete** to finalize the Pre-Closing Review. If the Signer has confirmed all documents, this will happen automatically.

All Signers must complete the Pre-Closing Review for the order to move to Pending Closing status. The order cannot be closed until it reaches this status.

Performing an IPEN Closing
Confirm Order Status

Prior to closing on Pavaso, the Notary must confirm the order status is **Pending Closing**. The Pending Closing status is achieved once all Signers have completed their Pre-Closing Review. If the order is not in Pending Closing status, the signing cannot begin.

Once your order is opened, select **Closing**.

Once you are in the closing state, select the platform you are using for the signing, then select **Continue**.

Closing Agent Access

If you are returning to this stage with changes to be made, select **Change Closing Platform**,**Closing Agent Access** and then **Continue**.

Closing Agent tasks can be completed here, if needed, except eNotarization. All eNotarization must occur within the session with the Signers.

Adding Participants

To add Participants to the signing, select the **Add** button.
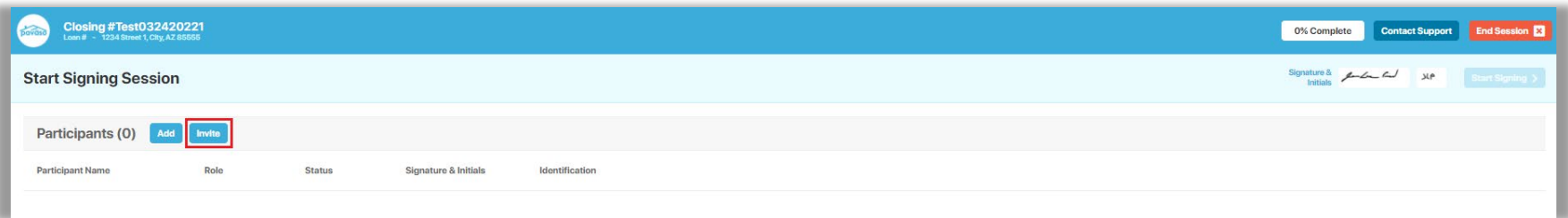
Choose the Participants you would like to add to the session, then select **Add**.
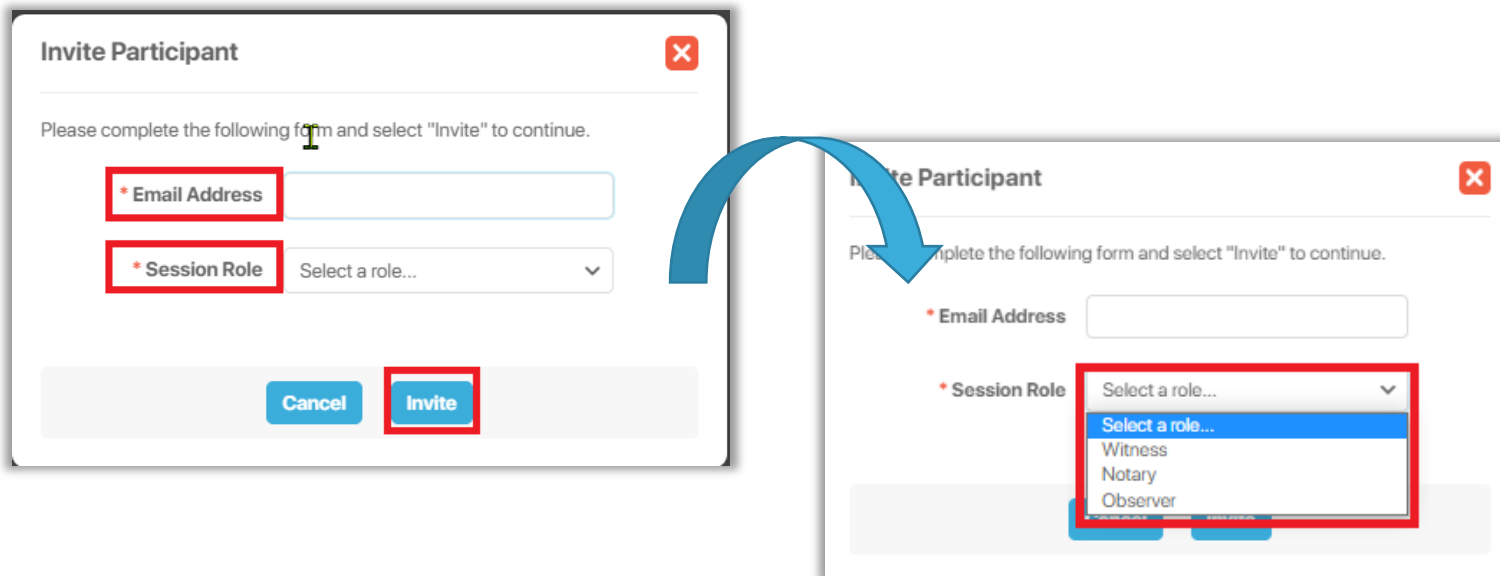
To add a Witnesses, other Notaries, or Observers who were not originally listed on the order, select **Invite**.

Enter an email address and choose the appropriate **Session Role** for the Participant (see definitions below), then select **Invite**.

Witness: Participant that is in a separate location from other Participants and will act as a Witness.
Notary: A change in Notary assignment.
Observer: Participant who is only able to view the session. Observers cannot communicate or sign.

Check In

Once all Participants have been added, you will be sent back to the dashboard where the Participant check-in process begins. Select **Check In**.

Note: *This will prompt an eConsent for the Participant to read and check in using their Pavaso PIN.*

After Check In is complete, the Signer is shown the eConsent. The Signer selects **Request Code** to be sent a verification code. If there are multiple Signers on the order, they will each need to request a verification code via their selected method.

The user selects either **Email** or **Text/SMS** to receive the code. If the dropdown is grayed out, this means the user does not have a cell phone number associated with their Pavaso profile and the code must be sent via email. The code is valid for 15 minutes.

[How do I update my email or cell phone number?](#)

Once the code is received, enter the code and select **Accept**.

Signatures

Signers will be prompted to create an electronic signature and initials. They can select **Hand-Drawn** to use a touch screen device or a mouse to draw your electronic signature (see first image below). If their title company or lender provides the option to generate an electronic signature for them (see second image below), they may select **Pre-Drawn** to choose a signature style. Select **Adopt** to proceed.

ID Validation

If desired, the Signer's ID information can be captured before the signing begins. The information captured here will be retained and entered in the eNotary journal. To validate the Signer's ID, select **Validate**.

Select the type of ID, then **Continue**.

Complete the desired fields and select **Continue**. To electronically validate the ID through our third-party verification partner, select **eValidate Instead**. The Signer must have a smartphone with camera and text capability that can receive text messages from a U.S.-based phone number. This is the same process used to complete ID validation during a RON session.
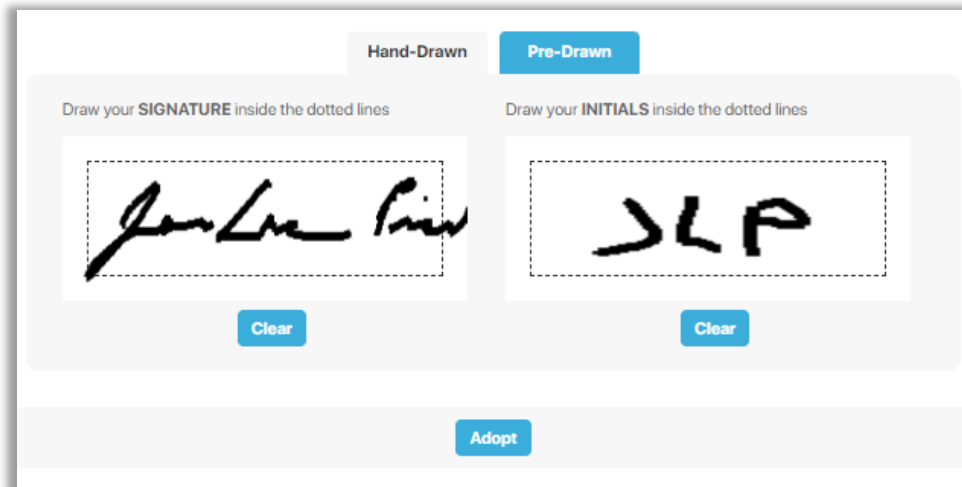
Signing

Once all Participants are checked in, select **Start Signing**.
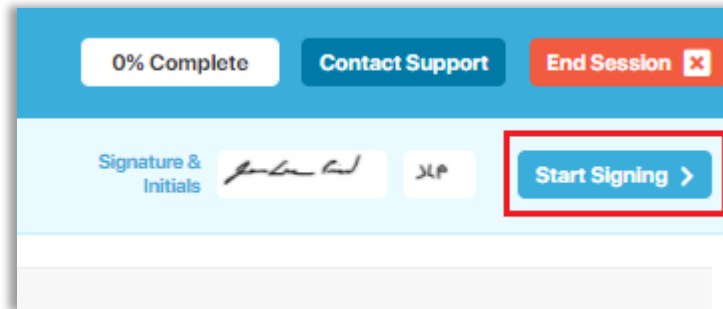
As the Notary, your signature will be saved to your profile for future signings. If you haven't completed your hand-drawn signature or pre-drawn signature, you will be prompted to do so now.

*Note: You can change your hand-written signature by selecting **Clear**.*

Once Adopt is selected, the signing begins. The left menu indicates which tasks have been completed (with a green check mark) and which have yet to be completed by Signers or other Participants (empty circle). Select the document or individual task to complete. Once all tasks are complete for a document, select **Continue**.
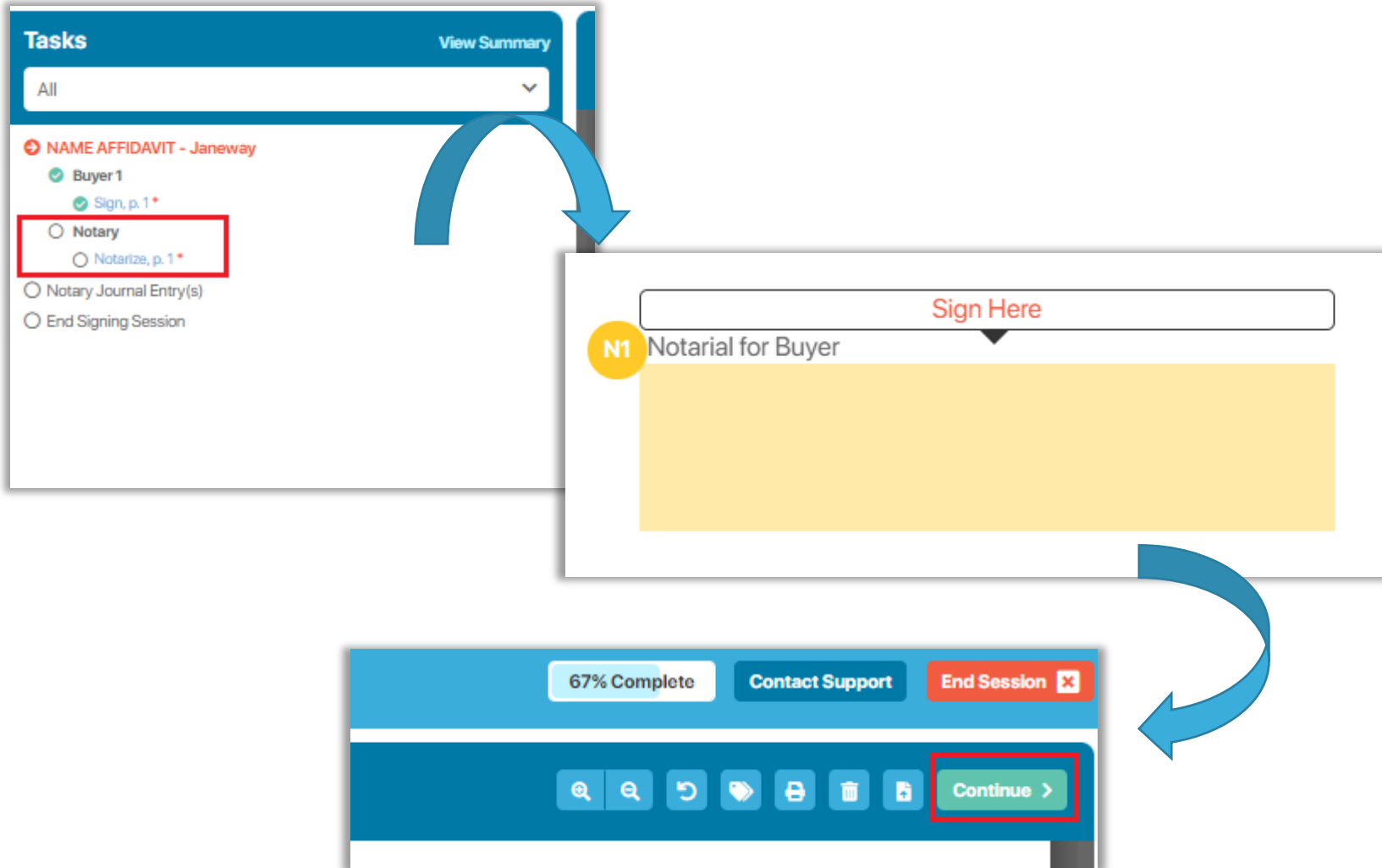
Notary Journal

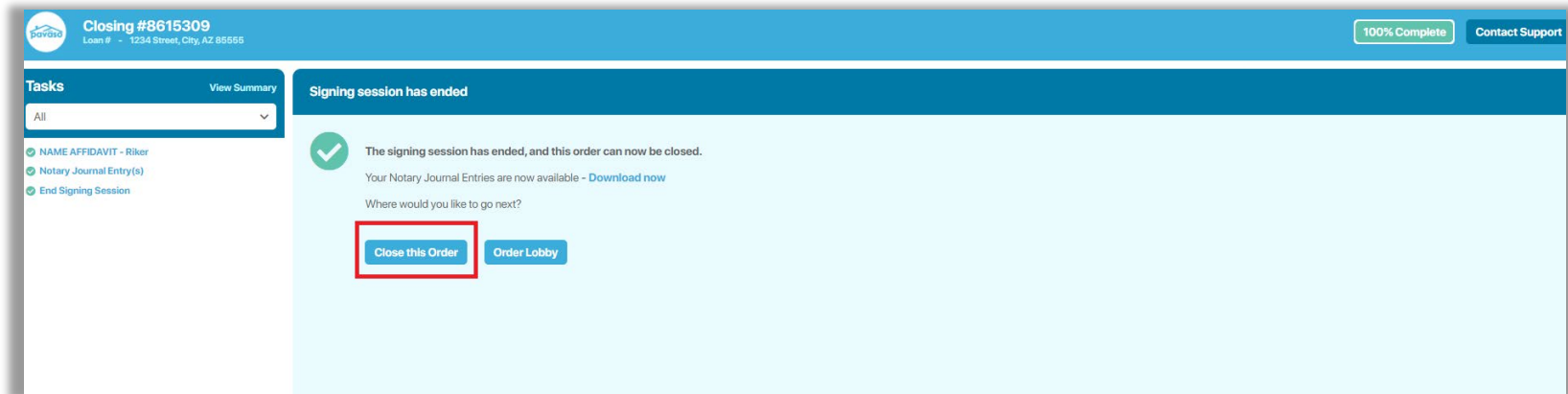If eNotarization occurred during the session, the eNotary journal appears. Each Signer will have a separate entry to complete. Select **Continue** when finished.
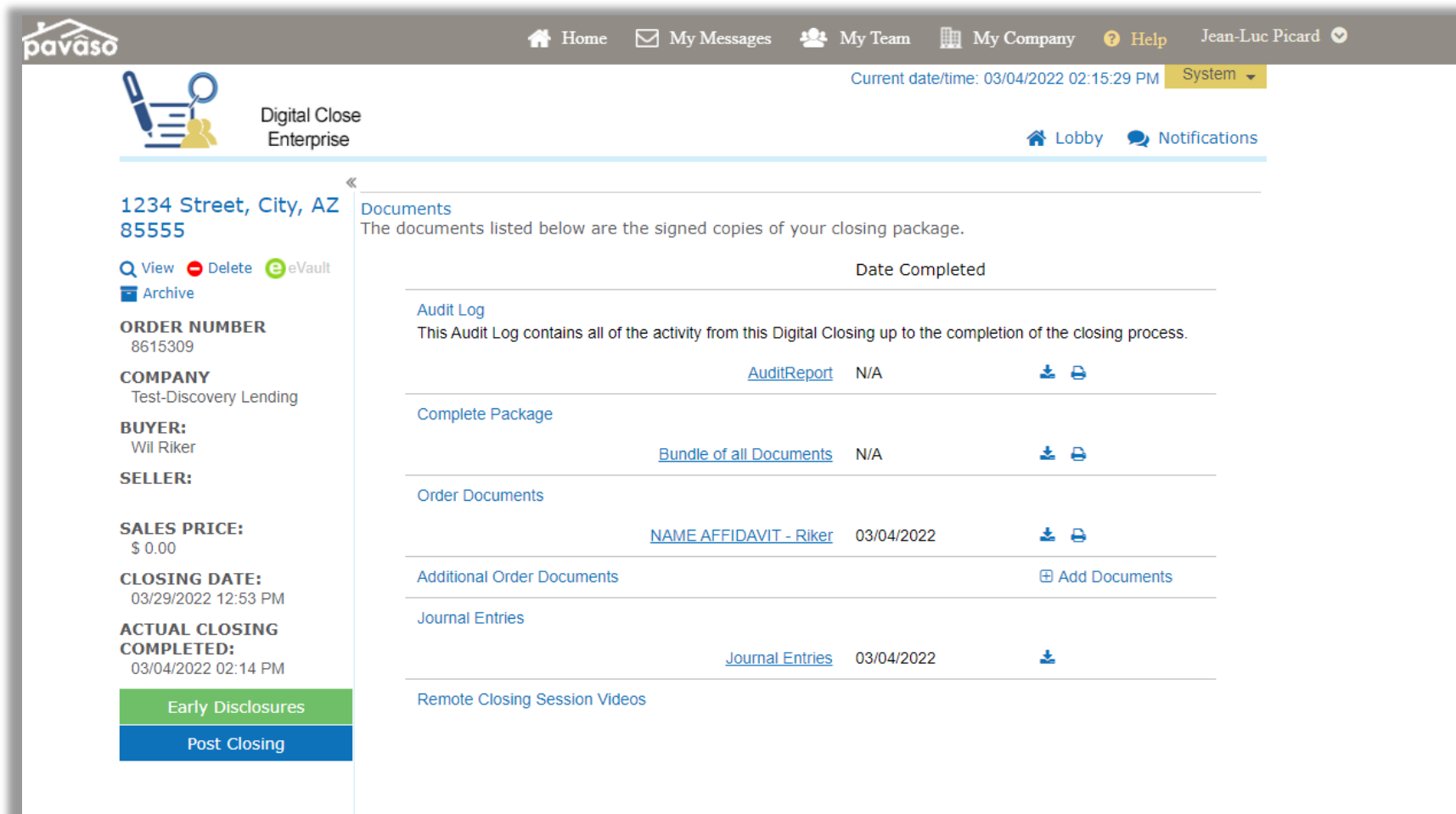
End the session by selecting **End Session**.
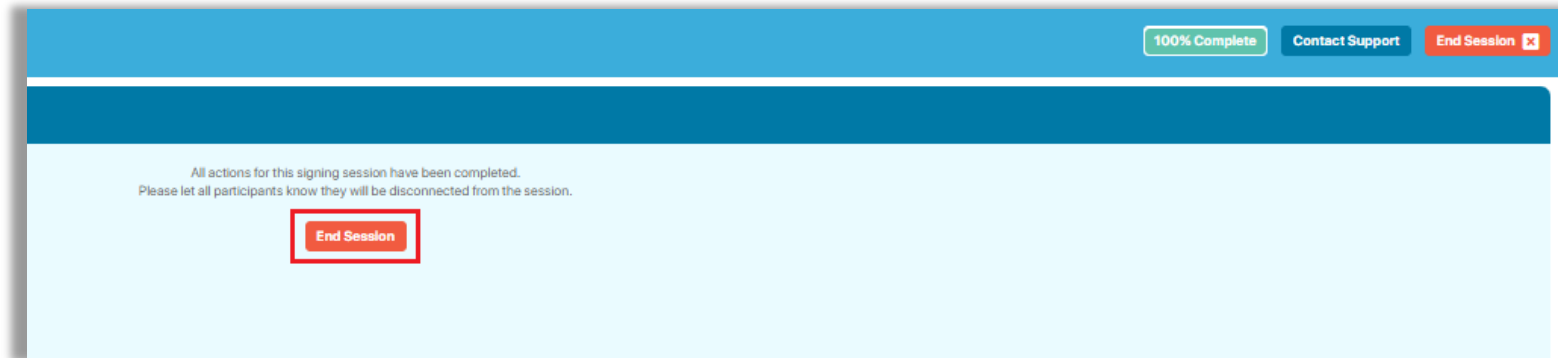
You can now either **Close this Order** or return to the **Order Lobby**. If there are outstanding tasks for the Closing Agent on the order, these will be completed in Closing Agent Access. You can also download the journal from this window.

Once an order is closed, you can review it and download documents.

Pavaso Support

Website: https://pavaso.com/contact/
Phone/ Closing Hotline: (866) 288-7051
Email: support@pavaso.com
View Our 24/7 Online Help Library