



# Remote Online Notarization (RON)\*

## Apple® iPad® App – Notary Guide

Revised: 5/9/2022

Pavaso, Inc.

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## Before You Begin

### What is Remote Online Notarization?

Remote Online Notarization (RON) is the act of notarizing documents electronically with an electronic seal applied 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 signing. During a RON signing, Notaries validate the Signer's identity and digitally notarize electronic signatures applied to documents by Signers. If a document requires a wet signature, the Notary will need to obtain the wet signature prior to closing the order on the platform. 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 permissible participants after closing.

### Signer Identity Validation

Signers participating in a RON session will need to verify and authenticate their identity. Pavaso validates identity in three ways:

- **Security Questions** – Signers are required to answer a set of knowledge-based authentication or also referred to as security questions generated from a trusted third-party knowledge-based authentication database.  
*Note: Signers must have enough information in the U.S. to participate in a RON signing. Generally, this is a minimum of six months association with a U.S. address.*
- **Government or State ID** – Signers 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. Third-party messaging apps are not supported.  
*Note: Third-party software confirms ID validity. Expired IDs will still validate. The Notary can confirm that the ID being used is in good standing, via the webcam or by reviewing the image of the ID the signer captures with their smartphone or both.*
- **Video Identification** – Additionally, Notaries may also validate the Signer'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.

## Minimum System Requirements

Please refer to <https://pavaso.com/system-requirements/> for the current system requirements. There is a column specific for the RON app.

## Tips for your iPad App Signing

- The Pavaso iOS 11+ app can only be used in a landscape orientation to ensure the optimal user experience.
- Both Notaries and Signers can use the app to complete the signing.
- All RON requirements for using a laptop/desktop apply to conducting a signing using the app.
- The app is available only for a compatible iPad; no other Apple products are compatible.
- Currently, the iPad app only supports RON transactions. In-Person eNotarization (IPEN), Multi-Device Closing (MDC) and other closing types cannot be performed using the app.
- All users must already have created their Pavaso account using a web browser before they can use the iPad app.

# System and Order Configuration

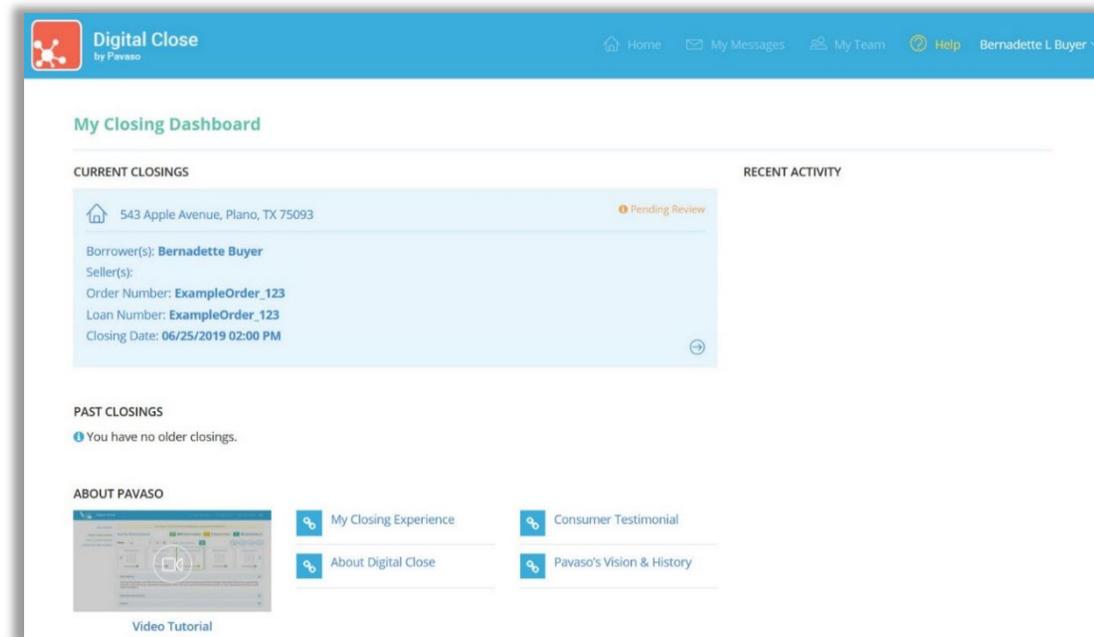
## Order Settings

RON must be enabled for your company within the Pavaso platform prior to attempting a RON transaction. Speak with the Pavaso Implementation Specialist to request this feature be turned on. If you are unsure who to contact, email [implementation@pavaso.com](mailto:implementation@pavaso.com) for assistance.

**Note:** Orders must originate from an integration or a desktop/laptop computer, not the iPad app.

## Signer Pre-Closing Document Review

Each Signer must complete their Pre-Closing Document Review in their Pavaso account prior to starting the RON session. All transactions appear on the Signer's Closing Dashboard.



Selecting the order from the Dashboard opens the order and initiates document review. Signers are required to read and accept the Uniform Electronic Transactions Act (UETA disclosure), also referred to as also referred to as eConsent, which is achieved by selecting the **Accept** button.

*Note: Should any 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.*

**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.

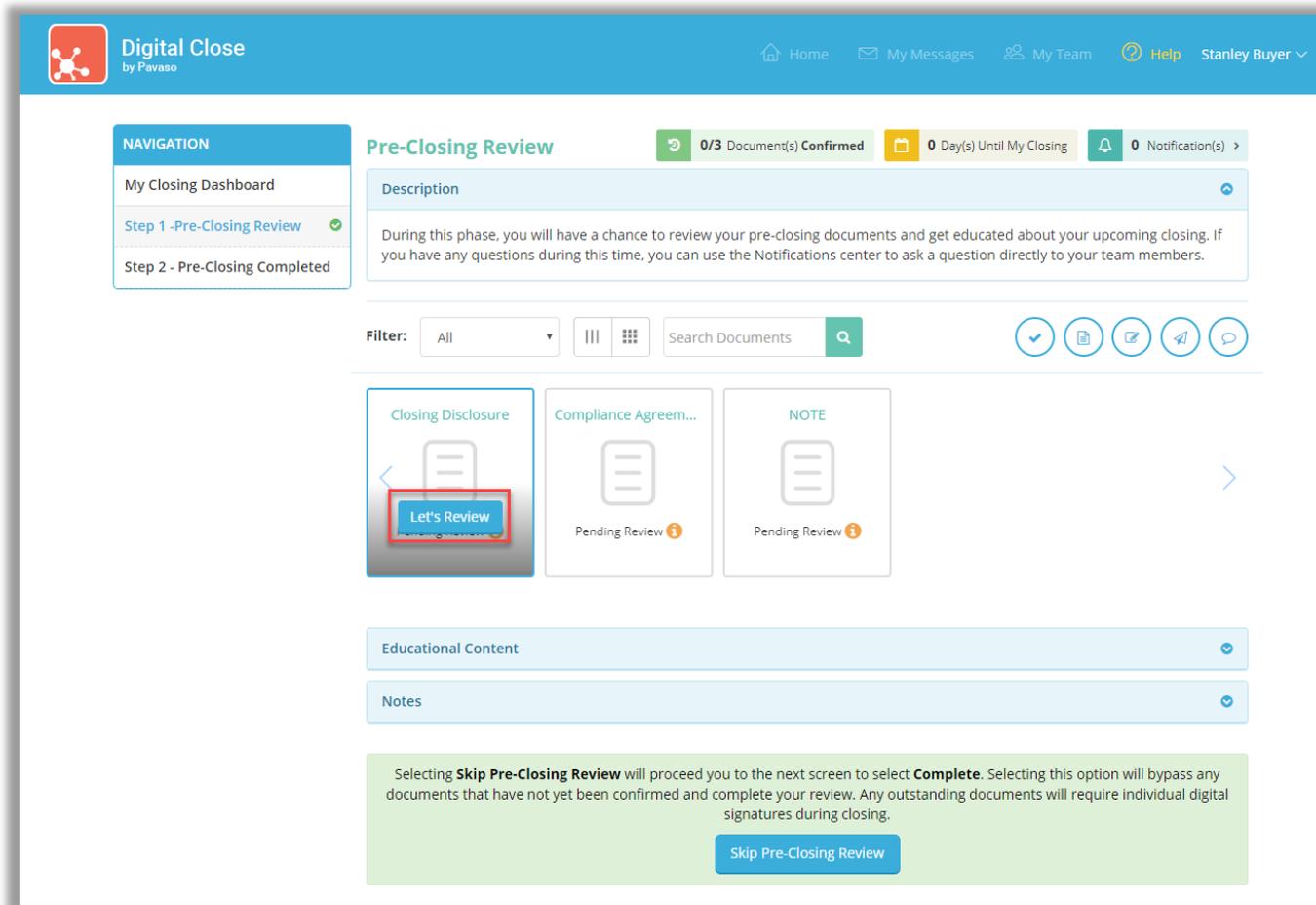
After you have read this information, if you agree to receive Required Information from Pavaso electronically, and if you agree to the general use of electronic records and electronic signatures in connection with your relationship with Pavaso, please click on the "I agree" button where indicated.

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.

The Signer selects a document to review from the list.



All pages must be reviewed before the **Confirm This Document** button will enable. Depending on the configuration settings, documents that are confirmed during the Pre-Closing Review may have signatures automatically applied to them during the signing session.

Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Tax Deductions**  
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information					
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
<b>Address</b>	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commence Pl. Somecity, ST 12344
<b>NMLS ID</b>					
<b>ST License ID</b>			2765416	Z61456	Z61616
<b>Contact</b>	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
<b>Contact NMLS ID</b>	12345				
<b>Contact ST License ID</b>			P16415	PS1461	PT1234
<b>Email</b>	joesmith@ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@epsilontitle.com
<b>Phone</b>	123-456-7890		123-555-1717	321-555-7171	987-555-4321

**Confirm Receipt**  
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ CO-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

CLOSING DISCLOSURE Go to Previous Document Confirm this Document PAGE 5 OF 5 - LOAN ID # 123456789

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

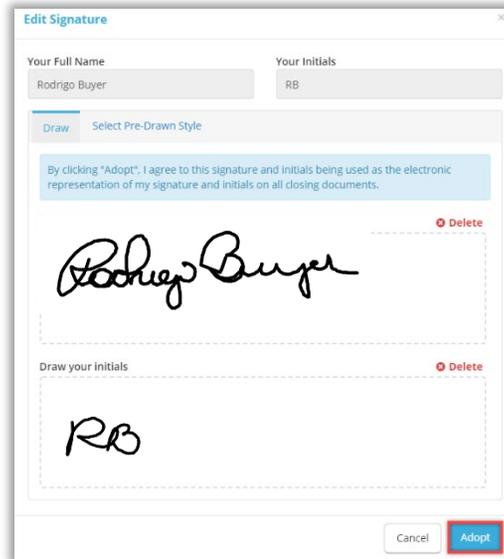
**Confirm Receipt**  
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

 Rodrigo Buyer \_\_\_\_\_ Date \_\_\_\_\_

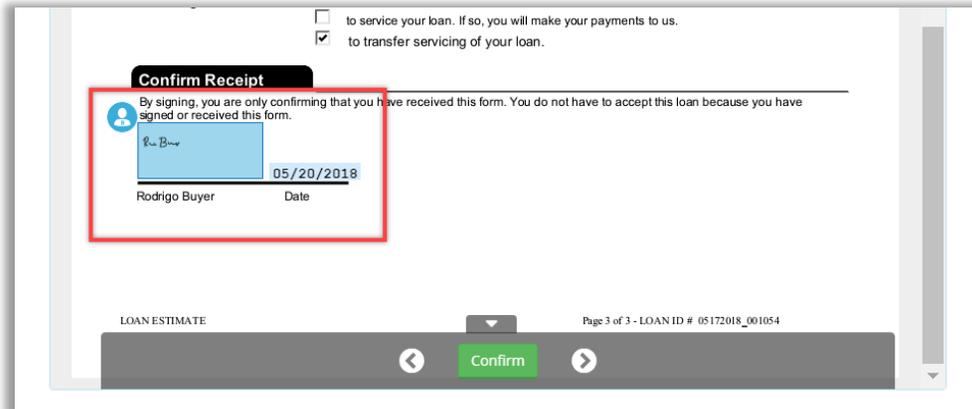
LOAN ESTIMATE Page 3 of 3 - LOAN ID # 05172018\_001054

← Confirm →

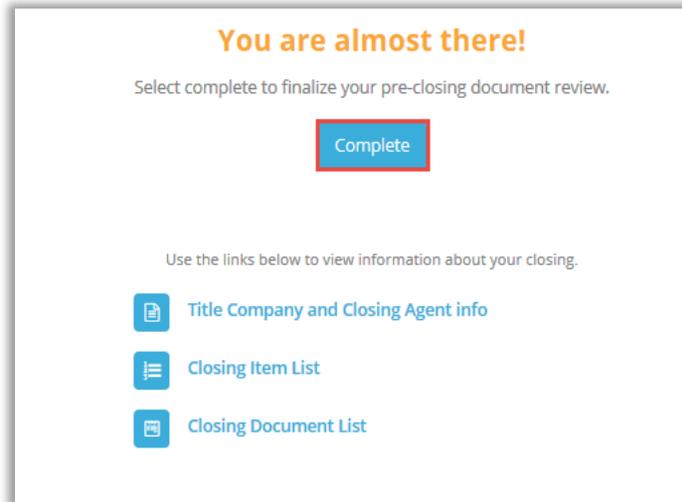
A mouse or touchscreen can be used to capture the signature. Selecting **Adopt** will apply the signature or initials.



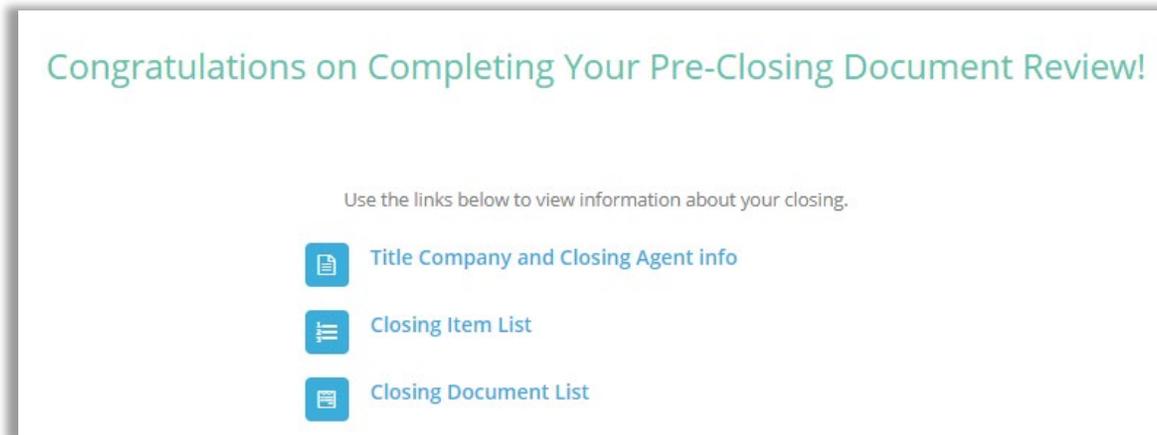
**Confirm** must be selected to save any changes.



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.

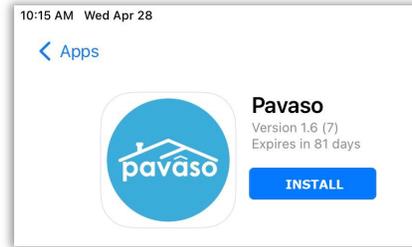


All Signers must complete the Pre-Closing Review for the order to move to Pending Closing status. The signing cannot begin until the order is in this status. Those assigned to the order will receive notification once this step is complete.

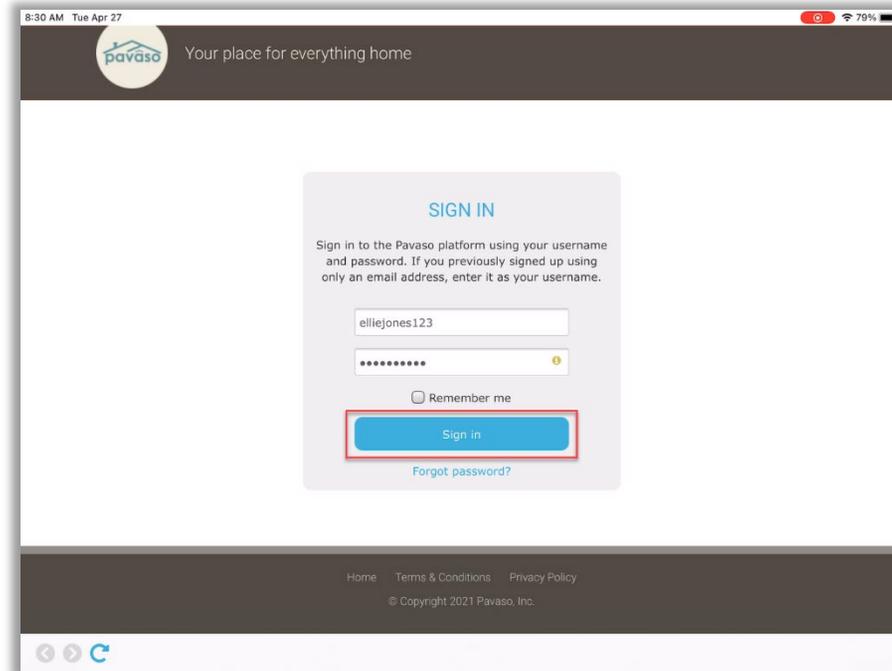


## Performing a RON Signing Using the iPad App – Signer View

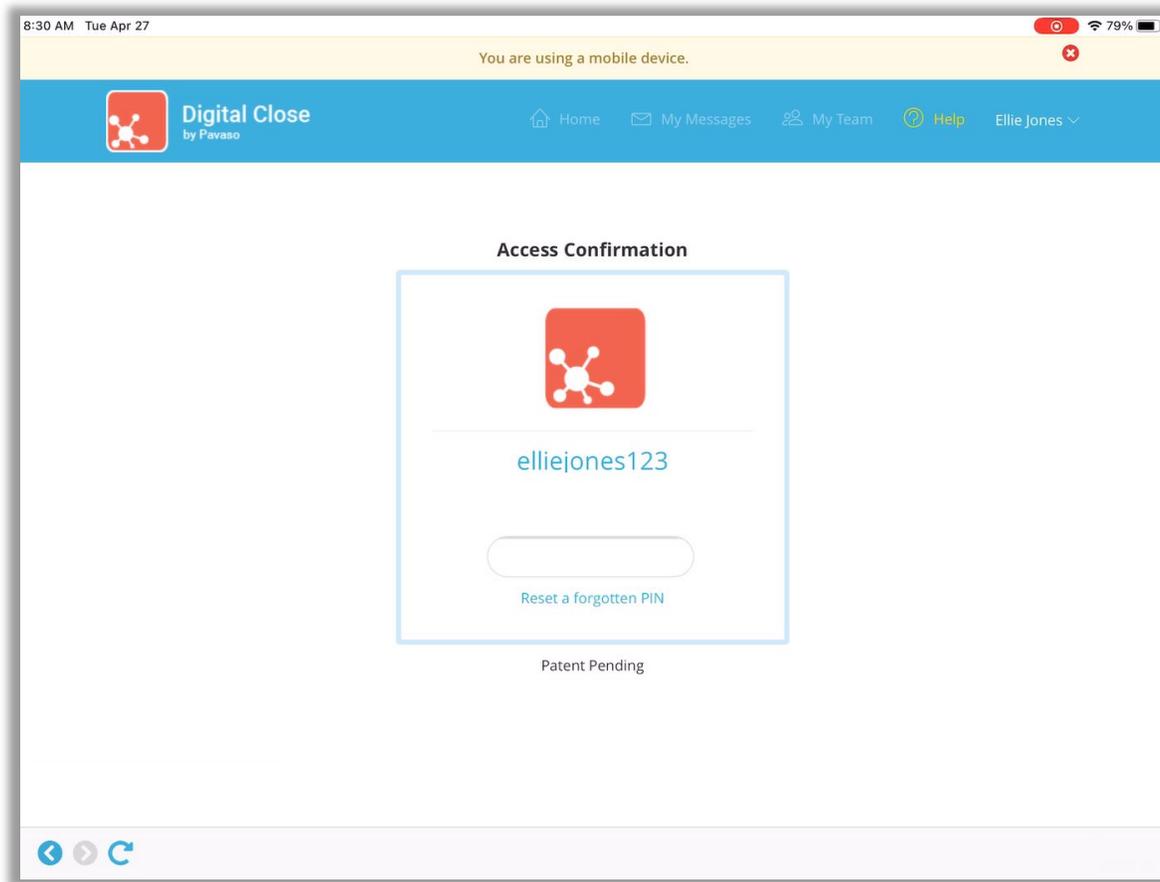
All users intending to close via the iPad app must download the app prior to the signing.



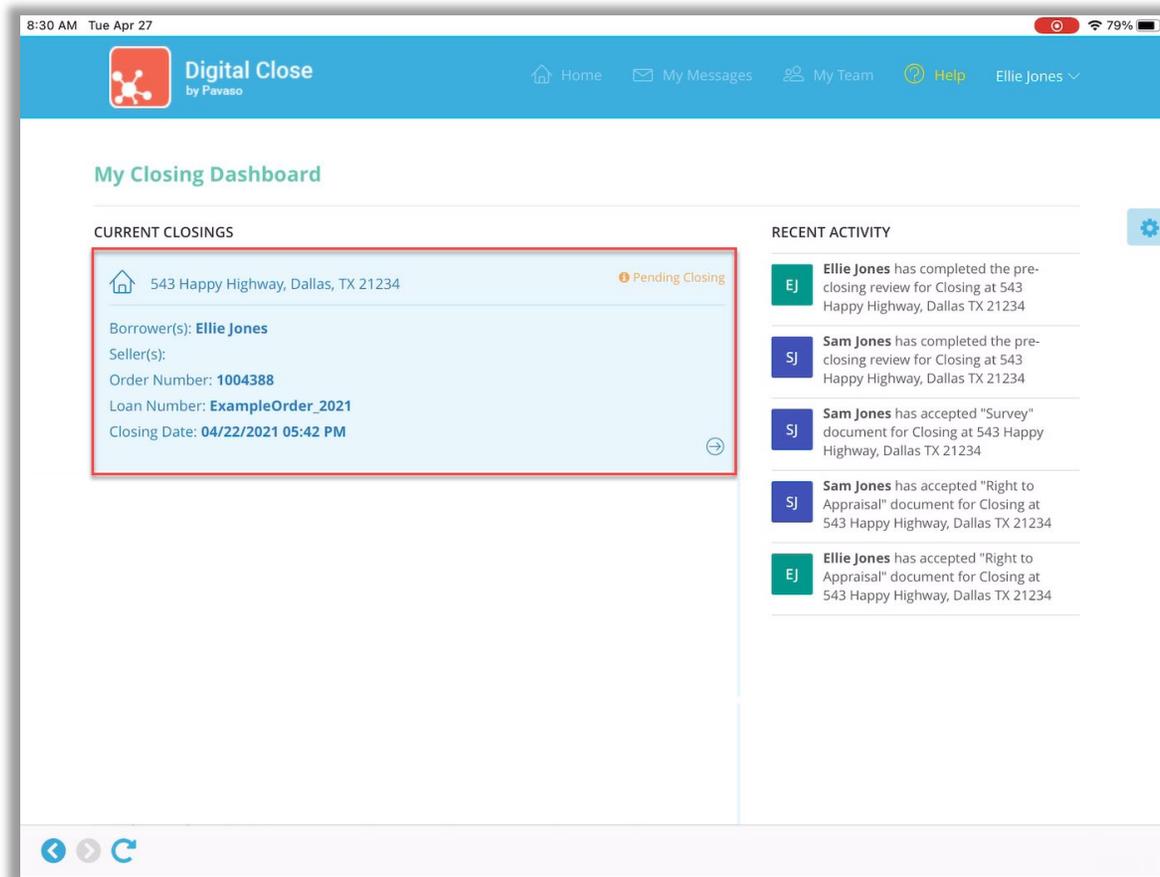
After launching the app, the Signer enters the username and password they established when setting up their Pavaso account using a web browser.



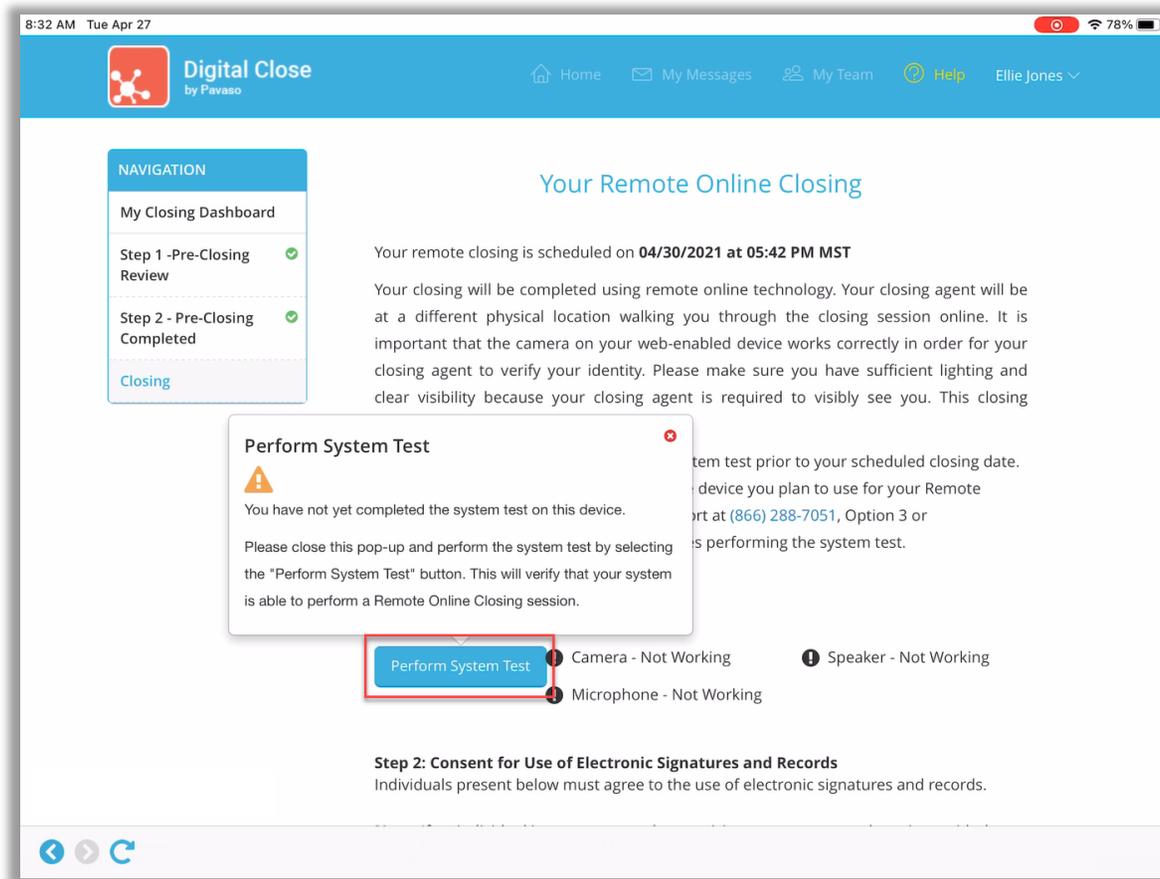
The Signer must enter their PIN. The PIN length may vary depending on the order creator's settings.



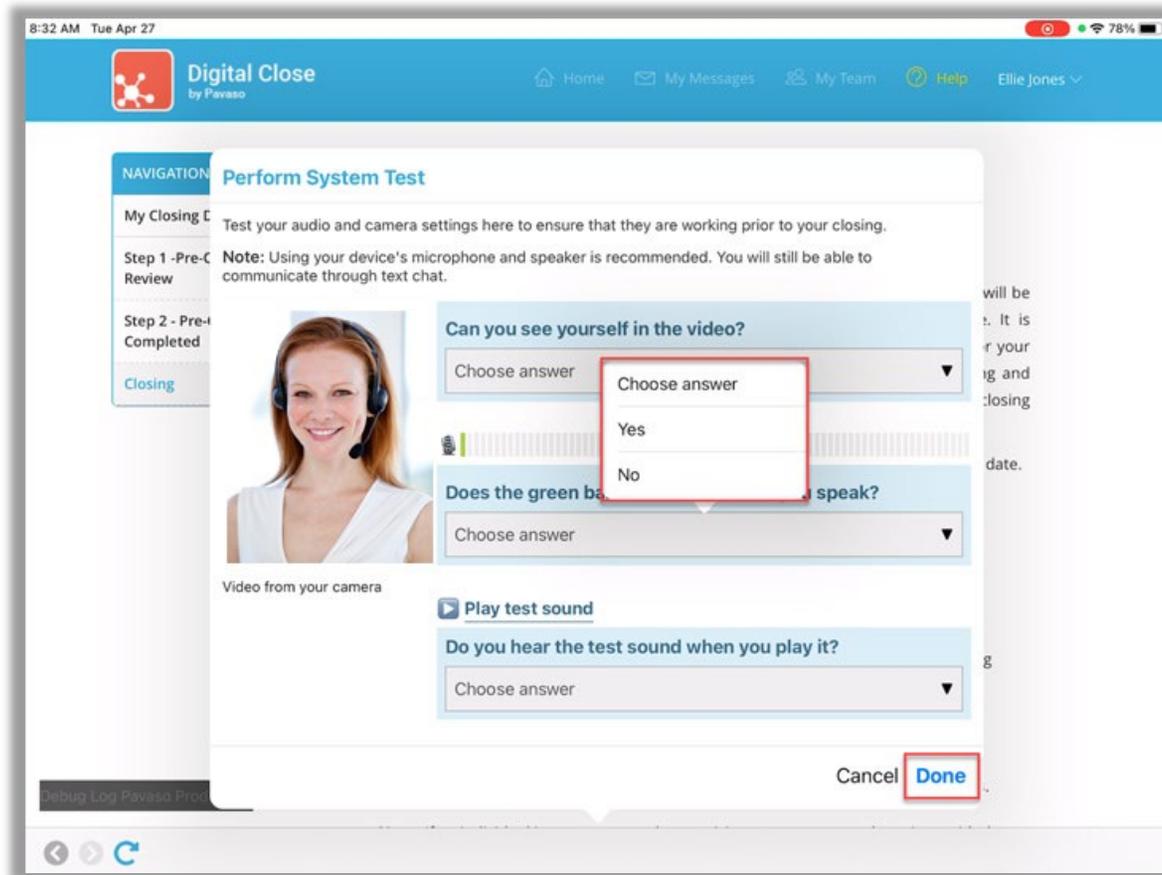
All orders associated with the Signer logged into the account will display on **My Closing Dashboard**. If the Signer has not already completed their Pre-Closing Review, they can do so using the iPad app.



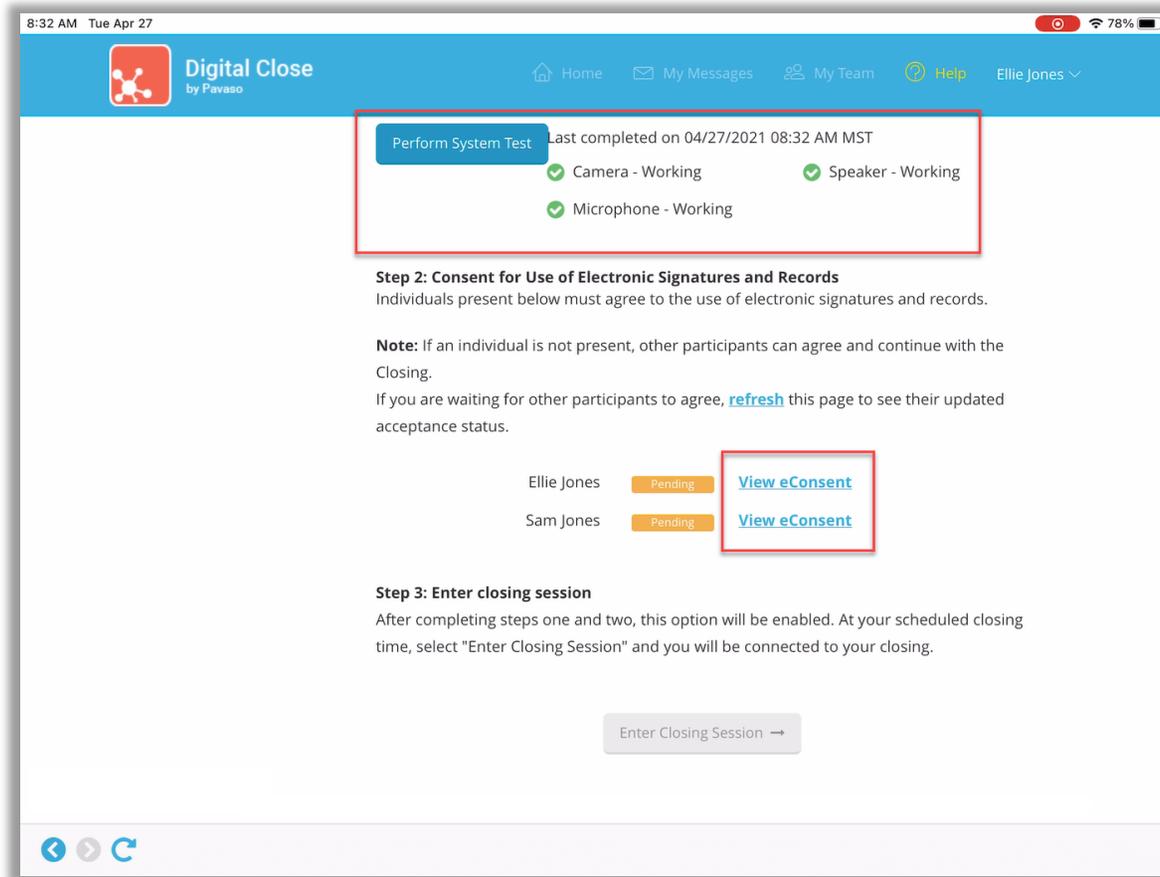
To begin the signing, the Signer selects **Perform System Test** to confirm that all hardware is working correctly.



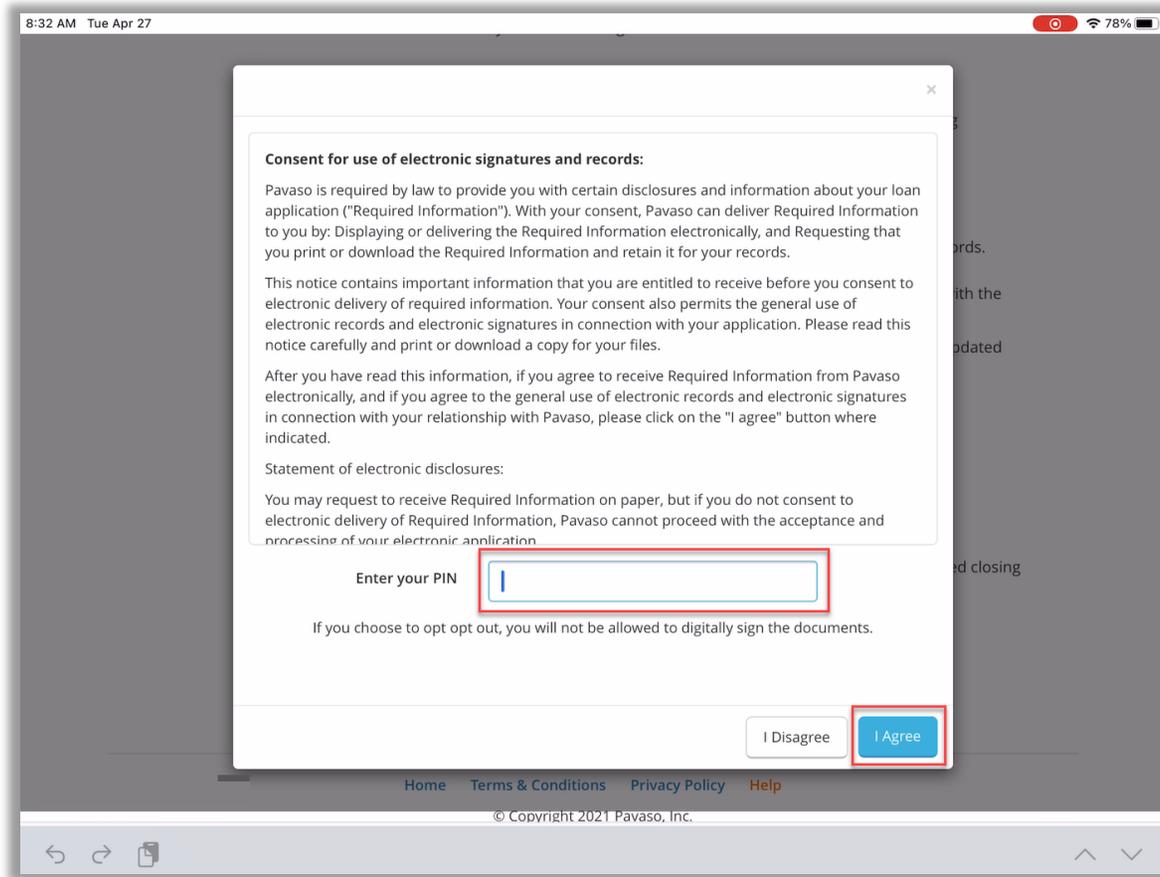
Camera, speakers and microphone must all be functional in order to proceed with the RON signing. **Yes**, needs to be selected for each item in the System Test. Once complete, the Signer must select **Done** to advance to the next screen.



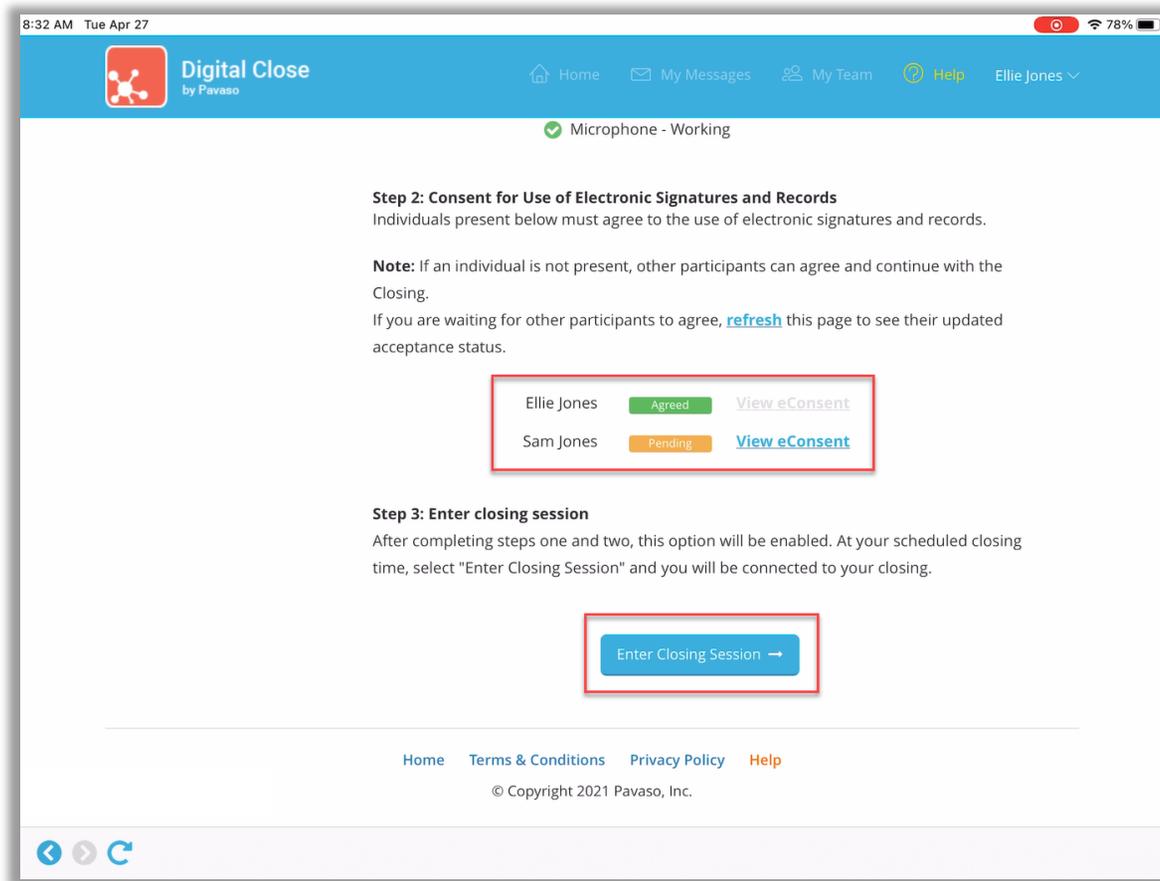
Each Signer present for the signing must view and accept the eConsent. If Signers are entering the session at different times, only those present need to accept the eConsent to proceed.



Each Signer must then enter their PIN and select **I Agree** to proceed. If Signers do not want to accept the eConsent and select **I Disagree**, they cannot proceed with the RON signing.

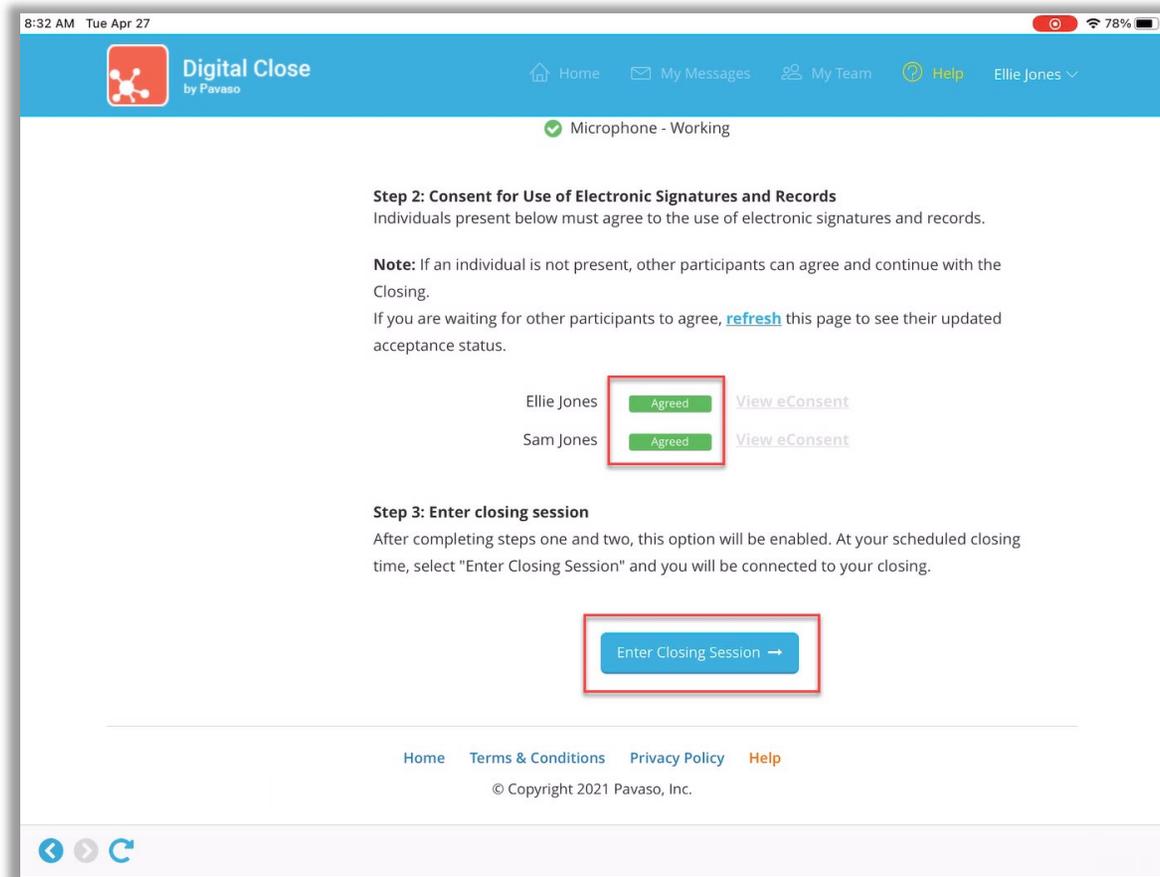


At least one Signer must accept the eConsent for the **Enter Closing Session** button to enable.

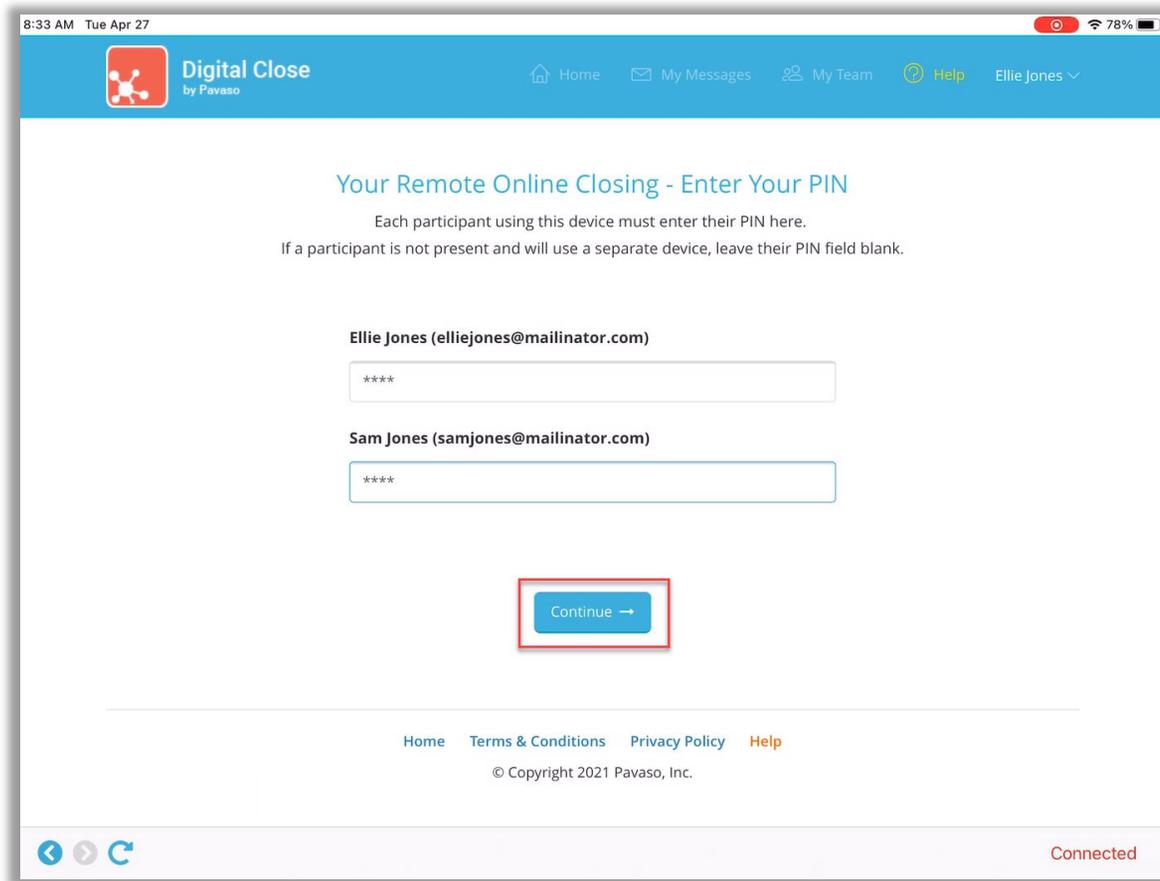


In this example, both Signers are present for the signing and are sharing a device.

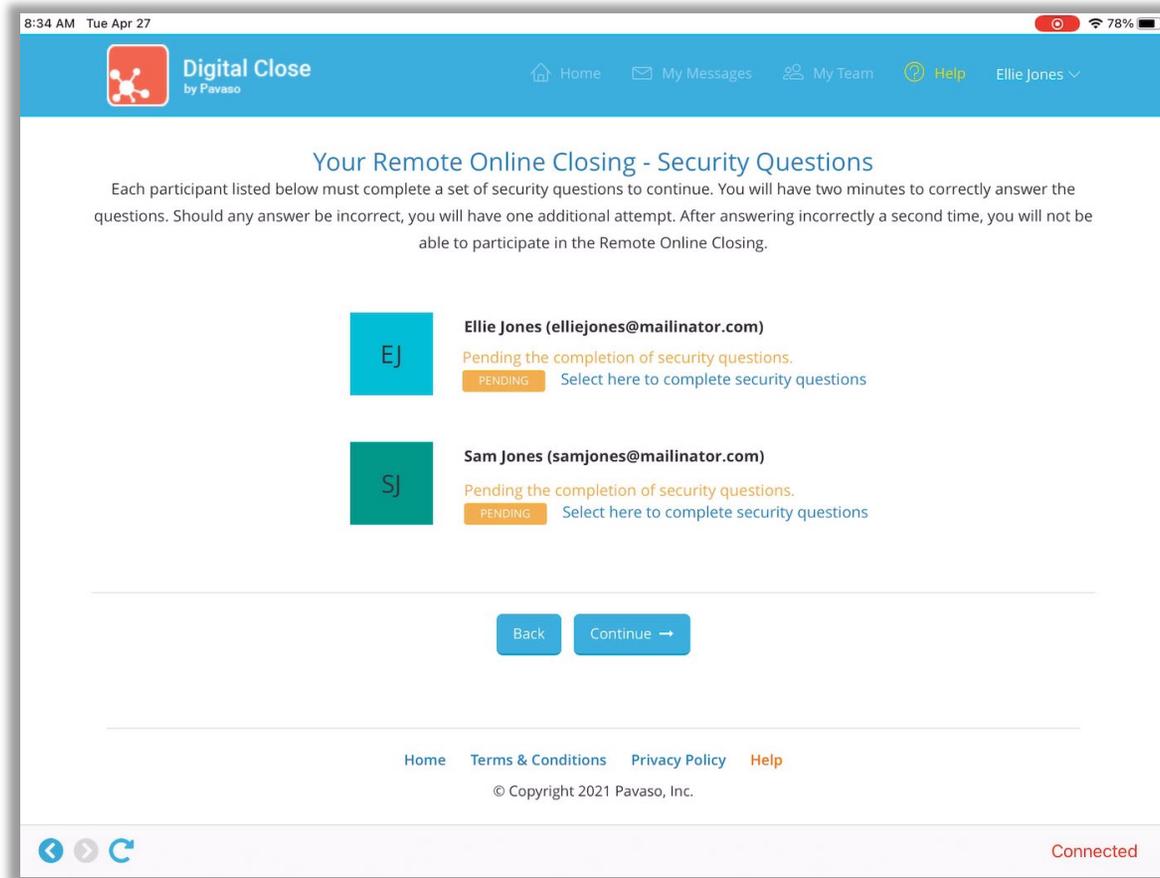
*Note: Signers can also sign at separate times and use separate devices, if necessary.*



Both Signers must enter their PIN a second time and select **Continue**.



Next, the Signers will be prompted to answer their security questions. To begin, each Signer must choose the **Select here to complete security questions** link associated with their name.

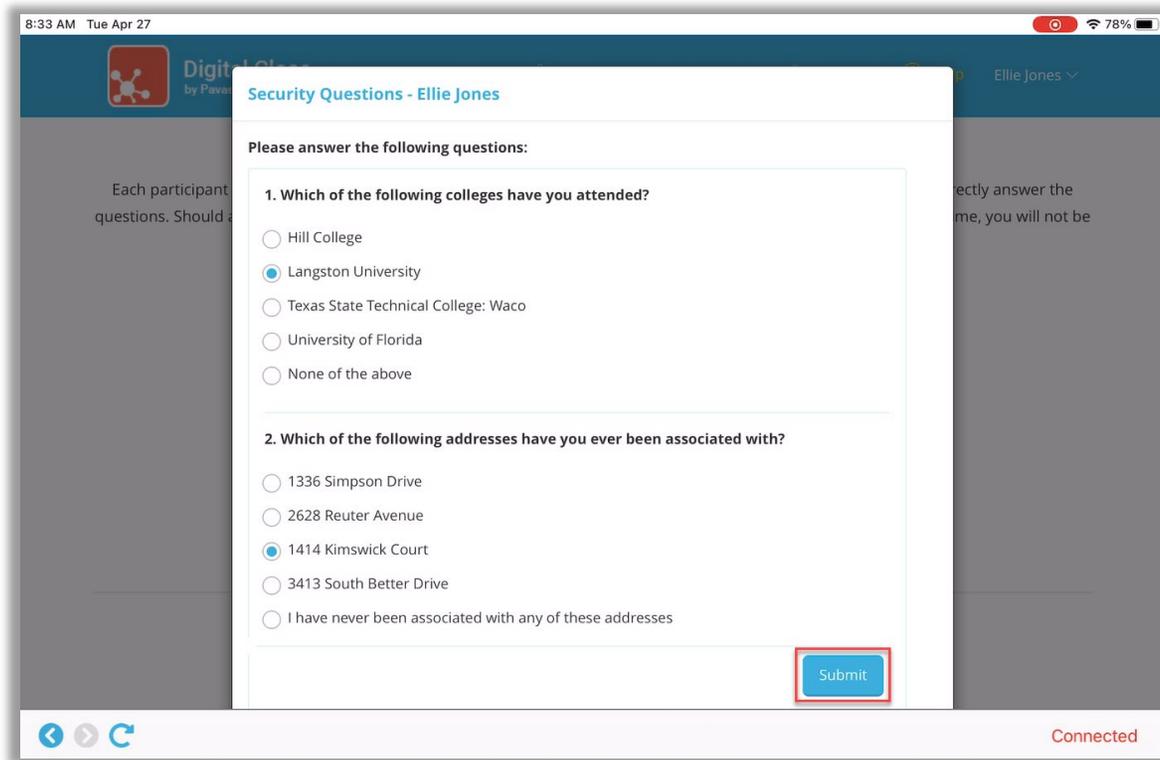


The only item each Signer must enter is their date of birth to generate security questions, which are based on information about the Signer, such as addresses, formerly owned vehicles, etc.

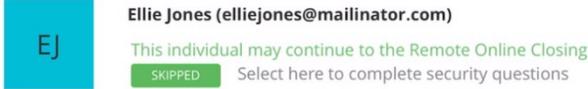
The image shows a mobile application form titled "User Profile Info - Stanley Buyer". The form contains several input fields: "First Name (\*)" with the value "Stanley", "Last Name (\*)" with "Buyer", "Date of Birth (\*)" with "01/20/1980", "Current Address (\*)" with "123 Left Lane", "City (\*)" with "Plano", "State (\*)" with a dropdown menu showing "Texas", and "Zip (\*)" with "12345". A red rectangular box highlights the "Date of Birth (\*)" field. At the bottom right of the form, there are two buttons: a white "Cancel" button and a blue "Continue" button, with the "Continue" button also highlighted by a red rectangular box.

In accordance with regulations established by many states, they will be prompted to answer a series of security questions. They must select **Submit** to proceed.

*Note: This is timed and must be completed within 2 minutes. Only 2 chances are given to complete this.*

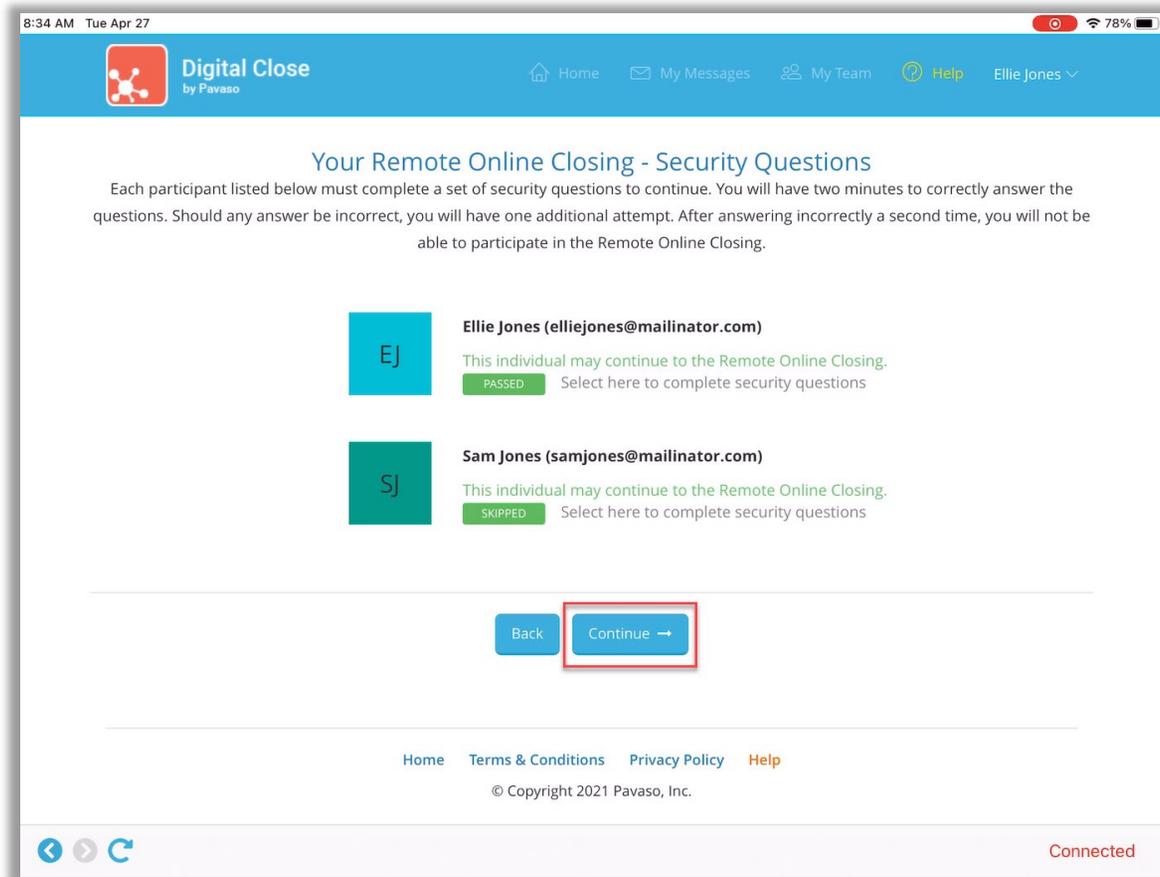


There are several security question statuses that may appear during the RON transaction:

<p><b>Pending:</b> The Signer has not attempted to answer the security questions. To begin, the Signer must <b>Select here to complete security questions.</b></p>	
<p><b>Passed:</b> The Signer has successfully answered the security questions and can proceed to the signing.</p>	
<p><b>Skipped:</b> The security question requirement has been bypassed by the Notary conducting the session. <i>Note: This is a configurable setting by company and may not be available during all signings in all states.</i></p>	
<p><b>Failed, pending second attempt:</b> The Signer did not successfully answer the security questions on the first attempt and can try again.</p>	
<p><b>Failed:</b> The Signer has failed both attempts to answer the security questions correctly and must wait 24 hours before trying again.</p>	

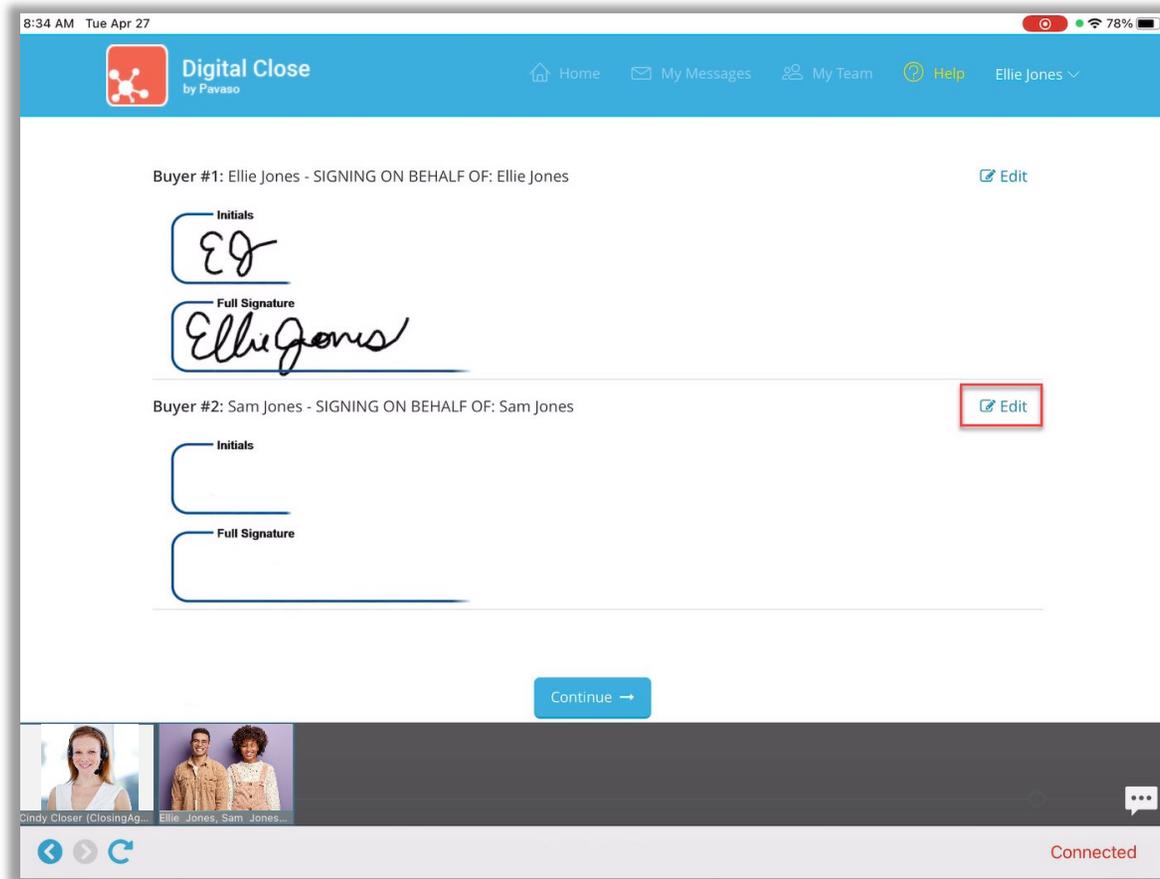
Once Signers can proceed, they select **Continue**.

*Note: If there are multiple Signers and one answers the security questions correctly and the other does not, only the Signer who answered correctly may proceed to the signing.*



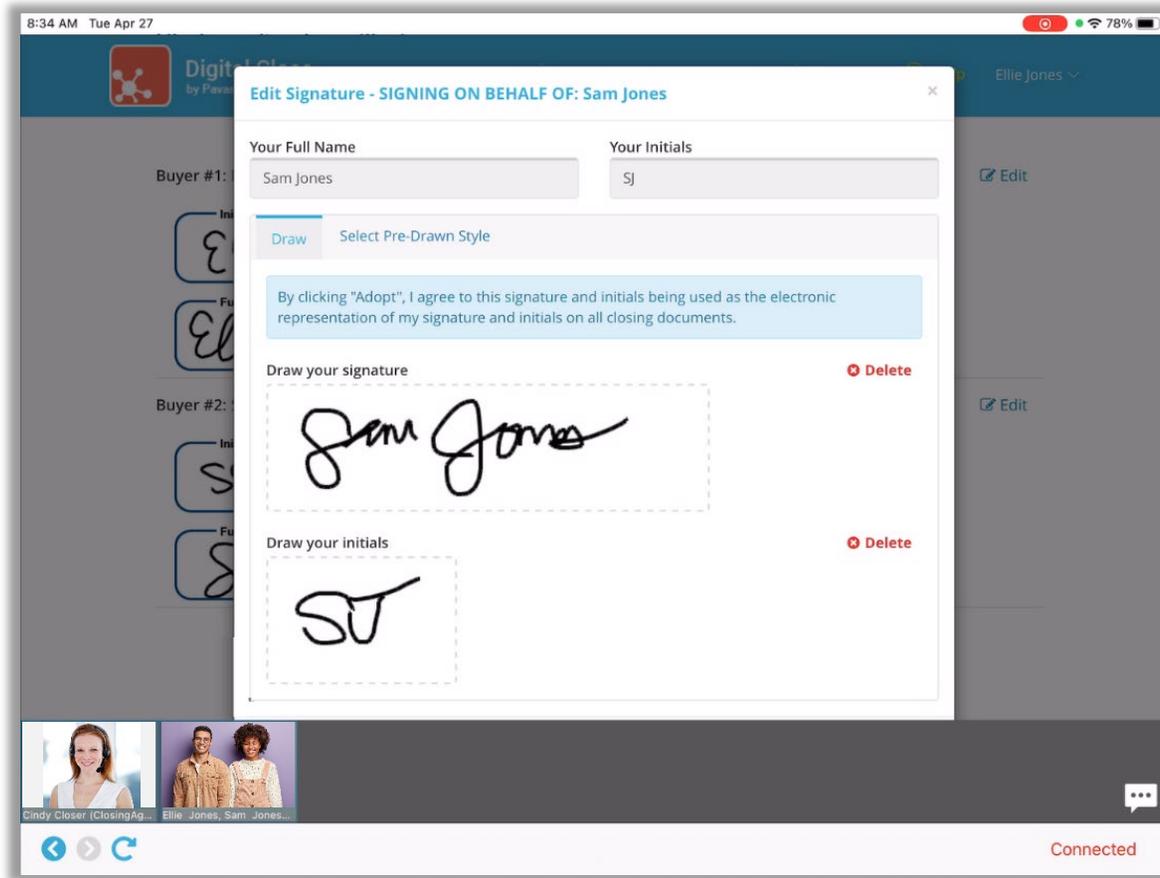
Next, Signers are prompted to set up their digital signature by selecting **Edit**.

*Note: If Pre-Closing tags were assigned, the signature the Signers previously established will auto-fill.*

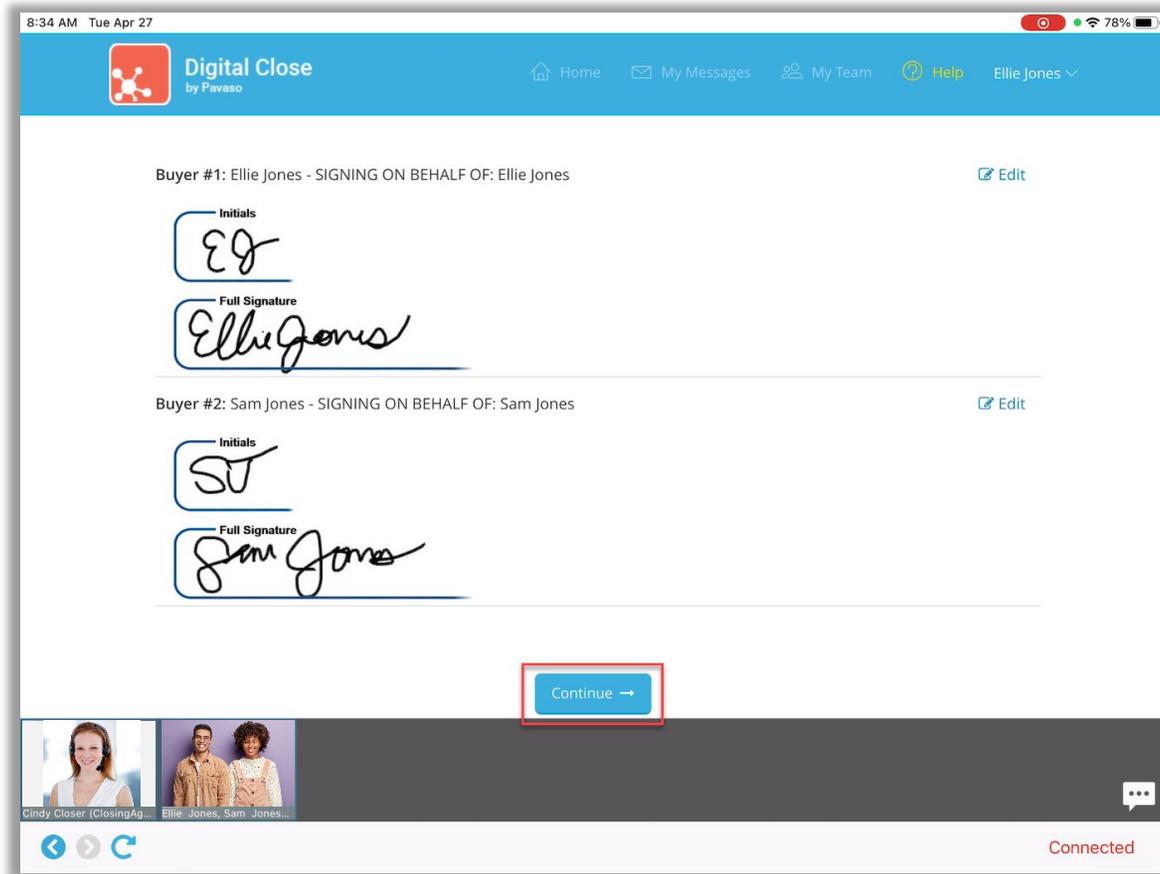


After establishing their digital signature, the Signer must select **Adopt**.

*Note: If the **Adopt** button is not visible, scroll down.*



Once all signatures are complete, the Signers should select **Continue**.



## ID Validation

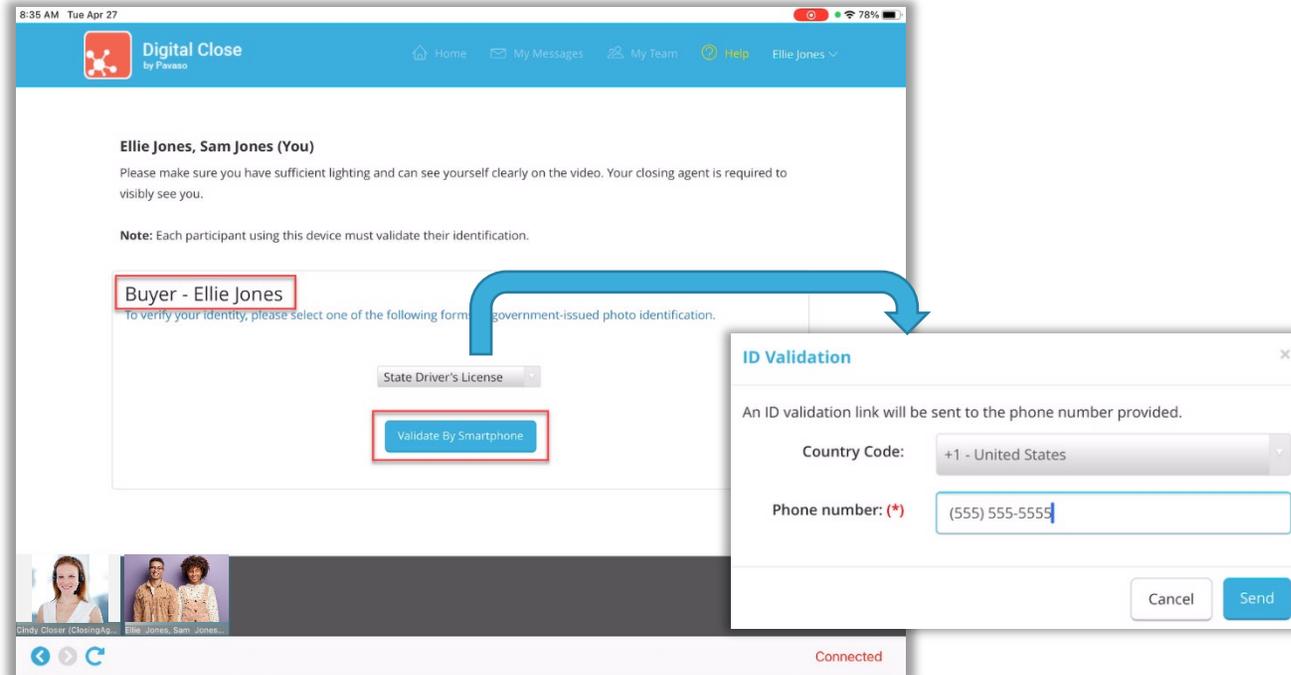
Each Signer must complete identification validation during the signing. The Signer whose authentication is required displays in the top left. The Signer selects the type of ID from the drop-down menu. Acceptable forms of identification include a current:

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

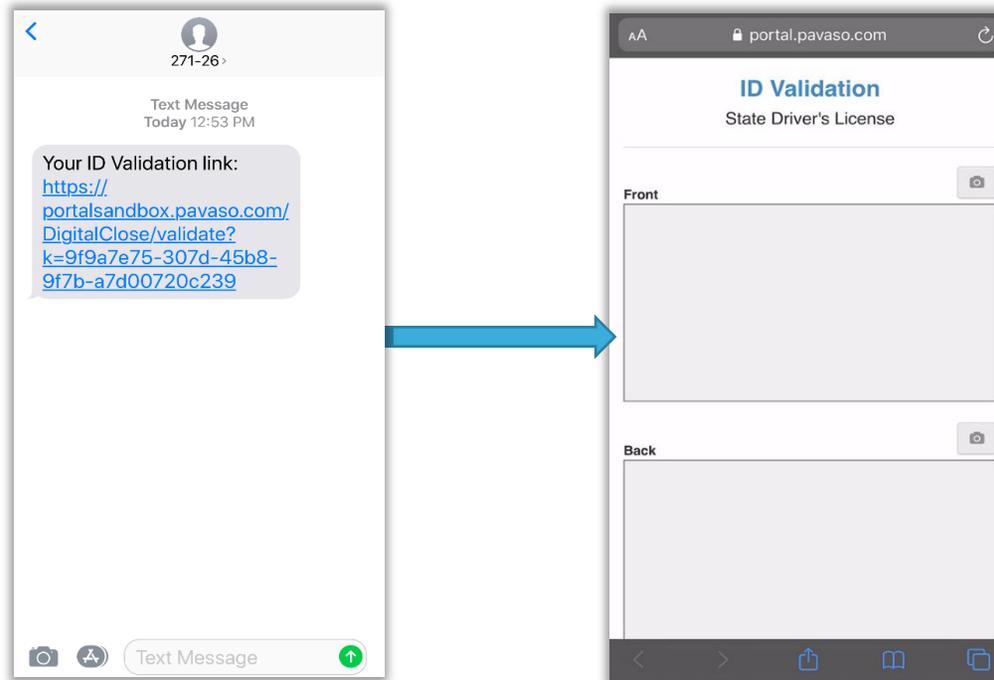
After selecting an ID type, the Signer must select **Validate by Smartphone** and enter their cell phone number.

*Note: A smartphone with text, camera and internet capability is required.*

*Note: International numbers are accepted. However, the recipient must be able to receive texts from a U.S. phone number, not through a third-party messaging app.*



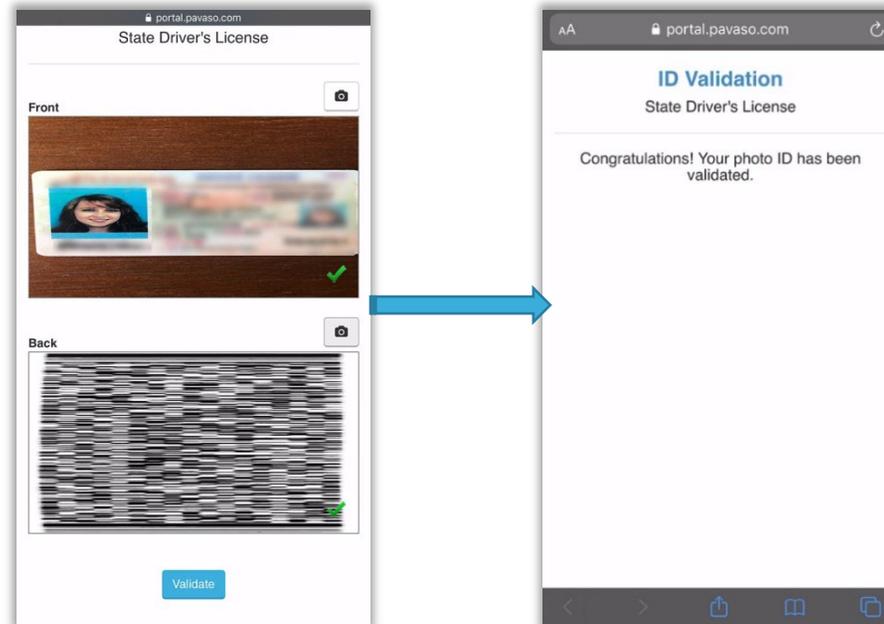
The Signer receives a text message that contains a link. Selecting this link opens a browser window where the Signer must tap the camera icon to capture an image of the front and back of their ID.



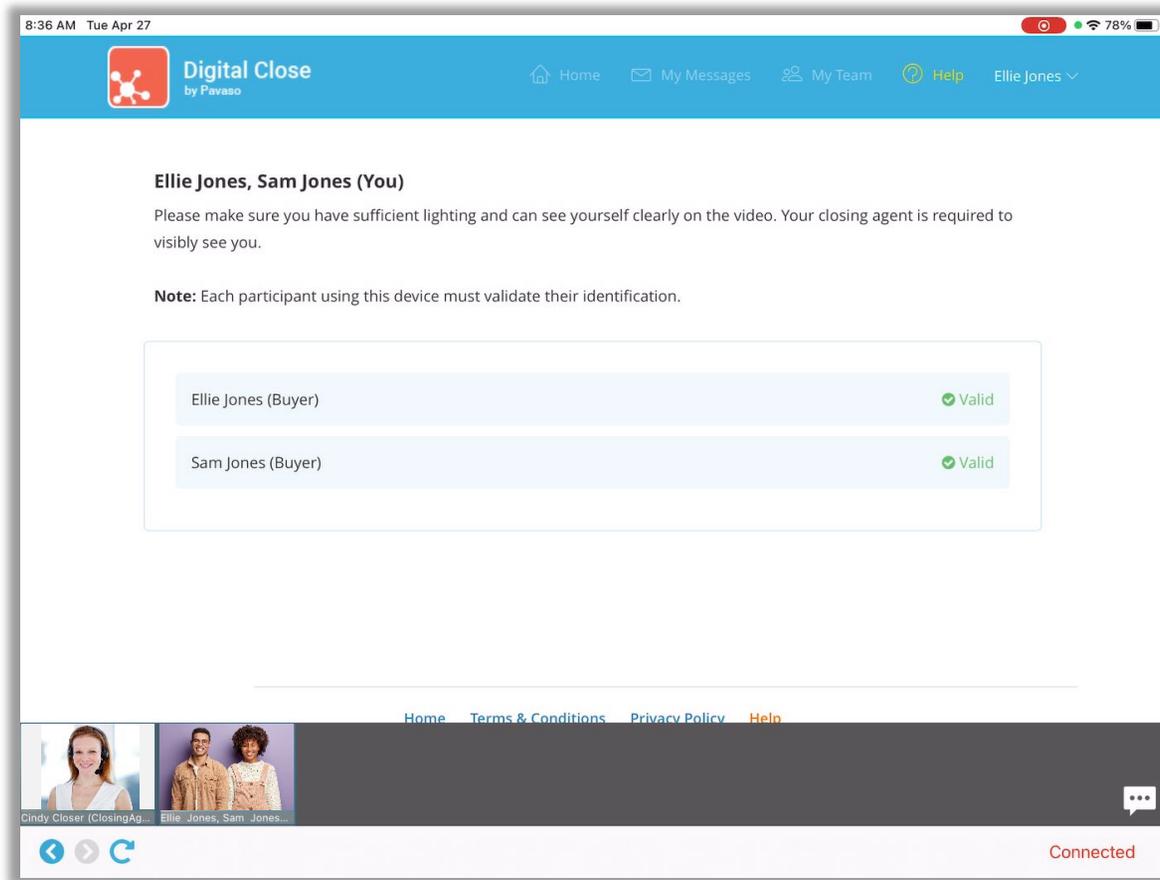
**ID Capture Tips:**

- Use a dark, solid background.
- The camera will automatically capture the image of the ID.
- All four corners of the ID should be visible in the camera frame. Avoid getting too close. It's okay if some of the background shows.
- Steady the camera before shooting and retake the image if it appears blurry.
- The same smartphone can be used to validate multiple IDs. If one Signer's phone works and the other's does not, the validation link for each Signer can be sent to the same device.

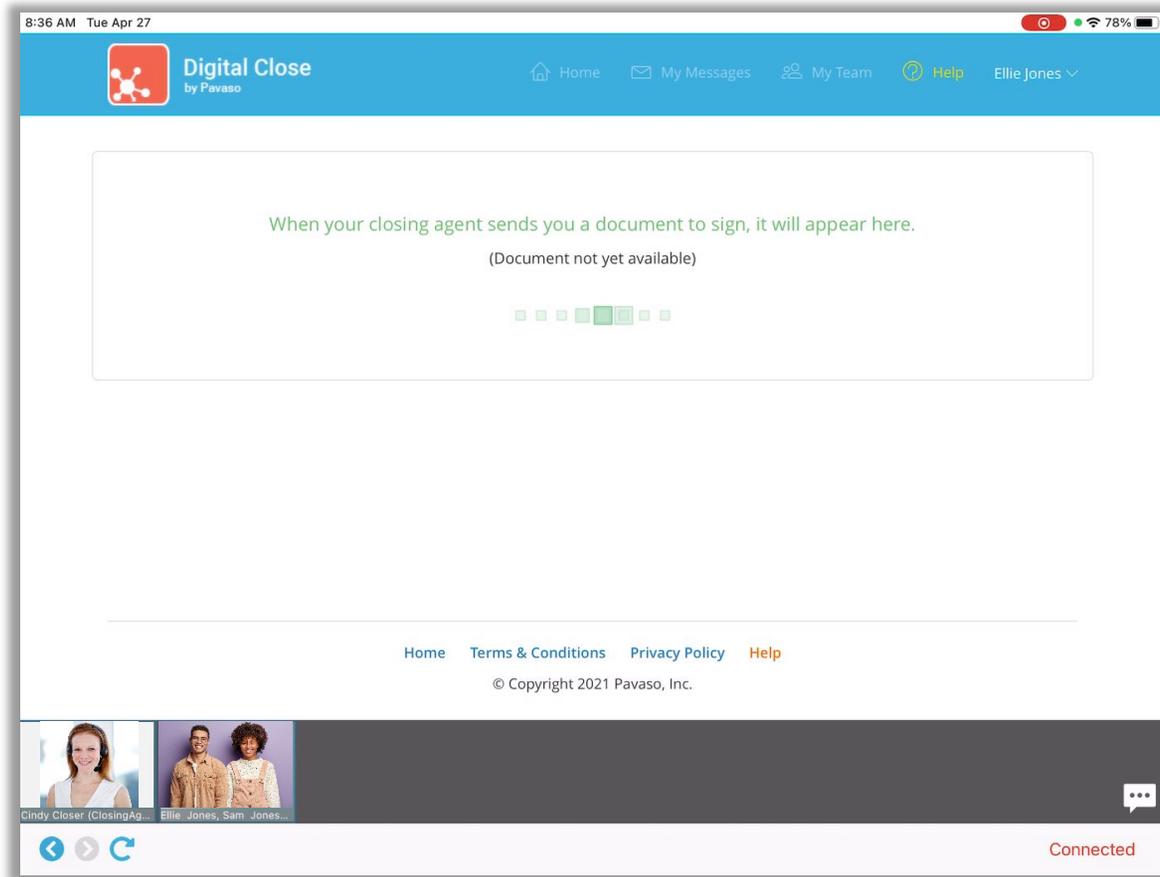
If the pictures are captured and processed successfully by the ID verification functionality, the Signer receives the confirmation message below. If any errors occurred, they will appear on the screen and the Signer can try again.



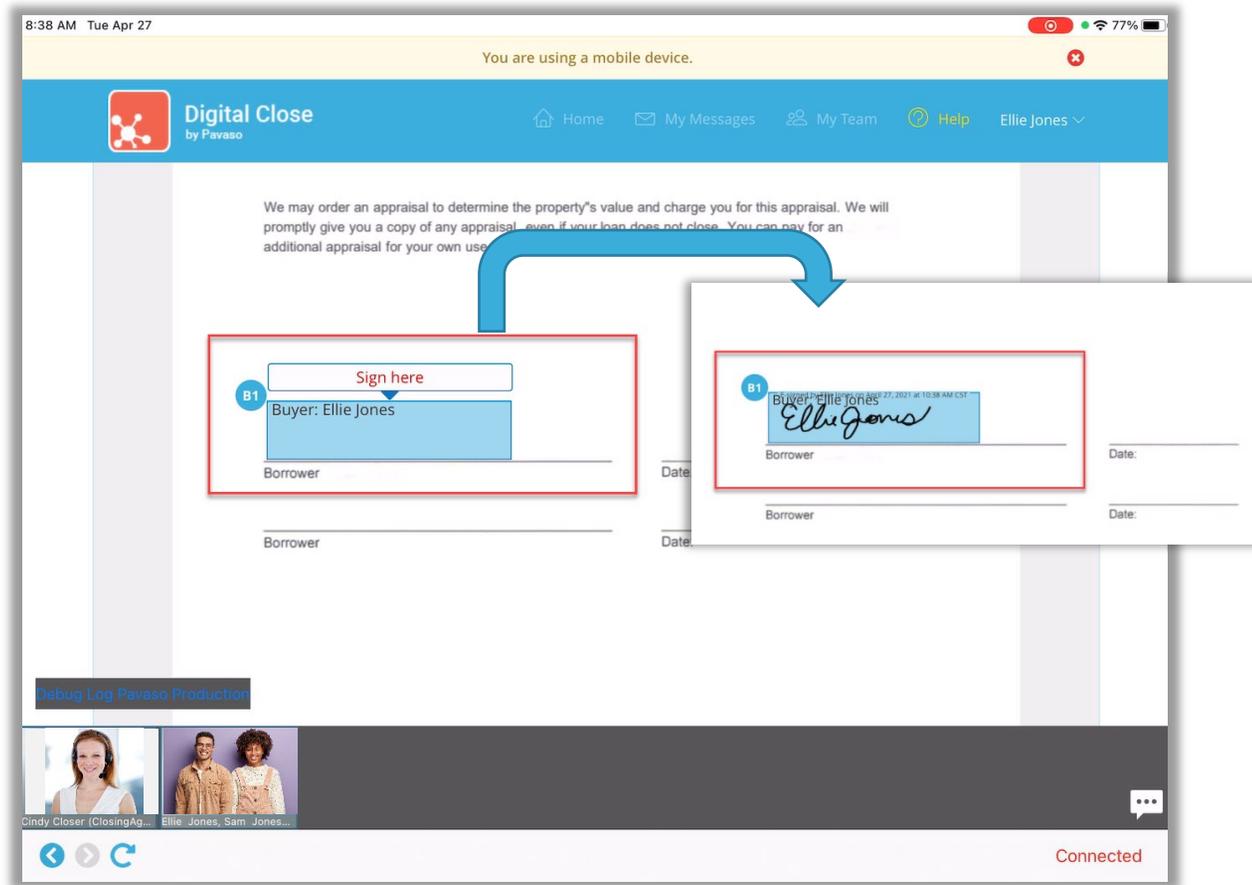
Once both Signers have completed their ID validation, the screen will update to show each ID as **Valid**. The Notary can confirm that the ID being used is in good standing, via the webcam or by reviewing the image of the ID the signer captures with their smartphone or both. The Notary will begin the session from their device, prompting all participants to enter the session.



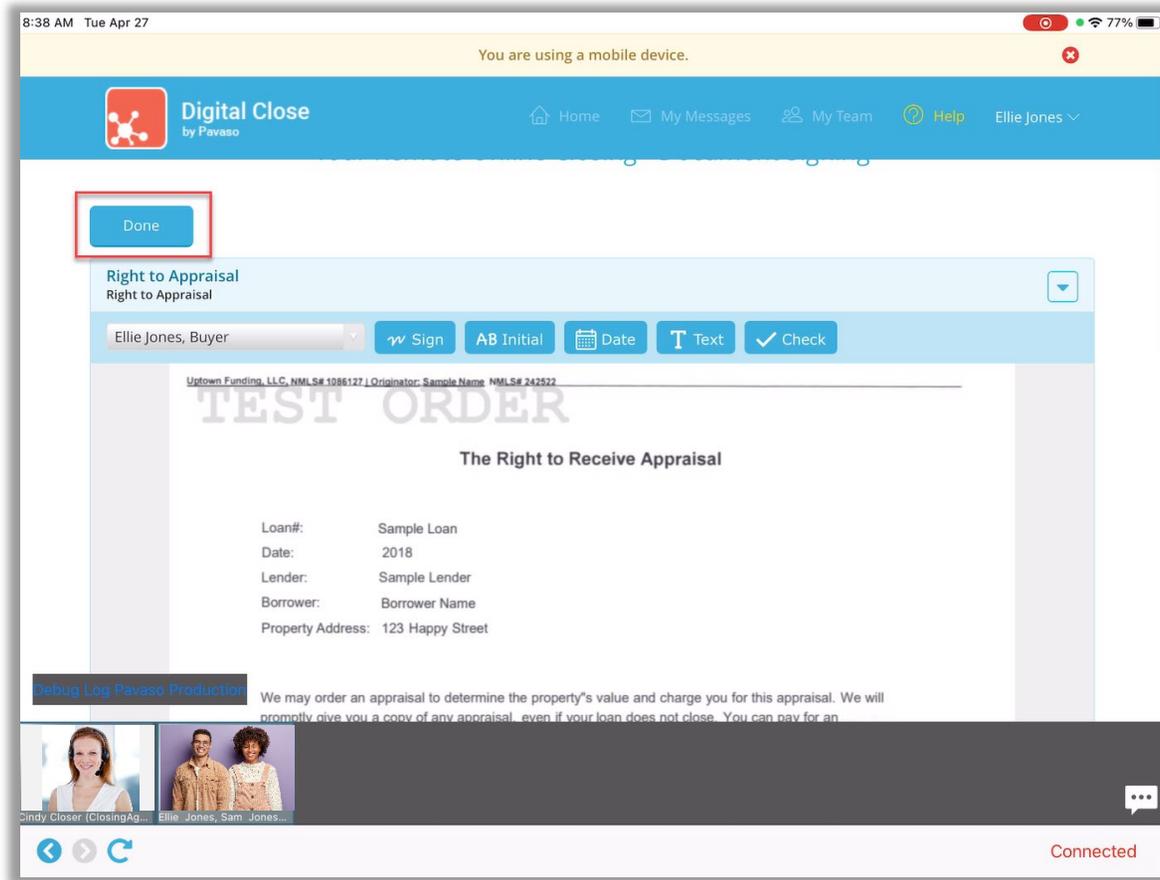
The Signers will see a waiting screen until the Notary sends them a document to sign.



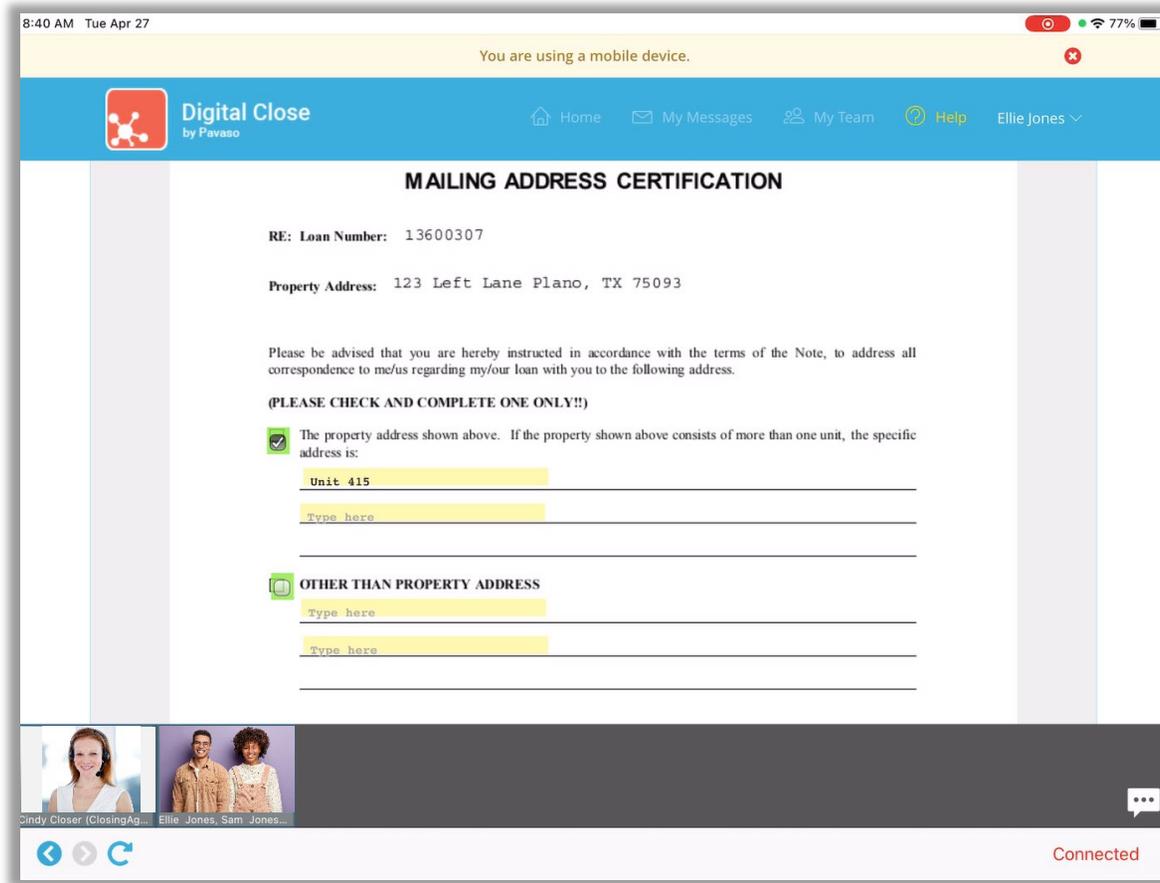
Documents are sent to each Signer individually. The Signer clicks inside an open digital tag to complete the signature. Once the tag is selected, the signature captured during the previous step will apply. If the Sign All configuration is enabled, and the Signer confirmed the document or eSigned documents during the Pre-Closing Review, the Signer will only need to verify their signature.



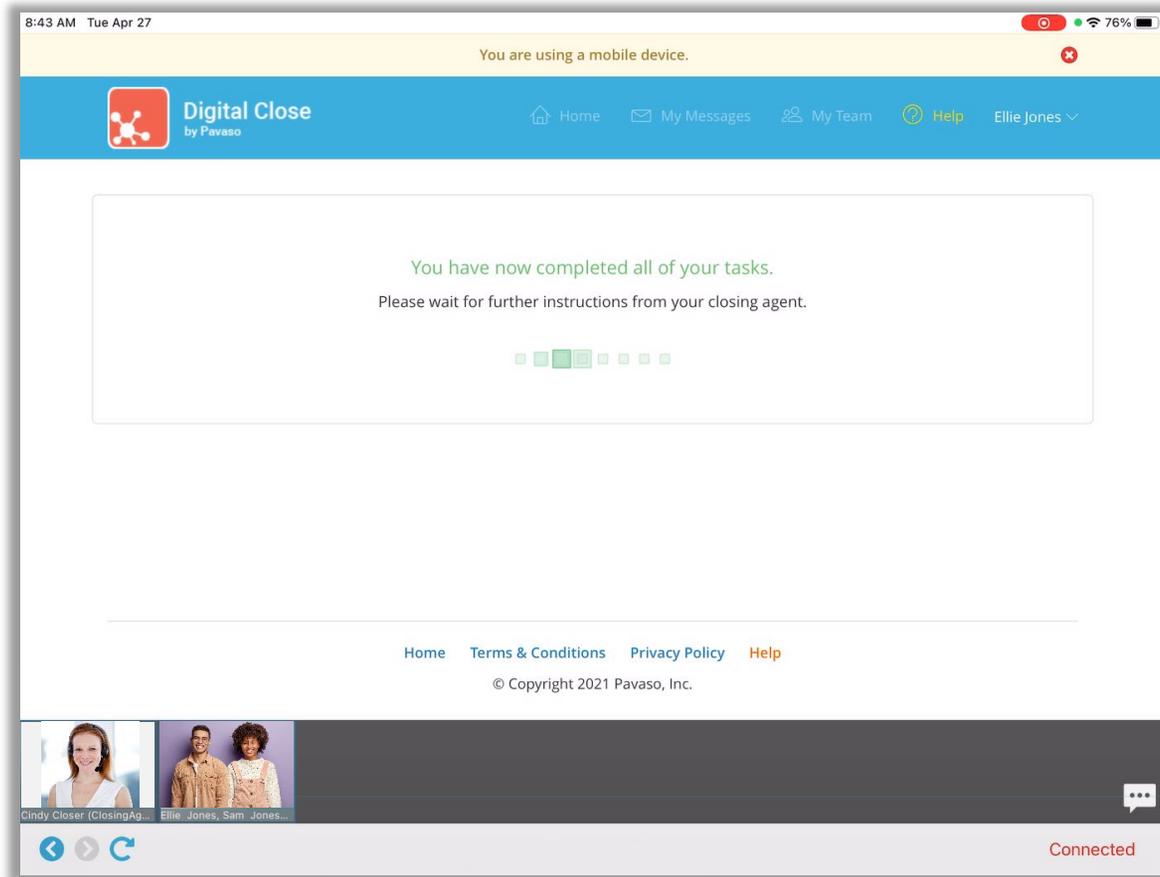
Once all signatures have been applied, the Signer must select **Done** to save completed tags. The control of the document will return to the Notary.



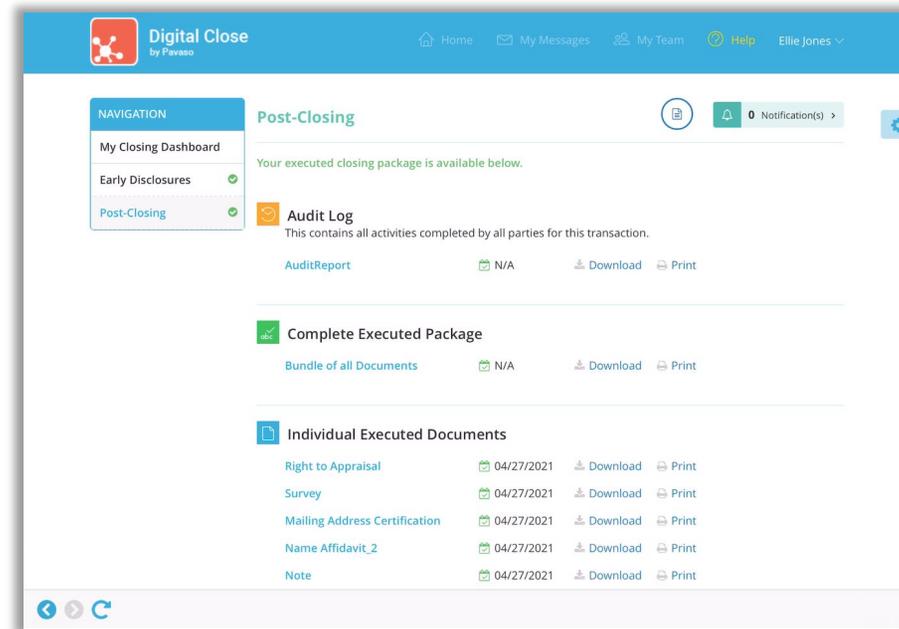
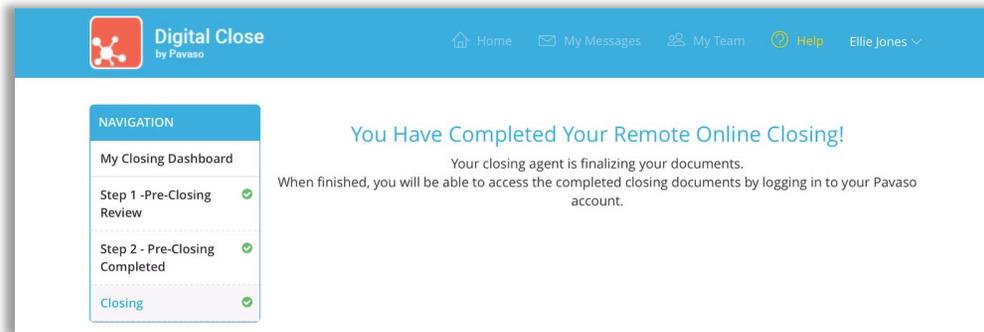
Documents may also include text or check boxes that must be completed by the Signer. Once all tasks are complete, the Signer will need to select **Done**.



The Signer will see the screen below while the Notary completes any outstanding tasks, such as the eNotary journal or completing eNotarization.



Once the Notary ends the session, the RON signing is complete. Final documents may be accessed via the Post-Closing tab. Documents can only be downloaded or printed from a desktop browser.



## Pavaso Support

**Support Hours:** <https://pavaso.com/contact/>

**Phone/ Closing Hotline:** (866) 288-7051

**Email:** [support@pavaso.com](mailto:support@pavaso.com)

[View Our 24/7 Online Help Library](#)

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

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