



Remote Online Notarization (RON)*

Apple® iPad® App – Signer Guide

Revised: 11/28/2022

Pavaso

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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

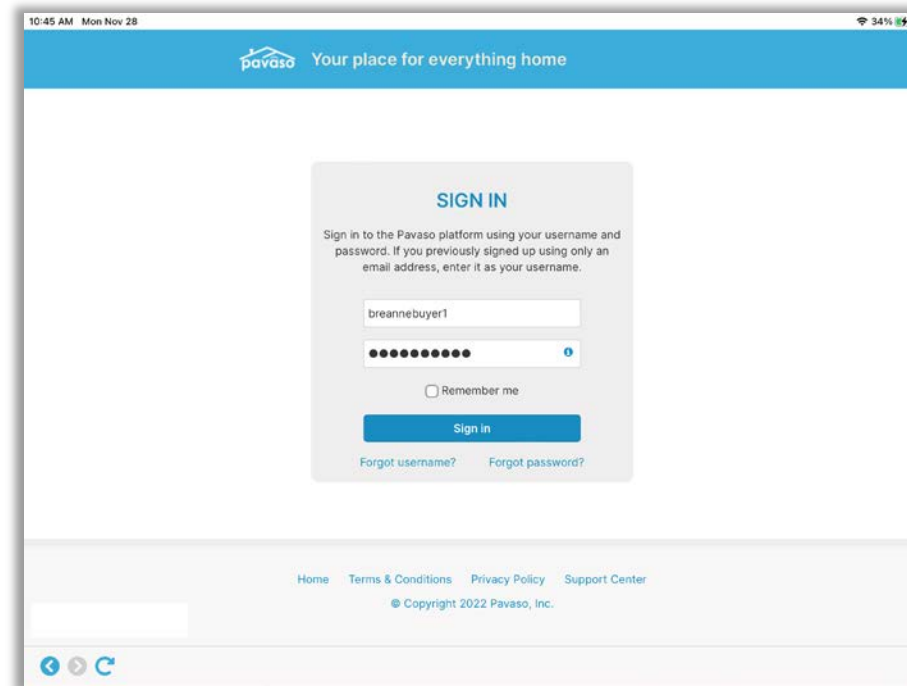
- The Pavaso iOS 11+ app can only be used in a landscape orientation to ensure the optimal user experience.
- Both Notaries and Signers can use the app to complete the signing.
- All RON requirements for using a laptop/desktop apply to conducting a signing using the app.
- The app is available only for 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.

Participating in a RON Signing Using the iPad App

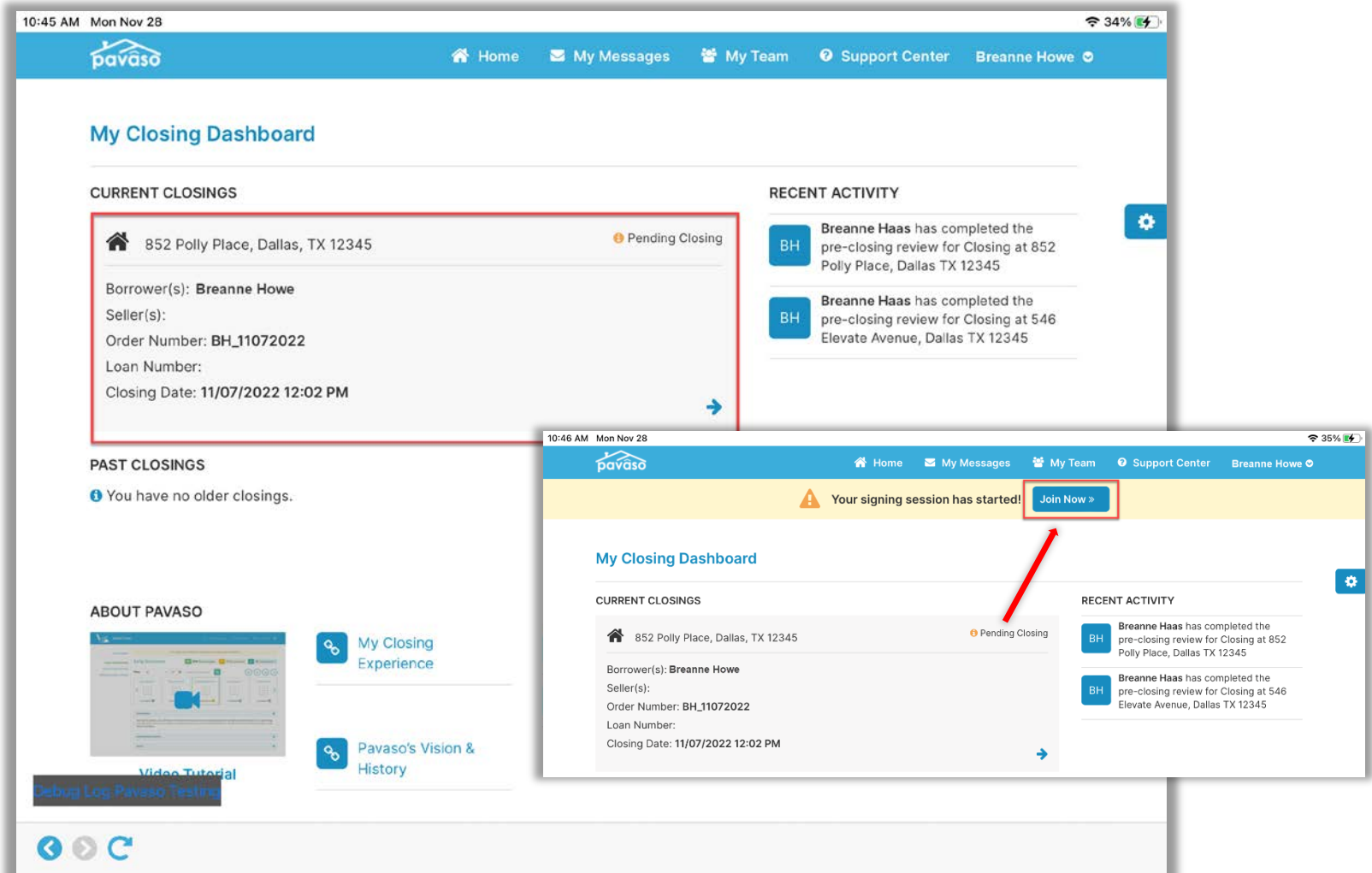
All users intending to close via the iPad app must download the app prior to the signing.



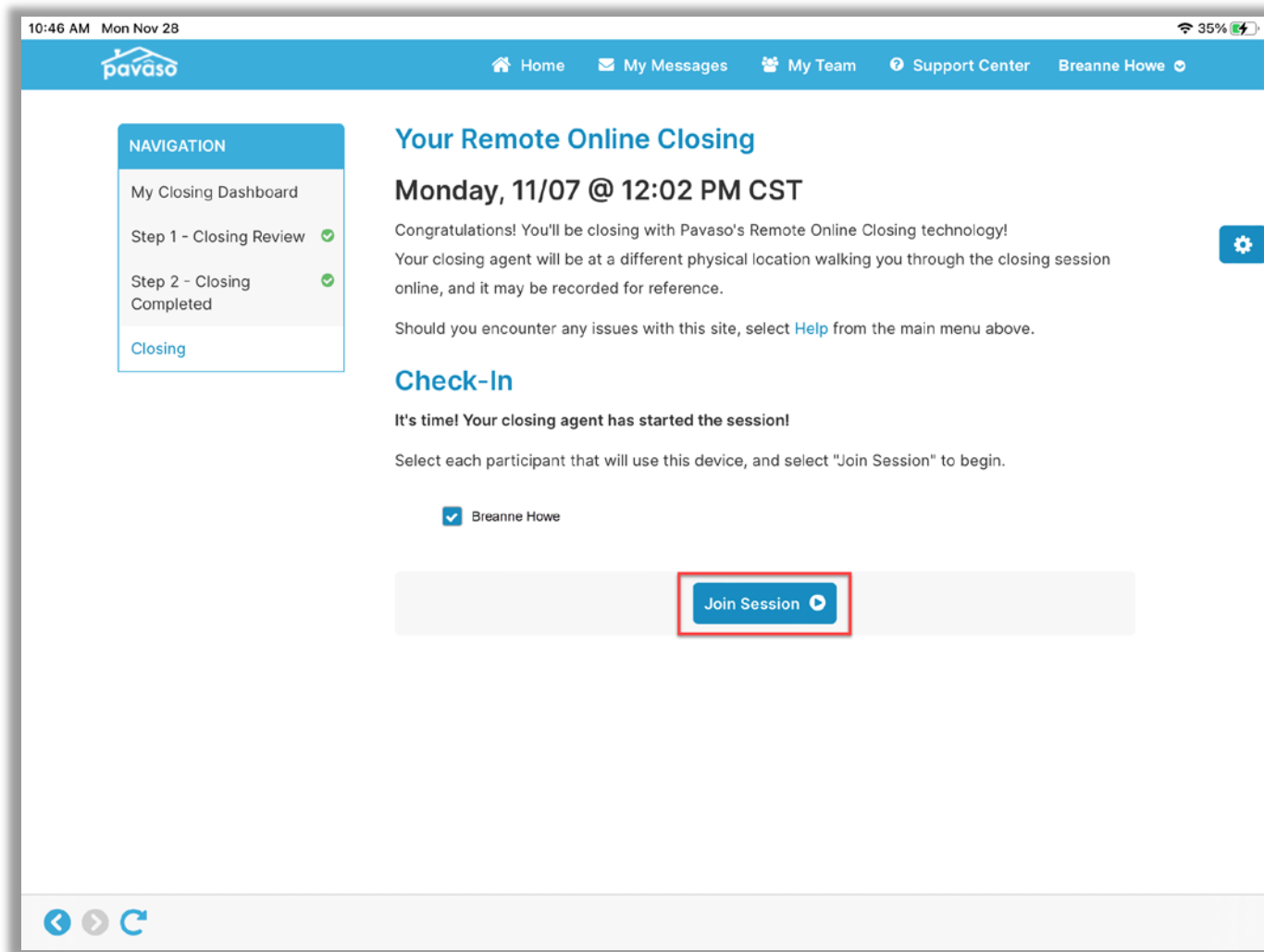
After launching the app, enter the username and password established when you set up your Pavaso account using a web browser.



Select the order from **My Closing Dashboard**. If the Notary conducting the session begins the session before you, you may see the **Join Now** button at the top of the screen. Select this to be taken directly to the session.



Select **Join Session** to enter the session. You may also be prompted to conduct the system test at this screen.



Enter your PIN.

10:46 AM Mon Nov 28 35%

pavaso Loan # 852 Polly Place, Dallas, TX 12345 [Contact Support](#) [Leave Session](#)

Check In - Breanne Howe

1 Enter PIN 2 Location Information 3 Setup Your Device 4 Security Questions 5 Setup Your Signature 6 Validate Your ID

Enter your Pavaso PIN and select "Continue" to proceed.

* Enter PIN [PIN input field] [Reset PIN](#)

Continue

You may be prompted to enter your location information. This varies by state. If prompted, select the appropriate location from the drop-downs, and select **Continue**.

10:47 AM Mon Nov 28 35%

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Check In - Breanne Howe

1 Enter PIN 2 Location Information 3 Setup Your Device 4 Security Questions 5 Setup Your Signature 6 Validate Your ID

The state of Texas requires that you provide your current location for this signing session.

☐ Outside of United States

* State

* County

* City

Continue

Completing the System Test

Camera, speakers, and microphone must all be functional to proceed with the RON signing. When prompted, select **OK** for both microphone and camera permissions.

Yes needs to be selected for each item in the System Test. Once complete, select **Done** to advance to the next screen.

The screenshot shows the Pavaso app interface during a system test. The top bar displays the time (10:48 AM), date (Mon Nov 28), and battery level (35%). The app header includes the Pavaso logo, loan number (852 Polly Place, Dallas, TX 12345), and buttons for 'Contact Support' and 'Leave Session'. A progress bar at the top indicates the current step is 'Setup Your Device' (Step 3), with previous steps being 'Enter PIN', 'Location Information', and 'Security Questions', and subsequent steps being 'Setup Your Signature' and 'Validate Your ID'.

The main screen is titled 'Check In - Breanne Howe'. It prompts the user to 'Please perform system test'. The test consists of three sections: 'Microphone', 'Speaker', and 'Video'. Each section has a status indicator (yellow triangle with an exclamation mark) and a message: 'This device is not working properly'. The 'Video' section shows a video feed of the user.

The 'Perform System Test' overlay is displayed, showing the following prompts and options:

- Microphone:** 'Test your audio and camera settings here to ensure that they are working prior to your closing. Note: Using your device's microphone and speaker is recommended. You will still be able to communicate through text chat.'
- Can you see yourself in the video?:** A dropdown menu with 'Yes' selected.
- Does the green bar... speak?:** A dropdown menu with 'Choose answer' selected.
- Play test sound:** A button to play a test sound.
- Do you hear the test sound when you play it?:** A dropdown menu with 'Choose answer' selected.

At the bottom right of the overlay, there are 'Cancel' and 'Done' buttons. The 'Done' button is highlighted with a red border.

On the left side of the image, there are two separate permission prompts:

- "Pavaso" Would Like to Access the Camera:** Pavaso requires permission to use your device's camera for RON eClosings. Buttons: 'Don't Allow' and 'OK'.
- "Pavaso" Would Like to Access the Microphone:** Pavaso requires permission to use your device's microphone for RON eClosings. Buttons: 'Don't Allow' and 'OK'.

When all devices are working properly, select **Continue**.

10:48 AM Mon Nov 28 35%

pavaso Loan # 852 Polly Place, Dallas, TX 12345 [Contact Support](#) [Leave Session](#)

Check In - Breanne Howe

- 1 Enter PIN
- 2 Location Information
- 3 Setup Your Device
- 4 Security Questions
- 5 Setup Your Signature
- 6 Validate Your ID

Please perform system test to make sure that your camera and audio settings are working properly for your remote signing session.

✓ **Microphone**

This device is working properly

✓ **Camera**

This device is working properly

✓ **Speaker**

This device is working properly

[Perform System Test](#) [Continue >](#)

You will be prompted to enter your date of birth and last four of your social security number in order to generate the Knowledge-Based Authentication (KBA) questions to enter the session. These questions are based on public information such as former addresses, formerly owned vehicles, etc. This information is generated by a third party.

After entering your date of birth and last four of your social security number, select **Continue**.

11:23 AM Tue Nov 29 55%

pavaso Loan # 852 Left Lane, Dallas, TX 12345 [Contact Support](#) [Leave Session](#)

Check In - Breanne Howe

- 1 Enter PIN
- 2 Location Information
- 3 Setup Your Device
- 4 Security Questions
- 5 Setup Your Signature
- 6 Validate Your ID

Enter your date of birth and select "Continue" to confirm your personal information.
This is used to retrieve the security questions you will need to answer within 2 minutes on the next step.

Full Name Breanne Howe

Current Address 123 Right Road
Dallas, TX 12345

* Enter Date of Birth 04/29/1988

* Last 4 digits of Social Security Number 1234

Continue

In accordance with regulations established by many states, you will be prompted to answer a series of security questions. Select **Submit** to proceed.

You have two attempts to answer these questions with two minutes per attempt. If both attempts are failed, you will need to wait 24 hours before attempting to enter the session again.

11:23 AM Tue Nov 29 55%

pavaso Loan # 852 Left Lane, Dallas, TX 12345 [Contact Support](#) [Leave Session](#)

Check In - Breanne Howe

1 Enter PIN 2 Location Information 3 Setup Your Device 4 **Security Questions** 5 Setup Your Signature 6 Validate Your ID

Choose the correct question answer for each of the following security questions within 2 minutes. **1:38 remaining**

1. Which of the following colleges have you attended?

- ☐ Hill College
- ☐ Langston University
- ☒ Texas State Technical College: Waco
- ☐ University of Florida
- ☐ None of the above

2. Which of the following addresses have you ever been associated with?

- ☐ 1336 Simpson Drive
- ☐ 2628 Reuter Avenue
- ☒ 1414 Kimswick Court
- ☐ 3413 South Better Drive
- ☐ I have never been associated with any of these addresses

3. What month was 'Billy Buyer' born in?

- ☐ April
- ☐ March
- ☒ November
- ☐ August
- ☐ None of the above or I am not familiar with this person

4. In which of the following states does 'Beau Borrower' currently live or own property?

- ☐ Iowa
- ☐ Montana
- ☒ New Jersey
- ☐ New York
- ☐ None of the above or I am not familiar with this person

5. Which of the following vehicles have you ever owned or leased?

- ☐ 2013 Lincoln Ls
- ☐ 2009 Saturn Ion
- ☒ 2010 BMW M5
- ☐ 2014 Honda Civic
- ☐ I have never been associated with any of these vehicles

Continue

After completing the security questions successfully, you'll be prompted to validate your government-issued ID. Select the ID you'll be using from the drop-down, as well as your country code. Enter the phone number to receive the validation link.

You must agree to allow Pavaso to send text/SMS messages to the number entered. Then select **Continue**.

11:23 AM Tue Nov 29 55%

pavaso Loan # 852 Left Lane, Dallas, TX 12345 [Contact Support](#) [Leave Session](#)

Check In - Breanne Howe

- 1 Enter PIN
- 2 Location Information
- 3 Setup Your Device
- 4 Security Questions
- 5 Setup Your Signature
- 6 Validate Your ID

Validate your government - issued photo ID.

Your closing agent is required to clearly see you during this step. Ensure there is sufficient lighting and you are clearly visible in the video preview window.

A link to validate your ID will be texted to the phone number you submit below.

* Type of Photo ID

Country Code

* Phone Number

☒ I agree to let Pavaso send Text/SMS messages to this number

[Continue](#)

Participants

- Buyer 1
Breanne Howe
- Conductor
Cindy Closer

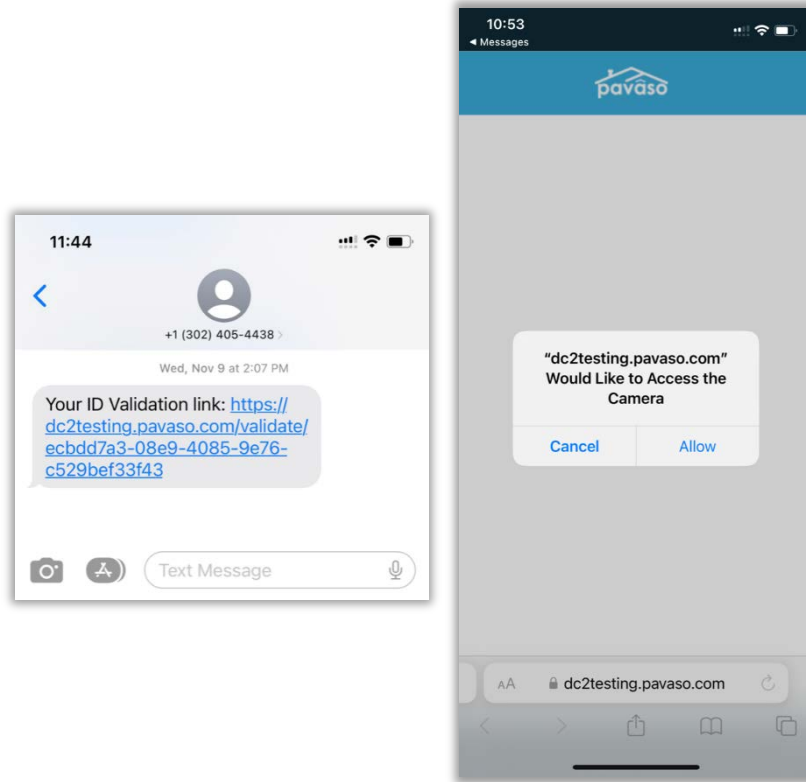
Important Note

You must be able to receive text messages from a US-based phone number. Third-party messaging apps are not supported.

Validating Your ID

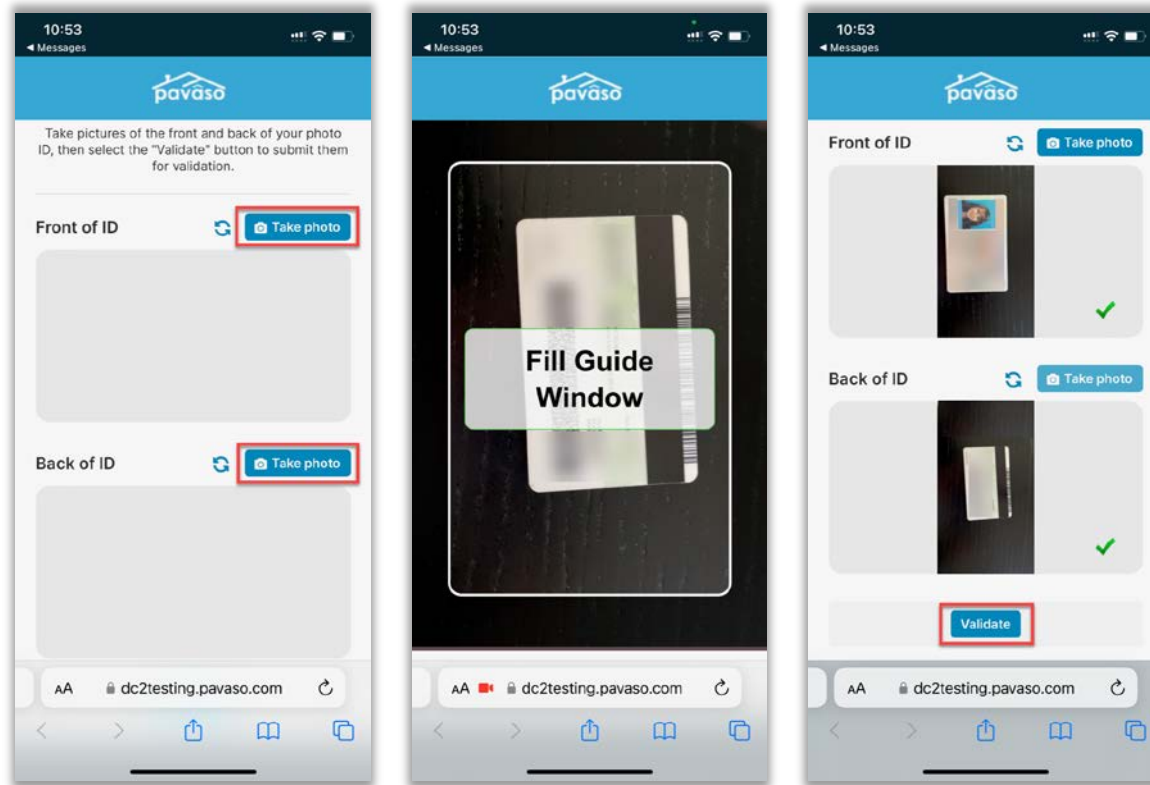
Once you receive the text message, select the link in the body of the message. This will open a browser window.

Select **Allow** to grant access to the camera.



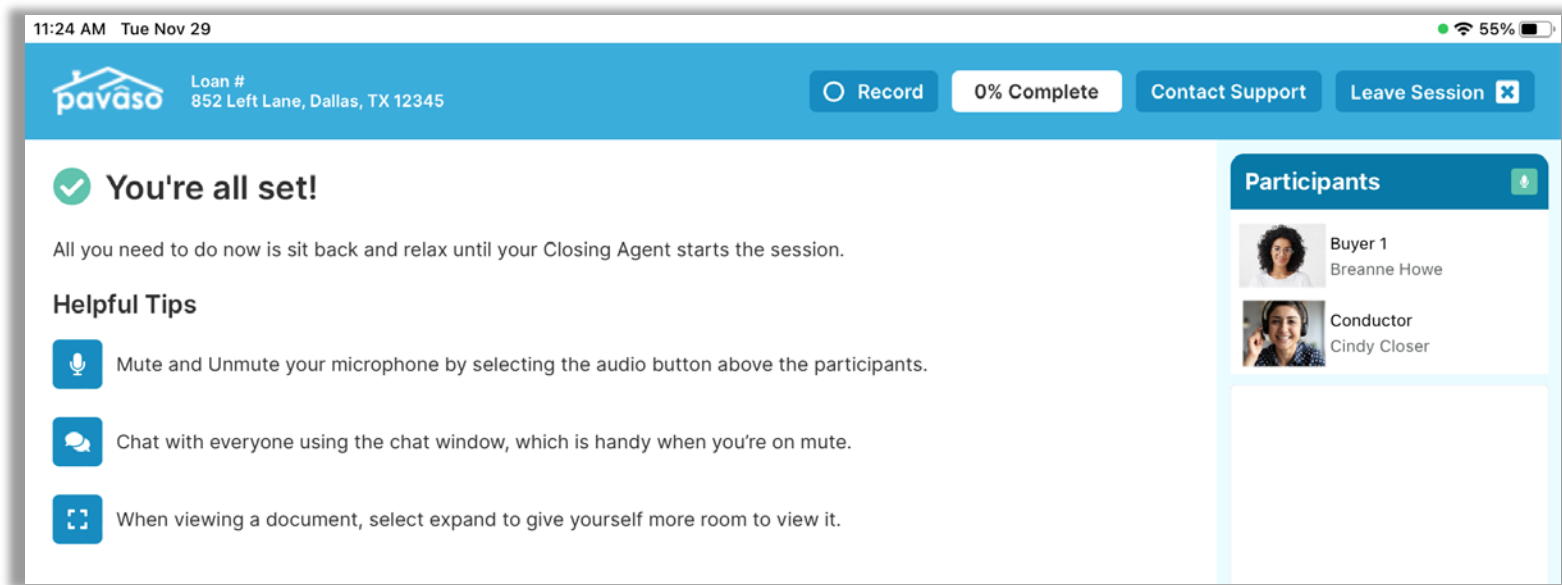
Select **Take photo** to capture the front and back of the ID. Make sure the ID is within the frame of the guide. The photo will snap automatically.

Once the photos have been captured, select **Validate**.



Once the ID has validated, your Notary will be notified and the signing portion can begin.

You'll be directed to the below landing page where you will wait for the Notary to send a document for you to sign.



Completing Documents

When the Notary sends you a document, complete the required empty fields. In this example, there are text boxes, a checkbox, and a signature tag to complete. Click inside each tag to complete them.

10:56 AM Mon Nov 28

pavaso

Loan #
852 Polly Place, Dallas, TX 12345

Recording

33% Complete

Contact Support

Leave Session

Mailing Address Certific...

Continue

OTHER THAN PROPERTY ADDRESS

Type here

Type here

I/We will notify the Lender in writing should the above mailing address be changed at any time in the future.

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

MAILING ADDRESS CERTIFICATION

MACLSR 08/19/13

Participants

Buyer 1

Breanne Howe

Conductor

Cindy Closer

Type chat message here...

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Page 16

Once the tags are complete, select **Continue** to send the document back to the Notary.

10:56 AM Mon Nov 28

pavaso

Loan #
852 Polly Place, Dallas, TX 12345

Recording

33% Complete

Contact Support

Leave Session

Mailing Address Certific... ▾

Aa

T

✓

Continue >

☒

OTHER THAN PROPERTY ADDRESS

123 Right Road

Type here

I/We will notify the Lender in writing should the above mailing address be changed at any time in the future.

11/28/2022

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

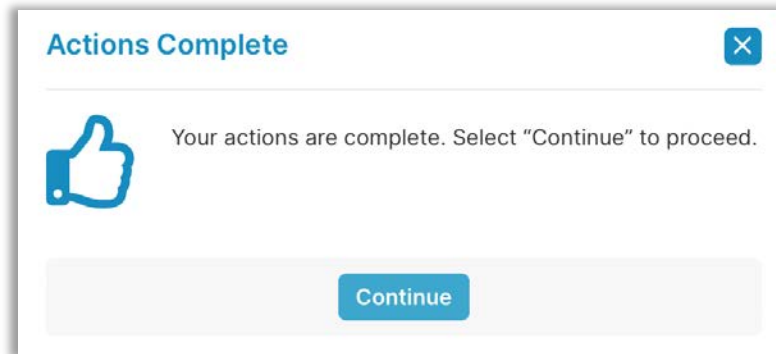
MAILING ADDRESS CERTIFICATION
MACLSR 08/19/13

Buyer 1
Breanne Howe

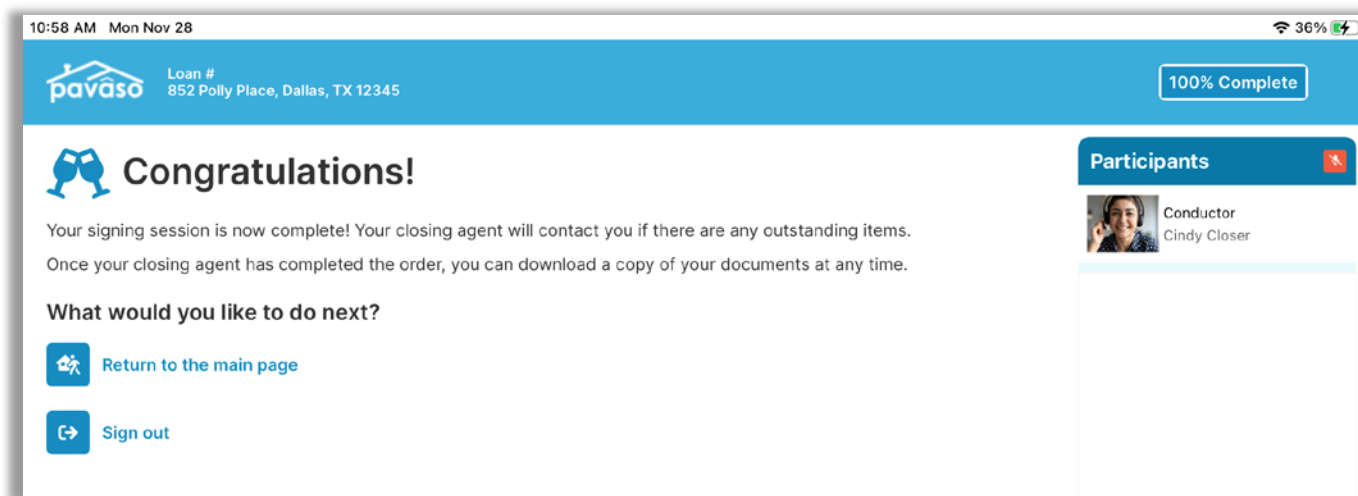
Conductor
Cindy Closer

Type chat message here...

Continue this process until all documents requiring you to sign are complete. You will receive a pop-up indicating your steps are complete.



You will be taken to the final landing page. You can return to the home screen or sign out. Once the Notary completes all documents, they will be available for you to view in the Pavaso portal.



Pavaso Support

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

Phone/ Closing Hotline: (866) 288-7051

Email: support@pavaso.com

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

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