

Remote Notarization Vs. Traditional Notarization (Infographic)

By David Thun on December 11, 2019 in Remote Online Notarization, Notary News

The use of technology in notarizations has caused confusion for many people, including Notaries. There is remote online notarization (RON), which is different from in-person electronic notarization (IPEN). And both are different from traditional, pen-and-paper notarization. Here's a step-by-step look at the differences between these notarization methods. Please note that this is a general description, and requirements in some states may vary. (Click the image below to open a downloadable PDF of the infographic.)



Traditional Notarization



IPEN



Remote Online Notarization

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 customer 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.

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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.

David Thun is an Associate Editor at the National Notary Association.

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