



REMOTE ONLINE NOTARIZATIONS QUICK GUIDE

WHAT IS RON?

Electronically signing a document. Electronically notarizing a document. Witnessing the signing remotely by video.

Notarize	NotaryCam [®]	ραναιο	inexsys.	BLACK	doc verify term listers lighter
<u>Notarize</u>	<u>NotaryCam</u>	<u>Pavaso</u>	<u>Nexsys</u>	Expedite Close	DocVerify
<u>Demo</u>	<u>Demo</u>	<u>Demo</u>	<u>Demo</u>	<u>Demo</u>	N/A
Pricing	<u>Pricing</u>	Must Call	Must Call	Must Call	Pricing
FAQs	<u>FAQs</u>	FAQs	N/A	N/A	FAQs
424-210-5093	949-289-3299	866-288-7051	888-411-7219	904-854-5100	949-222-2900

Can Agents use their own Notaries?

Yes Yes Yes Yes Yes Yes	Yes	Yes	Yes	Yes	Yes	Yes
-------------------------	-----	-----	-----	-----	-----	-----

Minimum System Requirements for Remote Online Closings

- **High-speed internet:** A single user requiring HD video and audio should have 4- to 5-Mbps capacity minimally. An uninterrupted internet speed of 15 MBPS upload and download speed is required for an ideal experience. Here is an easy way to test your internet speed of your service provider on your computer. Your internet speed can vary at any point daily so having two service providers to chose from may be advantageous. <u>Speed Test</u>
- **Camera** Make sure your video capture has a higher resolution and can stream fluidly. Here are some suggested models that you can consider. <u>Webcams</u>
- Audio RON requires a camera, microphone, and speaker access to complete the video call. Does your computer have a microphone and speakers? If not or if they are not great quality, invest in better speakers and a quality headset.
- Smartphone with Camera and Text Capability During the RON closing, consumers are required to validate their photo ID through a trusted third-party identify verification service. Consumers must use their smartphone to take a picture of their photo ID and upload it via text from a United States phone number. These requirements may also vary.
- **Consumers** Discuss with borrowers and sellers their comfort with the process and test their equipment or connectivity well prior to a closing.
- Environment Make sure you have dedicated space, free of noise and distractions, to conduct RON transactions.

eNotary Services



The Closing Exchange





BancServ

Other Considerations

- 1. Thoroughly understand the law, administrative rules, lender requirements, and registry recording requirements before starting the process of offering online/Remote Online Notarization.
- 2. Consult the most recent FNF UW Communication for up to the date RON requirements and approved RON providers.
- 3. Contact your FNF Underwriting Counsel for questions and clarifications.
- 4. Investigate and evaluate the costs of offering Online and/or Remote Online Notarization.
 - Training and Ongoing support
 - Technology Hardware and Software
- 5. Once setup and trained, practice and test as much as possible, prior to conducting first "live" online or RON transaction.
- 6. Stay informed about the ongoing changes in law, practice, and underwriting requirements for online notarization.
- 7. Evaluate whether the consumer is practically able to undertake an eNotary transaction.
 - Does the consumer have a tablet or computer with a camera?
 - Does the consumer have high speed Internet?
 - Does the consumer have a comfort level with technology?