



FLORIDA
NOTARY
EDITION



REMOTE ONLINE NOTARIZATION:

FLORIDA
NOTARY GUIDE

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RESPONSIBILITIES OF A FLORIDA ONLINE NOTARY



As the online notary, you require the following to conduct an online notarization in accordance with Florida Law:

- 1) Be an online notary registered with the Florida Department of State
- 2) Get a RON platform a/k/a Third Party Provider
- 3) Be in the State of Florida at the time of online notarization
- 4) Preparation of the completed unsigned documents
- 5) Script for the online recording
- 6) Log/maintain e-journal
- 7) E-storage and distribution of the original electronic documents

Additional requirements may apply based on the documents being signed.

RON PLATFORMS

OVERVIEW

what is a RON Platform a/k/a a Third-Party Provider?

A RON Platform is the audio and video communication software used to conduct a RON. It provides the identity screening of each signer along with screen sharing capabilities. In addition, it also provides the notary with their electronic stamp, added encryption and e-storage. Below is a brief overview of some of the commonly known RON platforms.



DocuSign: This is for businesses only RON platform and is for more than ten (10) online notaries to use.

The average cost is \$5,000 per package plus additional fees per RON.



SIGNiX: Utilizes Zoom and performs identity screening during the RON.

The average cost is \$250 per year, per notary, plus \$10.00 first stamp and \$5.00 per stamp after with a cap at \$60.00 per transaction.

RON PLATFORMS

OVERVIEW CONTINUED



Notarize: Originally created for signers to purchase notaries online; New platform for online notaries to use.

The average cost was FREE before January 1, 2023.



DocVerify: Easy to use; Does NOT permit the RON of estate planning documents in Florida. The identification verification is conducted beforehand. The average cost: \$700 per year, per notary, plus additional fees.

RESPONSIBILITIES OF A RON PLATFORM

- 1) Be a third-party depository registered with the Florida Department of State
- 2) Platform with audio and video communication
- 3) Provide the mandatory online identity verification
- 4) Record the remote notarization
- 5) Screen sharing capability, which allows signer to sign electronically
- 6) Provide electronic stamp for the notary public
- 7) E-storage and distribution of the original electronic documents
- 8) Electronic log of remote notarizations
- 9) Cybersecurity of information being collected



RESPONSIBILITIES OF A ONLINE SIGNER PART 1

The online signer(s) are responsible for the following:

- Confirming each signer is eligible for RON.
- If the signer DOES NOT speak and/or understand English, the signer is responsible for providing a translator at the time of signing and a duplicate document must be provided in the signer's native language. The signer will sign both for our records.
- All our documents are signed electronically in accordance with Florida Law. It is the signer's responsibility to confirm that the recipient will accept an electronically signed document prior to signing.
- Signer can successfully complete the mandatory online identity screening. Please see "Online Identity Screening" section for details.
- Have your identification handy. Most online notarization platforms accept a valid Driver License or Passport.

RESPONSIBILITIES OF A ONLINE SIGNER PART 2

- Ensure the document(s) that are being signed in the presence of the notary is fully completed and emailed to the notary at least thirty (30) minutes prior to the appointment. The notary block or notarial certificate may be left blank for the notary.
- Signing instructions, if any. Please provide any specific instructions to the notary at least thirty (30) minutes prior to the appointment so that the notary may prepare the document(s) for e-signing in advance.
- If the documents require a witness other than the notary, notify the notary accordingly.
- Witnesses, if any, can successfully complete the mandatory online identity screening. Please see "Online Identity Screening" section for details.
- DO NOT send us pre-signed documents.

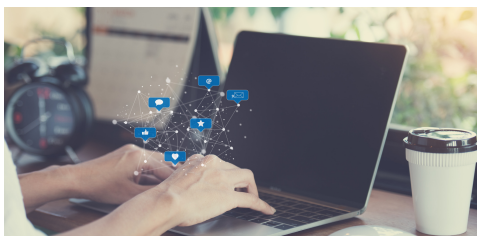
Additional requirements may apply based on the documents being signed.

ONLINE SECURITY SCREENING

There are up to three (3) acceptable screening processes used for the identification of individuals seeking a remote notarization by a Florida Notary Public pursuant to Florida Law. The acceptable identity screening processes are (1) Personal knowledge; (2) Knowledge Based Authentication ("KBA"); (3) Another method that meets the standards of the Florida Statutes.

Another method can also mean biometric verification.

Biometrics can be the use of fingerprints, facial patterns, voice or typing cadence to digitally identify a person to grant access to systems for security purposes. The most common form of Biometrics utilized by RON platforms is facial recognition to match the signers face to their identification photo.



ONLINE SECURITY SCREENING CONTINUED



Most KBA will require each signer to do the following:

- Input birthdate, social security number and expiration date found on their identification;
- Upload or snap a photo of the signer's identification;
- Successfully answer up to five (5) security questions in under two (2) minutes. These questions can go as far back as thirty (30) minutes years.
- Adopt an electronic signature.

Once each signer has successfully completed the screening, the signers can move forward with the online notarization.

BENEFITS OF RON



Each signer has their own purpose for signing documents remotely. The most common benefits of signing documents remotely are as follows:

1. Health and public safety
2. Convenience
3. Security
4. Recording
5. Cost effective
6. The signer can be physically located anywhere in the world



BEST PRACTICES FOR FLORIDA ONLINE NOTARIES

There are some recommendations that we have found to be helpful for preparing for an online notarization. Some of those recommendations are as follows:

- Check your device (smart phone, laptop, I-pad or desktop computer) for audio and video capabilities.
- Test your internet access. The remote notarization requires consistent internet access.
- Know the documents that are being signed.
- Find out if your documents require a witness and a notary.
- Set the expectation for your signer(s).
- Take the mandatory online identity screening yourself so that you can better help each signer.
- Use your RON resources.



ADDITIONAL RON RESOURCES



The National Notary Association is an excellent resource for notaries to utilize as legal questions arise.



The Florida Statutes, Chapter 117, is another excellent resource for notaries to utilize when signers or other notaries have questions.

Home • Laws • 2019 Florida Statutes • Title X • Chapter 117		
2019 Florida Statutes		
Title X PUBLIC OFFICERS, EMPLOYEES, AND RECORDS	Chapter 117 NOTARIES PUBLIC Entire Chapter	PART II ONLINE NOTARIZATIONS (ss. 117.201-117.305)
PART II ONLINE NOTARIZATIONS		
117.201 Definitions.		
117.202 Authority to perform online notarizations.		
117.215 Relation to other laws.		
117.225 Registration; qualifications.		
117.235 Performance of notarial acts.		
117.245 Electronic journal of online notarizations.		
117.255 Use of electronic journal, signature, and seal.		
117.265 Online notarization procedures.		
117.275 Fees for online notarization.		
117.285 Supervising the witnessing of electronic records.		
117.295 Standards for electronic and online notarization; rulemaking authority.		
117.305 Relation to federal law.		

ABOUT THE AUTHOR

Genna Rubolino is the founder of Florida Virtual Notary, LLC (“FVN”). Genna has spent her online notarization career exclusively educating legal professionals on online notarization best practices within Florida. She is a huge supporter of the notary community and loves to mentor new online notaries.

Prior to founding FVN, Genna worked as an estate planning, probate, trust, and tax paralegal for the past 8 years. Genna received a bachelor’s in business and obtained her Paralegal Certificate from the Florida Atlantic University. Genna became a NALA Certified Paralegal and a Florida Registered Paralegal in 2017. Genna has been a Florida Notary Public since 2012 and an online notary since 2020.

Genna is a proud member of the Boca Chamber of Commerce and Davie Chamber of Commerce. She previously served as the Director-at-Large of the Paralegal Association of Florida, Inc. (PAF) in 2022 and is currently an active member of the E-Wills Committee of the Real Property, Probate & Trust Law Section (RPPTL) of the Florida Bar.

Outside of work, Genna advocates for foster children in her county as a volunteer Guardian Ad Litem for the 15th Judicial Circuit.