Preparing Signers for **Remote Online Notarization**
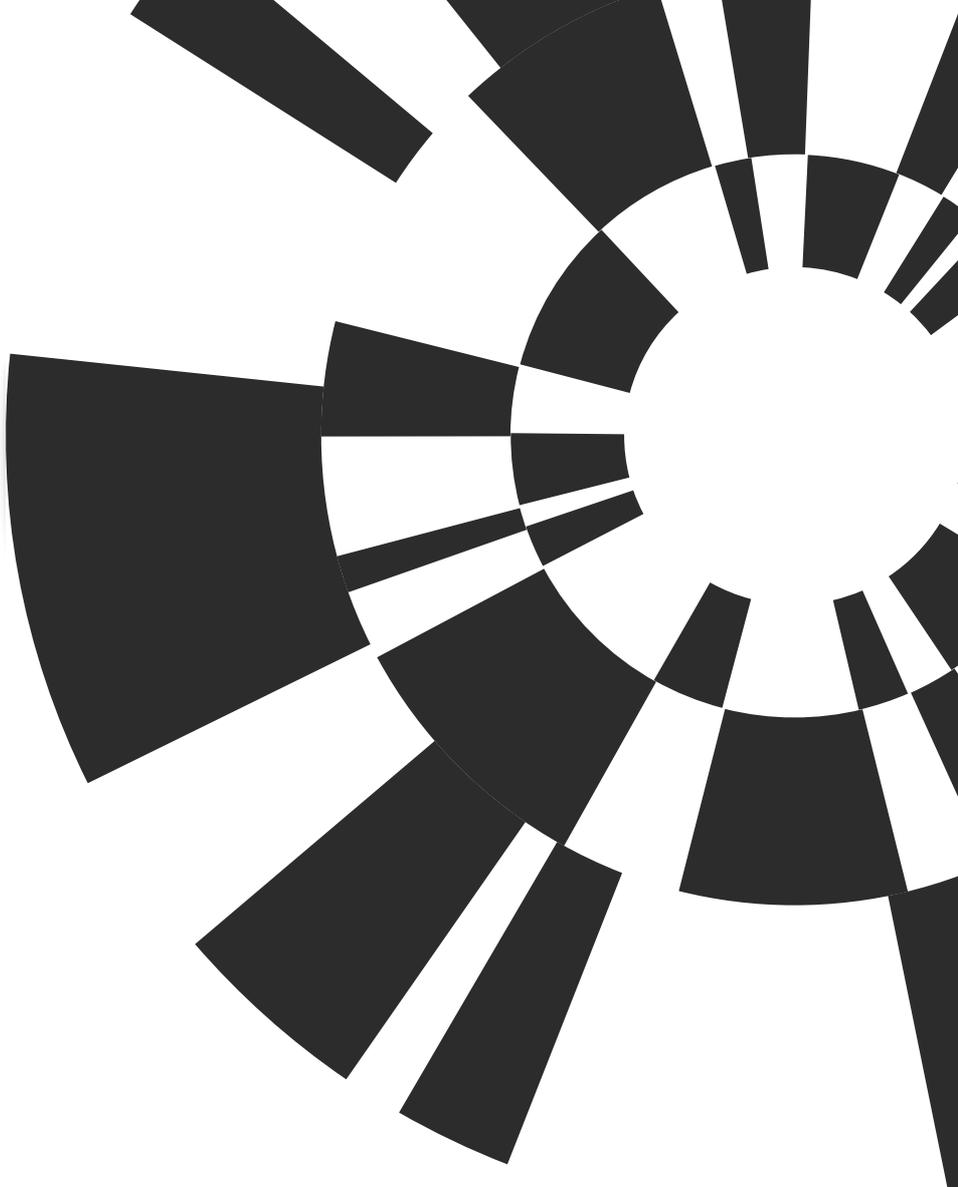
How lenders can assess eligibility and support a smooth signing experience

Proof℠

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Preparing signers for remote online notarization

Remote online notarization (RON) depends on more than loan eligibility. A successful RON closing requires that each signer is prepared from an identity, technology, and experience standpoint before the notarization session begins.

For mortgage lenders, evaluating signer readiness early helps reduce execution-day disruptions, avoid last-minute closing changes, and create a more consistent borrower experience.

This guide outlines best practices for determining signer eligibility, preparing borrowers for the signing experience, and supporting smooth remote notarization execution.

Determine signer eligibility for RON

Signer eligibility should be evaluated early in the transaction, alongside loan and recording eligibility.

While many eligible remote notarization, practical readiness determines whether the closing can proceed without interruption. Lenders should confirm signer eligibility based on three core factors: willingness to disclose physical location, identity verification readiness, and technology access.

Signers are required to disclose their physical location at the time of the notarization session. During the signing process, the platform prompts the signer to confirm whether they are located at their home address and, if not, to provide their current physical location. This information is captured as part of the transaction audit trail, including the signer's city and state at the time of notarization, and supports compliance with applicable remote notarization requirements.

Eligibility also depends on the signer's ability to complete identity verification and meet minimum technology requirements. If these conditions cannot be met, the transaction may need to be rerouted to an in-person or hybrid closing model.

Best practice

Evaluate signer readiness early and communicate requirements well before closing day. Many lenders operationalize this by developing templated borrower communications that can be sent at key milestones in the loan process. These emails should outline technology requirements, identity verification steps, and what signers should expect during the remote notarization session, helping reduce confusion and day-of-closing disruptions.

Technology requirements and device readiness

Technology readiness is one of the most common gating factors in remote notarization. At minimum, signers must have:

- A device with audio and video capability
- A supported web browser
- A stable, high-speed internet connection
- Access to a valid email address (each signer must have a unique email address)

These requirements allow the signer to complete identity verification, connect with the notary, and execute documents in real time.

Prior to joining the notary session, the platform conducts device compatibility checks. These checks help confirm that camera, microphone, browser settings, and connectivity meet session requirements.

If a device does not pass readiness checks, the signer must switch devices or correct the issue before proceeding.

Best practice:
Encourage borrowers to test device readiness in advance to avoid day-of-closing disruptions.
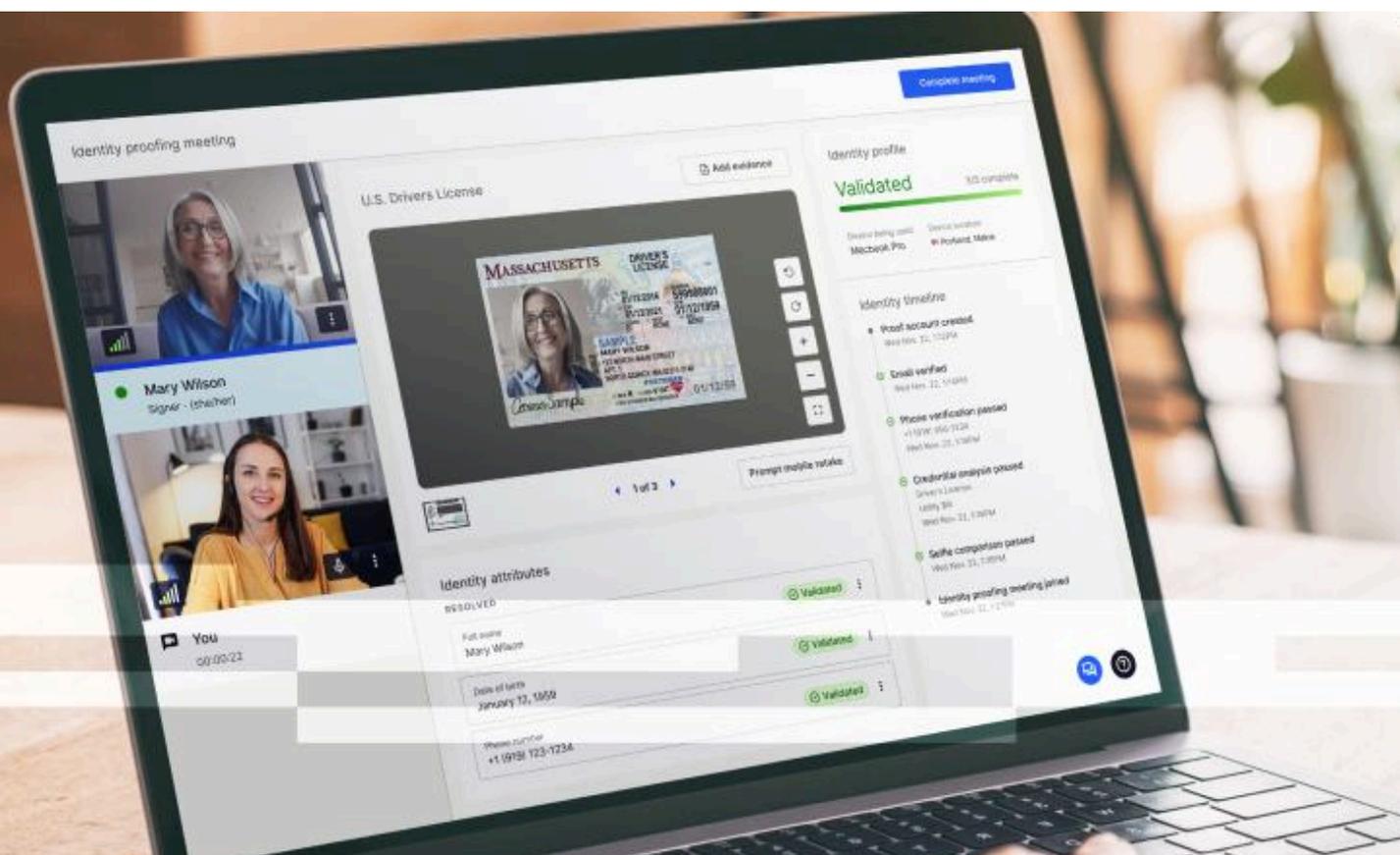
Identity verification requirements

Identity verification is completed before the signer meets with the notary and is a prerequisite for session entry.

Verification typically includes credential analysis of a government-issued photo ID and knowledge-based authentication (KBA). These steps help confirm the signer's identity prior to notarization and are recorded as part of the transaction audit trail.

Credential analysis evaluates the authenticity of the presented identification. Acceptable IDs generally include government-issued photo identification that meets verification standards, such as a driver's license, state-issued ID card, or U.S. passport, and in some cases other nationally issued passports.

Identification must be legible and intact to pass credential analysis. In some cases, an unexpired ID may be acceptable; however, we recommend a valid, current form of identification for a smooth experience.

KBA requires the signer to correctly answer identity-based questions within a defined time limit to proceed. KBA requires signers to have credit history and a social security number. The signer will need to answer 4/5 of the questions correctly within 2 minutes to pass, and the signer will have 2 chances to pass in a 24 hour period.

If identity verification cannot be completed successfully, the signer will not be permitted to enter the notarization session.

Best practice

Prepare borrowers for identity verification requirements in advance, including ID readiness and the need to complete KBA without assistance.

The signer experience: what happens during a RON session

Once documents are released, the signer begins the remote closing experience prior to entering the live notarization session.

In many transactions, document packages include a combination of eSign-eligible documents and documents that require remote online notarization.

Document review and eSignature

When available, signers may review the document package in advance and complete electronic signatures on documents that do not require notarization. This optional pre-work allows signers to familiarize themselves with the closing package and reduces the amount of review required during the live session.

Documents that require notarization cannot be executed ahead of time and must be completed in the presence of the notary during the audio-video meeting.

In some partner workflows, only notarized documents are routed through Proof. In these cases, borrowers may complete eSign documents outside the platform but still review the notarized package ahead of the meeting before proceeding to identity verification.

Identity verification

Before entering the notarization session, the signer completes identity verification. This includes credential analysis and knowledge-based authentication, which must be successfully completed to proceed.

Live notarization session

Once identity verification is complete, the signer enters the live session, which includes:

- Real-time audio and video interaction with a commissioned notary
- Review and execution of notarized documents
- Notary identity confirmation and credential verification
- Application of electronic signatures and notarial seals

The notary guides the signer through the process, confirms intent and awareness, and ensures all notarization requirements are met.

The session is recorded, and an audit trail is generated documenting signer actions, identity verification steps, and notarization events.

Best practice:
Set expectations with borrowers in advance so they understand which documents can be signed ahead of time and which must be completed during the notarization session.

Preparing signers for success

Borrower preparation is one of the strongest predictors of RON success.

Lenders should introduce remote notarization early in the loan process and provide borrowers with clear expectations around:

- Technology requirements
- Identity verification steps
- Signing timelines
- Document review opportunities

Electronic consent disclosures are presented to signers as a standard part of the remote online notarization process. Signers must acknowledge and consent to conducting the transaction electronically before proceeding to document review and identity verification.

Best practice:
Treat borrower preparation as an ongoing communication process rather than a closing-day task.

Common failure points and how to prevent them

Most RON disruptions stem from preventable readiness gaps. Common issues include:

- Unsupported or malfunctioning devices
- Poor internet connectivity
- Expired or unreadable identification
- Inability to complete KBA
- Borrowers unfamiliar with the signing process

These risks can be mitigated by:

- Sharing readiness requirements early
- Encouraging device testing
- Confirming ID availability
- Providing borrower education prior to closing

With Proof, compatibility checks occur prior to session entry, allowing issues to be identified before notarization begins.
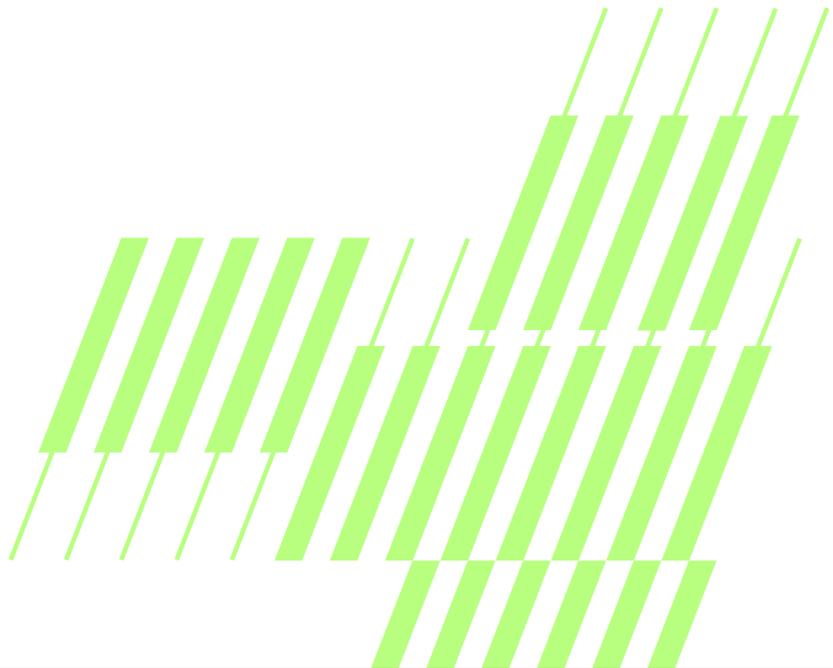
Best practice

Address readiness risks proactively to reduce reschedules, redraws, and borrower frustration.
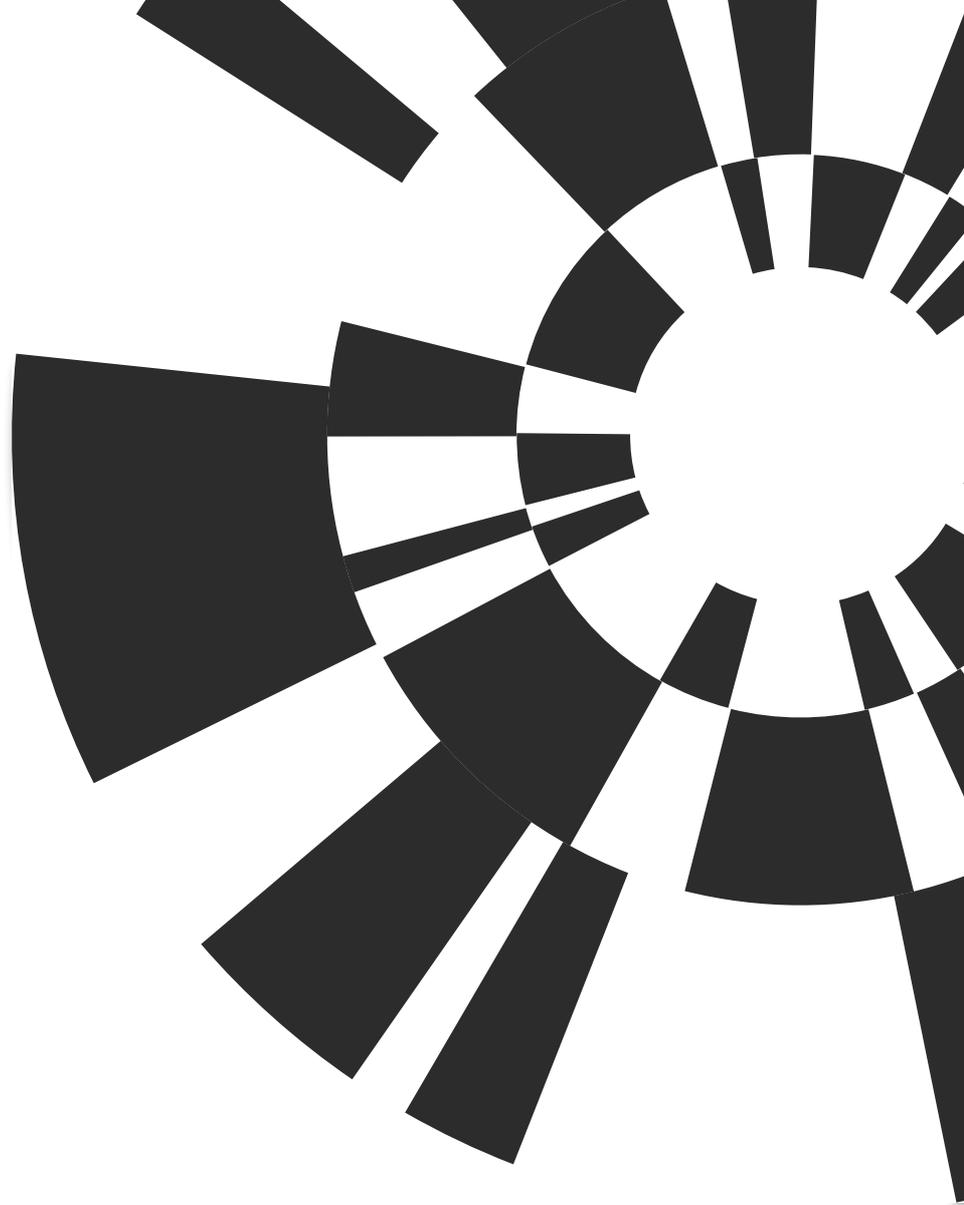
Setting signers up for success

Preparing signers for remote online notarization is not a single step. It is a coordinated process that spans eligibility evaluation, identity verification, technology readiness, and borrower education.

When lenders assess signer readiness early, communicate expectations clearly, and reinforce preparation throughout the loan lifecycle, remote closings are more likely to proceed smoothly and on schedule.

By treating signer preparation as an operational priority rather than a closing-day checklist, lenders can reduce execution risk, improve borrower confidence, and scale remote notarization more effectively.