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1 SECTION 1: GENERAL FAQS ABOUT VIRTUAL NOTARIZATIONS

1.1 Is online notarization legal?

Yes, it is.

In 2011, with the passage of House Bill 2318/Senate Bill 827, Virginia became the first state to authorize its notaries to notarize documents remotely via live audio-video technology. Since then, numerous states have passed laws authorizing their notaries to perform online notarizations. These online notarizations are accepted across the country due to a long-standing body of laws in each state that specifically provides for recognition and acceptance of out-of-state notarizations. In addition to laws in each state recognizing and accepting common out-of-state notarizations, the Full Faith and Credit Clause of the US Constitution may provide an additional basis for states to accept out of state notarizations.

Documents notarized on GLS' platform are electronically signed by the signer(s) and our notary. Certain states and public agencies have specific additional requirements and limitations for accepting electronically-signed documents and out-of-state notarizations, and not all documents may be electronically signed.

You should contact the agency that will receive your e-signed and e-notarized document to ensure your document will be acceptable for its intended use.

1.2 What types of documents do you notarize?

Just about every document which needs to be notarized in the pen/paper world can be electronically notarized online on GLS' eNotary platform. There are a few exceptions, so see below.

In an online notarization, both you and the notary electronically sign the notarized document. Per federal and state laws such as the ESIGN Act and the Uniform Electronic Transactions Act (UETA), when both sides agree to perform their transaction electronically, electronic signatures are just as valid as handwritten signatures for virtually all documents. But, certain documents are excluded – see below.

Also, some states, public agencies and court systems impose additional requirements and limitations for accepting electronically-signed documents, so it's always important to check with your intended recipient to confirm their specific requirements for accepting electronically signed and notarized documents.

We currently **<u>do not</u>** notarize:

- 1. Wills and codicils
- 2. Trusts and any amendments to Trusts
- **3.** I-9 Forms
- 4. Certified true copies of birth, marriage, or death certificates, or court-issued documents.

1.3 Can I notarize a document for use outside the United States?

If you're present within the United States when you have your document notarized, you can ordinarily take that document and use it outside the United States by having the designated state agency (usually the Secretary of State's office) issue and attach to the notarized document an "Apostille." Currently, most Secretaries of State are still putting in place the systems for issuing Apostilles for electronically signed and notarized documents, so if you need to use your document out of the United States, for now you should have it notarized using traditional means.

However, if you're outside the United States and you access a notary on GLS' platform, you can sign your document and get it notarized, but your document must be solely for use in the United States.

1.4 What are the acceptable forms of ID that I can have notarized?

Acceptable forms of ID include the following photo IDs if valid and unexpired. Your state may have other allowable IDs or may exclude use of some items on this list, so always check:

- 1. U.S. State Issued Driver's License
- 2. U.S. State Issued Photo ID



- 3. U.S. Passport Book
- 4. U.S. Passport Card
- 5. Certificate of US citizenship
- **6.** Certificate of Naturalization
- 7. Foreign Passport
- 8. Alien Registration Card with Photo
- 9. Military ID

1.5 What if my document requires a witness during the signing?

Many transactions will require more than just a notary and signer. If you're signing a document that requires a witness, you'll want to make sure your witnesses are co-located with you during the signing. Once the notarization is under way, the witness will simply add his/her signature when prompted by the notary.

1.6 How is an online notarization different from a standard notarization?

Online notarization benefits the entire notarization industry. It is safer, more secure and has a more thorough record than in a traditional notarization.

A standard notarization requires individuals to appear physically before a commissioned notary public where they must demonstrate proof of identity, sign (or acknowledge their signature on) a document, and, if their document requires a sworn statement, be placed under oath.

Online notarizations are very much the same, with the following additional benefits for the digital environment:

- 1. Your requirement to appear in-person before the notary is accomplished via a live audio-video call between you and a commissioned notary.
- 2. You and the notary complete your respective portions of the document electronically
- **3.** In lieu of a physical stamp, the notary's electronic seal and digital certificate are attached by the notary to your document.
- 4. When complete, you may print your notarized document or share it via electronic means, and you may access a video recording of the transaction.

Notarization enabled by GLS offers other significant advantages that validate and secure your document. The notarial session is recorded to protect against identity theft and to create a secure record of the entire process. In accordance with governing statutes and rules, GLS attaches an x.509 PKI (public key infrastructure) security certificate to each notarized document. This certificate makes the document "tamper-evident," so that the document then indicates if any subsequent change has been made to it. The digital certificate is unique to each notary and is part of the tools used to confirm the validity of the document and the authority of the notary public.

1.7 What are the safety and security features of online notarization from GLS?

Online notarizations completed by notaries on the GLS platform offer an unprecedented level of security and verifiability. We ensure the integrity of all documents in the following ways:

First, all documents notarized on our platform are digitally signed by the notary using a special x.509 digital certificate issued to the notary (after a rigorous identity security process). Once our notary's digital certificate is applied to a document, it creates what's called a digital "hash," which is like a hidden record of all the bits and bytes comprising the document. If any component of the document is later changed, no matter how small, the document will show that it has been changed (or "tampered with") after the digital signature was applied. This enables all users to confirm that they are looking at the original document as originally signed and notarized. (This digital signature information is readily viewable in the "signature pane" whenever you view a pdf in Adobe Acrobat).

Second, we also securely store the video of the notarization session on a private server, showing both the notary and the signer as the document is notarized, to deter fraud and provide a secure record of the entire transaction.



2 SECTION 2: FAQS ABOUT VALIDATION OF DIGITAL SIGNATURES

In order for a relying party — e.g. county clerk, courthouse, state agency — to independently verify the validity of a GLS Digital Certificate, they must first install a file in their Adobe Reader or Adobe Acrobat desktop software. This file creates a trust relationship between the PDF reading tool and GlobalSign's root certificate.

2.1 How do I know that the digital signature in my notarization is valid?

Your notarized document should have a green checkmark in the Adobe Signature pane indicating that the notary's signature is valid (see below). If you see a yellow or red symbol in the Signature pane with a message stating "one or more signers is not recognized" that does not mean the signature is invalid, however. <u>You must have the most up-to-date version of Adobe Reader or Acrobat installed on your computer to view certificates as valid along with the root certificate for GlobalSign in the computer's operating system.</u>

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2.2 How do I ensure I have the latest version of Adobe to view the digital signature as valid?

Make sure that your computer has an active internet connection and that you have the most current version of Adobe Reader or Adobe Acrobat installed. The latest version of Adobe Reader is free of charge and available for download at **www.adobe.com**.

2.3 If the signature does not initially appear as valid (green check mark), how do I ensure my Adobe software is configured to appropriately recognize signatures on the Adobe Approved Trust List (AATL)?

GLS uses GlobalSign certificates to digitally sign its notarizations. While the digital signature certificates we use are approved by Adobe (appearing on the **Adobe Approved Trust List**), you may need to manually add the certificate to the Trust List in your Adobe software in order for it to appear valid as follows:

- 1. Open Adobe and navigate to Edit > Preferences.
- 2. Select "Trust Manager" from the Categories column on the left-hand side.
- 3. Click or check "Update Now" under Automatic Adobe Approved Trust List.
- You have successfully updated the Adobe Approved Trust List.

Note: You may have to restart Adobe for this update to take effect.

2.4 Can I simply download the root certificate from GlobalSign in order to validate the signature on my notarized document (assuming it does not appear valid when initially opened)?

Adobe Reader requires one-time trusting of the GlobalSign root certificate. This can be accomplished by installing a GlobalSign root certificate file on the computer that will be used to verify and authenticate notarized documents.

- 1. Download the Adobe Root CA here: http://secure.globalsign.com/cacert/adoberoot.cer
- 2. Open the .cer file. Click Install Certificate...



3. Choose Current User or Local Machine.

Note that local machine will install the certificate for all users, but may require admin privileges depending on your security settings.

Click Next.

- 4. Choose Place all certificates in the following store and click Browse...
- 5. Choose the Trusted Root Certification Authorities trust store and click OK
- 6. Click Next, then Finish
- 7. Click Yes to acknowledge the message that you will be installing a certificate to the trusted root store
- 8. Click OK when you the dialogue box appears with the message: "The import was successful."

2.5 Is there any other way to validate the signature on my notarized document other than downloading a root certificate or manually updating the AATL in Adobe?

Yes, GLS has developed a third-party validation tool where you can easily authenticate the digital signature located at: <u>https://verify.gl-strategies.com/</u>

Simply read the provisions on the site, agree to the terms as stated and upload the document to get the notarized signature validated.