

Digital Closing Definitions:

In person paper closing = A traditional closing using wet ink signatures and an in person wet ink notarization

IPEN = In Person Electronic Notarization with one or more digital documents (used as part of a full digital or hybrid closing)

RON = Remote Online Notarization with one or more digital documents (used as part of a full digital or hybrid closing)

RIN = Remote Ink Notarization with single factor authentication of the signer and all paper documents






























PRON = Paper RON with multifactor authentication of a signer and all paper documents

NOTARIZATION TYPES AND TERMINOLOGY

alta.org/digitalclosings



American Land Title Association
Protect your property rights

Notarization Type	Definition	Authorization Type	Document Type	Multi-Factor Authentication (Credential Analysis & KBA)	Recorded and Retained AV Record	eNote Capability	In Person or Remote
 Remote Online Notary (RON)	Remote online notarization of electronic documents with use of multi-factor authentication.	Permanent State Statute or Temporary Notarization Executive Order or Legislation					
 Paper Remote Online Notarization (PRON)	Remote online notarization of paper documents (delivered via mail, courier, etc.) with use of multi-factor authentication.	Permanent State Statute (RULONA 2018) or Temporary Notarization Executive Order or Legislation					
 Remote Ink Notarization (RIN)	Remote notarization of paper documents via audio-video communication platform (Skype, Facetime, etc.).	Temporary Notarization Executive Order or Legislation	 (some electronic document solutions may exist)		Based on GSE and State Requirements		
 Traditional Wet Ink Notarization (TWIN)*	In person notarization of paper documents.	Permanent State Statute					
 In Person Electronic Notarization (IPEN)*	In person notarization of electronic documents.	Permanent State Statute					

* Not a touchless transaction. In person contact required.

LEGEND

 electronic
  paper
  yes
  no
  remote
  in-person