

Instructions or techniques allowing the online notary public to conduct identity proofing and credential analysis:

As a notary, when you do not have personal knowledge of your signer, many states require that you both verify their identity and confirm their credentials – meaning a form of ID.

SIGNiX offers a process called the “KBA with ID Scan” method.

KBA stands for Knowledge Based Authentication, which is a process that involves checking public database information against the info that you and your signer have entered into the transaction, and providing questions based on personal data for the signer to answer. Most states that allow for RON also require the KBA process to be used for signers whose identities need to be verified before notarization can begin.

What is required for KBA?

- a valid SSN or an ITIN for people who pay taxes in the US
- enough US based history to create 5+ personal questions to answer (this will include things like past addresses, cities or counties lived in, cars purchased, etc.)

What is required for ID Scan?

- a valid form of ID such as a driver’s license or a passport
- We will accept both US issued forms of ID and foreign IDs as well

If your signer does not meet these requirements, we suggest that you contact your state and see what they need you to do in such situations.

Here are the basic steps of the KBA with ID Scan process:

- Your signer will enter the expiration date of their chosen form of ID
- Your signer will accept legal consent and enter their SSN and DOB
- Your signer will be given 5 KBA questions, which are multiple choice, to answer
- Your signer will see a pop-up window to begin the Credential Analysis step to verify a picture of their ID
- If the picture is verified by the third party program, the signer will be allowed to proceed to the documents for signing.
- The notary will be able to compare a copy of the ID picture, with the online signer, before they notarize for a final check against possible fraud

If your signer fails several questions in a row, or attempts the process several times, they will be locked out of the entire KBA process for 24 hours.