

Title 15 ELECTED OFFICIALS
Division 30 Secretary of State
Chapter 110 [Notary Use of] Electronic Notarization [Signatures and Seals]

PROPOSED RULE

15 CSR 30-110.050 Remote Online Notarization (RON) Credentials. The secretary is adding a section for electronic notary rules to update electronic notarization as authorized by the Missouri legislatures.

PURPOSE: This amendment updates the Chapter title to more accurately reflect its purpose and to create rules related to online notarization authorized by the legislatures.

1. Remote Online Notarization (RON) providers must use automated software processes to aid the notary in verifying each principal's identity.

2. The credential must pass an authenticity test, consistent with sound commercial practices that:

(A) Uses appropriate technology to confirm the integrity of visual, physical or cryptographic security features;

(B) Uses appropriate technology to confirm that the credential is not fraudulent or inappropriately modified;

(C) Uses information held or published by the issuing source or authenticity source(s), as available, to confirm the validity of credential details; and

(D) Provides the output of the authenticity to the notary.

3. The credentials analysis procedure must enable the notary to visually compare both of the following for consistency:

(A) The information and photo on the presented credential image; and

(B) The Principal as viewed by the notary in real time through the audio/video system.

4. Credentials must be a government issued document meeting the requirements of the State that issued the document, may be imaged, photographed and video recorded under state and federal law, and can be subject to credential analysis.

5. The credential image capture procedure must confirm that:

(A) The Principal is in possession of that credential at the time of the notarial act;

- (B) That the credential image submitted for analysis has not been manipulated; and**
- (C) The credential image matches the credential in the Principals possession.**

6. The following general principles should be considered in the context of image resolution:

- (A) The captured image resolution should be sufficient for the service provider to perform credential analysis per the requirements above;**
- (B) The image resolution should be sufficient to enable visual inspection by the notary, including legible text and clarity of photographs, barcodes, and other credential features;**
- (C) All images necessary to perform visual inspection and credential analysis must be captured - e.g. U.S. Passport requires identity page; state driver's license requires front and back.**

7. A Dynamic Knowledge-Based Authentication (KBA) procedure must meet the following requirements:

- (A) Each Principal must answer questions and achieve a passing score from:
 - (i) At least five questions drawn from public or private data sources;**
 - (ii) A minimum of five possible answer choices per question;**
 - (iii) At least four of the five questions answered correctly to pass (a passing score of 80%); and**
 - (iv) All five questions answered within two minutes.****
- (B) Each Principal must be provided a reasonable number of attempts per signing session:
 - (i) If a Principal fails their first quiz, they may attempt up to two additional quizzes within 48 hours from the first failure; and**
 - (ii) During any quiz retake a minimum of 40%, or two, of the prior questions must be replaced.****
- (C) The RON system provider must not include the KBA procedure as part of the video recording or as part of the system provided person-to-person video interaction between the notary and the signatory; and must not store the data or information presented in the KBA questions and answers. However, the output of the KBA assessment procedure must be provided to the notary.**

(D) Biometric sensing technology include, but are not limited to, facial, voice, and fingerprint recognition.

AUTHORITY: section 486.1110, RSMo 2020.

PUBLIC COST: This proposed amendment will not cost state agencies or political subdivisions more than five hundred dollars (\$500) in the aggregate.

PRIVATE COST: This proposed amendment will not cost private entities more than five hundred dollars (\$500) in the aggregate.

*NOTICE TO SUBMIT COMMENTS: Anyone may file a statement in support of or in opposition to this proposed amendment with the Office of Secretary of State, P.O. Box 1767, Jefferson City, MO 65102. To be considered, comments must be received within thirty (30) days after publication of this notice in the **Missouri Register**. No public hearing is scheduled.*