

A Study on Remote Online Notarization and E-signatures

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Abstract

The e-signatures and remote online notarization application allows notary attorneys and anyone else who needs to certify electronic documents to use secure electronic notarization. E-notary software provides first-rate security and convenience method for both businesses and consumers who deal with notarizations on a regular basis. The software also allows for transparent access to documents that are waiting to be countersigned, as well as to those who have been granted access to sensitive documents. E-notary software can be used by any organization and professional that preliminarily needed notarization; a limited case of the documents that e-notary results can legalize includes property deeds, agreements, and affidavits, among others. The advantages of using an e-notary application include saving time and resources that would otherwise be allocated to the notarization process, providing inspection trails, and ensuring the data integrity of sensitive documents. Certain e-notary results grease web conferencing functionality to allow for remote notarization.

Keywords: E-notary, e-signatures, remote online notarization, law, contract management software

INTRODUCTION

E-notary brings signs and notarization into the digital age with a robust e-sign and remote online notarization (RON) result. In a trusted online environment, you can now securely sign and manage Affidavits/Notaries, Contracts and Agreements, and other legally binding documents. The approved and certified tool from e-notary does not require any software downloads or hardware purchases; all we need to access this electronic notarization is the internet and a standard browser. In this system, a user visiting the site can fill up the form and make request to make the affidavit, notary, contracts and agreements, etc. according to their needs by filling up the necessary details in respective category field. The user may select the predefined category, i.e., Affidavits for Name Change, Domicile Affidavits, Marriage Registration, Affidavits for Anti Ragging, Rental Agreements for Properties, etc. The user may request for new services as per their needs. Once the user fills up the form with necessary details and documents, it gets registered to our database and the process begins.

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Once the document is prepared, you can either visit the office on your own or simply opt for doorstep delivery by paying the charges online or at the delivery time, wherein, our team will print the legal document on required Stamp paper of the requisite amount and deliver it to you at the place of your choice [1].

LITERATURE REVIEW

Remote Online Notarization: A Tool to Insure Business Continuation during COVID-19

For decades, states commissioned notaries to perform traditional notarial acts, in which the

notary and signer are face-to-face, the notary verifies the signer's identity by inspecting an official identification document (ID) presented by the signer, the notary validates the signer's awareness of the document and that the signer is executing the document of his/her own free will, the signer physically signs the document (a “wet signature”), and the notary attaches his/her official notarial seal to the document evidencing that each of these events took place [2].

RONs take notarizations one step further. It enables legal tasks to be completed online, allowing notaries and signers to be located in different locations. For example, under recently enacted US law, the notary could be in his or her home, while the signer (the “Remote Individual”) could be in his or her home or place of employment in a different city, state, or even country (subject to certain conditions). In this current situation, when everyone is being ordered to stay at home and practice social distancing, it is easy to see why the movement toward allowing RONs is gaining momentum. Countries like India, USA, etc. are now preferring the RONs as compared to the traditional way of Notarization [3].

PROBLEM DEFINITION AND OBJECTIVES

Existing System and Its Disadvantages

In the present scenario, people have to physically visit to the advocate's office in order to make affidavit for school, colleges or any other purposes, and have to provide all the necessary details. It consumes time, cost etc. The traditional procedure is not efficient enough for the client/customers as well as for the lawyer/advocates as they have to wait in order to get it done. Maintaining the records of the data is another tedious work to do. It is also full of risk as anyone can access and modify the data. The main objective is to automate the existing system i.e., traditional way of making Affidavit/Notary and maintaining its records. It helps the customer to save both time and travelling cost and helps the lawyer/advocate to expand their customers/clients (can reach maximum number of people) as it will be open 24/7. Figure 1 shows the workflow of the system [4].

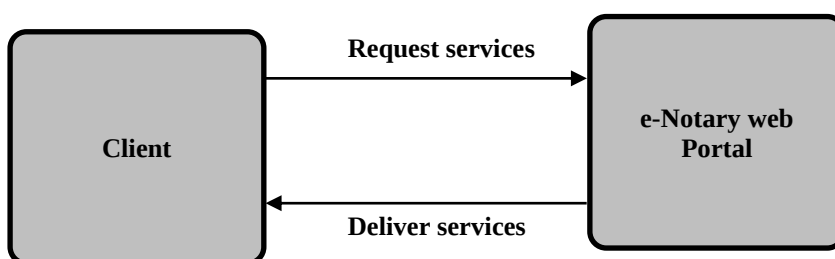


Figure 1. Context level of the system.

PROPOSED SYSTEM

- This system will give access to user to request legal services (Affidavit, Contracts and Agreements) online instead of physically visiting the advocate's office.
- It cuts down the travelling cost and time for the user.
- It helps the lawyer/advocate to expand their customers/clients (can reach maximum number of people) as it will be open 24/7.
- This platform is easy to use, user friendly, reliable and secured.
- The proposed system is a one-stop solution for the user to gets his/her legal services done.

SURVEY OF TECHNOLOGY

For this project development, we have used HTML5, CSS 3, and JavaScript, Bootstrap, Tailwind, PHP, MySQL.

HTML

The HTML protocol can be used to design the basic web layouts. Our website includes headings, paragraphs, images, videos, and a variety of other types of data. HTML elements are used to specify

what type of information each item on a web page contains, for example, the “p” element indicates a paragraph. We can also use HTML code to specify how different items in the overall structure of the page relate to one another [5].

Java Script

A client-side script is a programming language that runs entirely on the client's system and does not need to communicate with the server in order to function. If you have the Web page open and your Internet service provider drops down, you can still interact with the Web pages that are already open in your browser. You will, however, be unable to access remote data or navigate to new Web pages. While JavaScript is a client-side language, one of its most powerful features is asynchronous interaction with a remote server. Asynchronous simply implies that JavaScript can connect with the server in the background without interfering with the forefront user interaction [6].

CSS

CSS (Cascading Style Sheets) is used to style and layout web pages, such as changing the font, color, size, and spacing of text, splitting it into numerous columns, and adding animations and other decorative features.

Tailwind CSS

Tailwind CSS is principally a mileage-first CSS framework for fleetly assembling custom user interfaces. It is a big time customizable, low-position CSS framework that gives you all of the structure blocks you need to make bespoke designs without any annoying opinionated styles you have to fight to stamp [7].

PHP

Since PHP is open source, the cost of developing our product will be decreased. When compared to other server-side scripting languages, it is simple. Our project will be linked to a database, and it is simple to connect a PHP script to a database, and it secures the connection.

MySQL

We want to keep our project simple and fast; our aim is to reduce complexity and keep things simple and secure. MySQL is very helpful when it comes to fast, reliable, and secure databases. MySQL is the most reliable and secure database management system available, and it is used in well-known web applications such as WordPress, Drupal, Joomla, Facebook, and Twitter; whereas MongoDB and Oracle DB are more complex than MySQL. MySQL is compatible with any programming language it can be easily connected [8].

METHODOLOGY

Process Model used: Waterfall Model

The Waterfall model represents a breakdown of software design conditioning in a direct successional phase. Each phase of this model relies on the deliverables of the former phase, and it corresponds to the particular aspects of the tasks. The first software process model that was introduced is Waterfall model. This model is extremely easy to understand by the software engineers and developers. Each phase of this model is completed before subsequent phase to avoid the overlapping among the multiple phases. The Waterfall model illustrates the software process during a linear sequential flow, which suggests that any face of the entire process begins as long as the previous phase is completed (Figure 2). The approach of this model is typical for many of the areas of software engineering design [9].

It goes from Requirements > Design > Implementation > Verification/Testing > Deployment > Maintenance.

Online Notarization Procedures

To do an online notarization, an Indian notary public must be physically present within the Indian borders at the time of the notarization. The signing party (or principal) can, however, be located anywhere.

If you have any questions regarding notarizing a document, you should contact the person who created it and ask them to answer any queries you may have. Other than the part of the document holding the notarial certificate, it is not the notary's role to alter the document. Please keep in mind that because the document presented to you is electronic, you may not be able to make the changes to a notarial certificate as you would with a paper document when performing an online notarization.

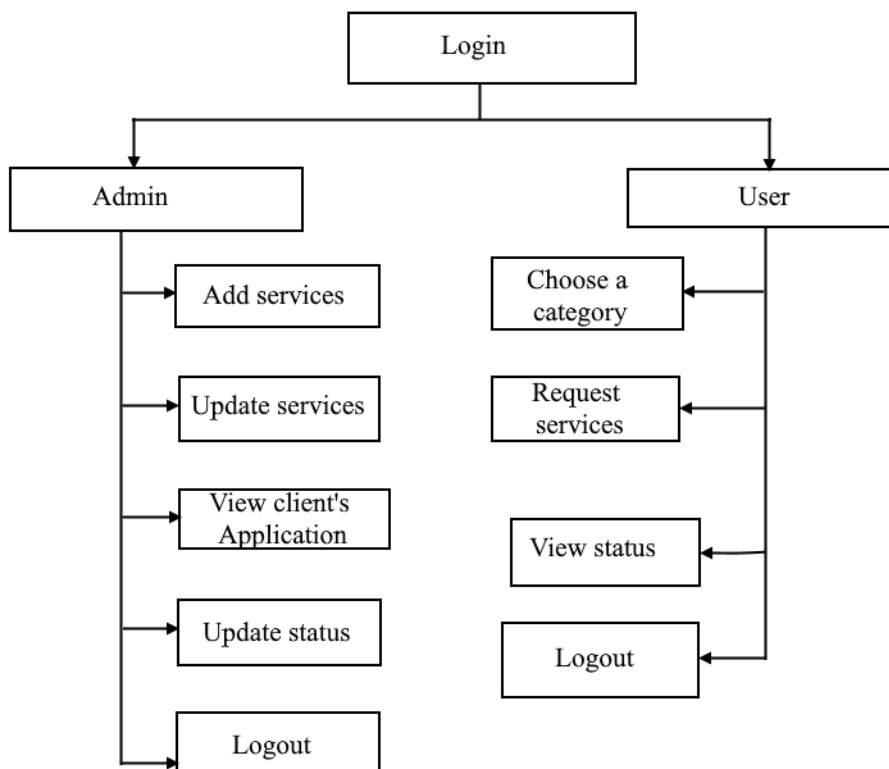


Figure 2. Flowchart of the system.

Because there is no statute addressing this issue, you may also want to return the certificate to the drafter and request that they correct any other information that is incorrect. According to the Indian notarization law, an online notary public may only use his or her electronic signature to make online notarizations. You would sign the notarial certificate in same manner as you would do for paper document (face-to-face with a signer who is physically present before you) [10].

Figure 3 here shows the workflow system of online notarization.

1. **Creating Affidavit:** Once the user has successfully logged-in on the E-Notary Platform, the user will be redirected to the services offered by the e-notary, and here the user can select the services as per his/her needs.
2. **Providing Necessary Details:** Here, the user will be given a form where he/she will have to fill-up their details for the flow of the operation as well as they will have to attach the required documents for the further purposes.
3. **Review and Make Payment:** Once the required form is filled up, the request will be sent to our executive team and we will create the documents as per your need and once the creation

process gets over, we will send back to you to through our platform review and ask for changes accordingly if there is any. If there are no changes then you can proceed for the payment option.

4. Creation of Tangible documents: At this step, our executive will print your documents on stamp paper and will wrap up for the delivery.
5. Delivery of your Documents: The Final step is to deliver your required documents to you.



Figure 3. The working of the system.

CONCLUSION

At the outset of this research work, we concisely explained the work's provocation. Also, we illustrated the literacy and performance tasks of the model. The method achieved a reasonably high level of accuracy by utilizing simple tools and simplified technological techniques. It can be used for a variety of applications of the government sector as well as a lawyer can use it to expand and simplify their services. This project aids in the comprehension of the development of an interactive web application and the technologies used to implement it.

Future Aspects

- We can add some more additional features to this project like Legal Court Support.
- SMS based alert system can be added for the application status.
- Pre-Built Forms can be added for different categories.
- Different Legal Services features may also be added in coming future.

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