## STATE OF WISCONSIN DEPARTMENT OF FINANCIAL INSTITUTIONS

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## Remote Online Notarization Guidance for Individuals & Businesses Seeking Remote Online Notarial Services

Remote online notarization is new to Wisconsin and to most other states, and it is subject to several requirements and safeguards to ensure that the notarial acts are accurate, authentic, adequately preserved, resistant to tampering. Certain communication technology providers offer software platforms designed to meet those standards, and some of those providers have sought and received authorization for use by Wisconsin notaries public.

Wisconsin businesses and residents may obtain remote online notarial services as follows:

\*[Recommended] Obtain services from a Wisconsin notary utilizing a state-approved communication technology provider. The state maintains a list of communication technology providers that have been approved for use by Wisconsin notaries, with links to their websites, as well as a list of Wisconsin notaries who have been trained and authorized to use those providers' systems to perform remote online notarizations. Both lists are published on our website dfi.wi.gov and updated regularly. Note that the service offerings of providers vary. Some are presently geared toward certain sectors or transactions (such as real estate closings); some offer a broader array of services; and all are subject to change as this specialized industry continues to develop.

\*[Another option] Obtain services from an out-of-state notary utilizing a communication technology provider that's approved in their state. Some communication technology providers do not seek approval for use by Wisconsin notaries, because those providers do not make their services available to notaries from every state. Instead, they contract with notaries from specific states (commonly Virginia) to provide on-demand notarial services to the general public. Notarial acts performed by an out-of-state notary public have the same effect under Wisconsin law as if they were performed by an in-state notary public. Wis. Stat. § 140.11. Therefore, Wisconsin residents and businesses may take advantage of remote online notarial services provided by out-of-state notaries.

A few words of caution are warranted, however. While this option is often expedient, it can be more expensive because some states allow their notaries to charge higher fees than Wisconsin does. In addition, new communication technology providers are emerging in response to the pandemic, and their quality and capabilities can vary widely. Before utilizing a communication technology provider for a mortgage transaction, you should check whether the provider is approved by your title insurer and certified by the Mortgage Industry Standards Maintenance Organization.