

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23

SECRETARY OF STATE

Emergency Administrative Regulation

30 KAR 8:005 E. Notary Public Applications and Electronic and Online Registrations.

RELATES TO: KRS Chapter 423

STATUTORY AUTHORITY: KRS 423.355, KRS 423.390, KRS 423.395, KRS 423.415

and KRS 423.455. NECESSITY, FUNCTION, AND CONFORMITY: KRS 423.415, KRS 423.390, KRS 423.415 and KRS 423.455 authorize the Secretary of State to promulgate administrative regulations to implement KRS 423.415 to 423.455. This emergency administrative regulation establishes definitions, prescribes the process of granting, renewing, conditioning or denying a notary commission, establishes standards for the performance of notarial acts with respect to electronic records, establishes standards for the performance of online notarial acts, establishes standards for the retention of records and by notaries public authorized to perform notarial acts with respect to electronic records and notarial acts involving remotely located individuals using communication technology, and prescribes the manner of performing notarial acts for tangible records.

Section 1. Definitions. Words and terms defined in KRS 423.300 shall have the same meaning in this chapter. For the purposes of this chapter, the following words and terms shall have the following meanings unless the context clearly indicates otherwise.

1 (a) "Digital Certificate" means an electronic record, issued by a third party certificate
2 authority, which certifies the ownership of a public key, rendering an electronic
3 document as tamper-evident.

4 (b) "Member of the notary public's immediate family" means a spouse, former spouse, a
5 grandparent, a grandchild, a parent, a child, a stepchild or any other person living in the
6 same household.

7 (c) "Online notarial act" means an electronic notarization performed for a remotely located
8 individual facilitated by communication technology.

9 (d) "Notary technology" means an electronic device or process that allows a notary public to
10 perform notarial acts with regard to electronic documents with or without the use of
11 communication technology.

12 **Section 2. Notary Public Application, Approval or Denial of Application, Voluntary**
13 **Termination and Required Notice of Change of Information.**

14 (a) Application. An application for a commission as a notary public shall be submitted on a form
15 provided for that purpose by the Office of the Secretary of State or submitted on an electronic
16 portal established by the Office of the Secretary of State for that purpose. A person who
17 executes an application for filing with the Secretary of State shall be deemed to have declared
18 under penalty of perjury that to the person's knowledge, the contents of the application are true.

19 Every application for a notarial commission must include:

- 20 (1) The full legal name of the applicant;
- 21 (2) The email address of the applicant;
- 22 (3) A telephone number for the applicant;
- 23 (4) The signature of the applicant;

- 1 (5) The county for which the application is being made;
- 2 (6) The physical and mailing address within the county of application where the applicant
3 resides or is employed;
- 4 (7) A statement of whether the applicant has previously held a notary commission, the
5 name under which the applicant was previously commissioned and the date at which
6 the most recent commission expired;
- 7 (8) A statement that the applicant is at least eighteen years of age;
- 8 (9) A statement that the applicant is a citizen or permanent legal resident of the United
9 States;
- 10 (10) A statement that the applicant is able to read and write English;
- 11 (11) A statement identifying the surety provider from which the applicant intends to
12 obtain surety;
- 13 (12) A statement that the applicant is not disqualified from becoming a notary public
14 under the provision of KRS Chapter 423 or this chapter;
- 15 (13) A statement that the applicant is not disqualified for any reason under Section 2
16 (2) (a) - (c); and
- 17 (14) Payment of the required fee.

18 (b) Approval or Denial of Application.

- 19 (1) Approval of Application. If the applicant has complied with the provisions of KRS
20 Chapter 423 and this chapter, the application shall be approved. A notary
21 commission is effective as of the date of entry of that commission in the database of
22 notary publics on the website of the Secretary of State.

1 (2) Disapproval of Application. The Secretary of State may disapprove the application
2 for the following reasons:

3 (i) The notary public's failure to comply with KRS Chapter 423 or the provisions of
4 this chapter or the existence of a pending inquiry regarding the notary public's
5 failure to comply with KRS Chapter 423 and this chapter;

6 (ii) Any information required under this administrative regulation is missing,
7 inaccurate, incomplete or cannot be independently verified;

8 (iii) A fraudulent, dishonest or deceitful misstatement or omission of fact in the
9 submitted application;

10 (iv) A finding against, or admission of liability by the applicant in any legal
11 proceeding or disciplinary action based on the applicant's fraud, dishonesty, or
12 deceit;

13 (v) The denial, refusal to renew, revocation, or suspension of an applicant's notary
14 commission or registration in another state; or

15 (vi) Failure of the applicant to maintain an assurance.

16 (3) If the application or registration is disapproved, the Secretary of State will
17 state the reasons for the disapproval.

18 (c) Voluntary Termination of Notary Commission. A notary public may terminate a notary
19 commission by notifying the Office of the Secretary of State of that intent, in writing at:

20 Secretary of State, Division of Corporations, Notary Commissions, P.O. Box 821, Frankfort, KY
21 40602 or on any electronic portal created by the Office of the Secretary of State for that purpose.

22 Submission of a notification of termination of a notary commission automatically terminates any
23 notary registration.

1 (d) Change of Information. A notary public must notify the Office of the Secretary of
2 State, in writing at: Secretary of State, Division of Corporations, Notary Commissions, P.O. Box
3 821, Frankfort, KY 40602, of any change of the following information during the period of the
4 notary's commission, within ten days of the change, on a form promulgated by the Office of the
5 Secretary of State for that purpose or on any electronic portal created by the Office of the
6 Secretary of State for that purpose:

- 7 (i) A change in the mailing, physical or electronic mail address of the notary public;
- 8 (ii) A change in the county of residence of the notary public;
- 9 (iii) A change in the legal name of the notary public;
- 10 (iv) A change in the notary public's signature;
- 11 (v) A change in the notary public's electronic signature, if any; and
- 12 (vi) A change in the notary technology used by the notary public.

13 **Section 3. Registration; Electronic and Online notarization.**

14 (a) Authority to perform electronic and online notarial acts.

15 (1) Electronic notarial acts. An individual is authorized to perform notarial acts with respect
16 to electronic records by:

17 (i) Being duly and currently commissioned as a notary public under KRS 423.390 or KRS
18 423.010 and KAR 8:005 Section 2;

19 (ii) Registering with the Secretary of State under Section 2 of this administrative regulation
20 to perform electronic notarial acts; and

21 (iii) Receiving written authorization to perform electronic notarial acts from the Secretary of
22 State under Section 3 of this administrative regulation.

23 (2) Online notarial acts. An individual is authorized to perform online notarial acts by:

1 (i) Being duly and currently commissioned as a notary public under KRS 423.390 or KRS
2 423.010;

3 (ii) Registering with the Secretary of State under Section 2 of this administrative regulation
4 to perform online notarial acts; and

5 (iii) Receiving written authorization to perform online notarial acts from the Secretary of
6 State under Section 3 of this administrative regulation.

7 (3) An individual who is authorized to perform online notarial acts under this section is also
8 authorized to perform electronic notarial acts.

9 (b) Registration procedures.

10 (1) Registration format. Registration under this section shall be by electronic registration to
11 the Secretary of State pursuant to KRS 423.390 and shall include the following information:

12 (i) The individual's full legal name;

13 (ii) The county in which the individual resides or has his or her place of employment or
14 practice in this Commonwealth;

15 (iii) The registrant's date of birth;

16 (iv) The registrant's notary identification number and the expiration date of the registrant's
17 notary commission;

18 (v) The electronic mail address, physical and mailing address where the registrant resides or
19 is employed;

20 (vi) An indication of whether the individual is registering to perform electronic notarial acts
21 or online notarial acts, or both;

22 (vii) A description of the notary technology that the individual intends to use to perform
23 electronic notarial acts and/or online notarial acts, including the technologies or devices to

1 maintain the journal required under KRS 423.380 and to render electronic records tamper-
2 evident after a notarial act is completed;

3 (viii) A copy of the applicant's electronic signature, the digital certificate required under 30
4 KAR 8:005 Section 4 the official stamp, if any, along with any necessary instructions or
5 techniques supplied by a vendor or notary that allows the signature and stamp to be read and
6 authenticated, in a file format acceptable to the Secretary of State;

7 (ix) The name, address, and website URL of any vendors or other persons that will directly
8 supply the notary public with technology that the notary public intends to use;

9 (x) A statement of whether the notary technology provider has registered with the Secretary
10 of State;

11 (xi) A copy of any necessary instructions or techniques supplied by a vendor that allow the
12 notary to conduct identity proofing and credential analysis;

13 (xii) An explanation of the methods or technology by which the notary will maintain and
14 store the journal required by KRS 423.380;

15 (xiii) A statement that the technologies or devices named in the registration are compliant
16 with KRS Chapter 423 and with this chapter;

17 (xiv) The county, book and page where the notary's surety bond is recorded;

18 (xv) A disclosure of any convictions, professional license or commission revocations,
19 professional disciplinary actions or other disqualifying actions or proceedings taken under the
20 laws of any state against the notary public.

21 (2) Submission of registration form. The registration must be submitted electronically to
22 Secretary of State as provided by information posted on the Secretary of State's website at
23 <https://sos.ky.gov/>.

1 (3) Use of additional vendors. If, during the term of a notary public's commission, the notary
2 public intends to use the technologies of another vendor or person than those identified in
3 Section (1)(i) of this section, then an additional notification identifying such other vendors or
4 other persons must be submitted to the Secretary of State as provided in this section and in
5 accordance with the manner established by the Secretary of State as posted on the Secretary of
6 State's website at <https://sos.ky.gov/>.

7 (c) Approval or disapproval by the Secretary of State.

8 (1) Approval of registration. If the provider of the technology identified by the notary public
9 in the registration required under Section 2 of this administrative regulation has registered with
10 the Secretary of State, and the registrant has complied with the provisions of KRS Chapter 423
11 and this chapter, the registration to perform notarial acts with respect to electronic records shall
12 be approved. A registration is effective as of the date of entry of that registration in the database
13 of the Secretary of State.

14 (2) Disapproval of registration. The Secretary of State may disapprove the registration and
15 reject the notary public's registration for the following reasons:

16 (i) The notary public's failure to comply with KRS Chapter 423 or the provisions of this
17 chapter or a pending inquiry regarding the notary public's failure to comply with KRS Chapter
18 423 and this chapter;

19 (ii) Any information required under Section 2 of this administrative regulation is missing,
20 inaccurate, or incomplete;

21 (iii) A fraudulent, dishonest, or deceitful misstatement or omission in the submitted
22 registration;

1 (iv) A finding against, or admission of liability by, the registrant in any legal proceeding or
2 disciplinary action based on the registrant's fraud, dishonesty, or deceit;

3 (v) Denial, refusal to renew, revocation, or suspension of a notary commission or registration
4 in another state;

5 (vi) Failure of the notary to maintain an assurance; or

6 (vii) The provider of the technology identified by the notary public has not registered with
7 the Secretary of State.

8 (3) If the notary public's registration is disapproved, the Secretary of State will state the
9 reasons for the disapproval.

10 (d) Termination of electronic registration. A notary public may terminate an electronic
11 registration by notifying the Office of the Secretary of State of that intent, in writing at: Secretary
12 of State, Division of Corporations, Notary Commissions, P.O. Box 821, Frankfort, KY 40602 or
13 on any electronic portal created by the Office of the Secretary of State for that purpose.

14 Termination of a notary public's electronic registration does not terminate a notary public's
15 commission.

16 (e) Renewal of commission. The renewal of the commission of a notary public who has
17 previously registered to perform notarial acts with regard to electronic records or online
18 notarizations under Section 1 of this administrative regulation constitutes renewal of the notary
19 public's registration without the necessity of submitting another registration under this
20 administrative regulation.

21 (f) Updated technology. Nothing herein shall be construed to prohibit a notary public from
22 receiving, installing, or using a hardware or software update to the technologies that the notary
23 public identified under Section 2 of this administrative regulation if the hardware or software

1 update does not result in technologies that are materially different from the technologies that the
2 notary public identified.

3 **Section 4. Standards for notarization of electronic documents.**

4 (a) Tamper-evident technology requirements. A notary public must select one or more tamper-
5 evident technologies to perform notarizations with regard to electronic records. No person may
6 require a notary public to use a technology that the notary public has not selected. The tamper-
7 evident technology must consist of a digital certificate complying with the X.509 standard
8 adopted by the International Telecommunication Union or a similar industry-standard
9 technology. A notary public must attach or logically associate the notary public's electronic
10 signature and official stamp, if any, to an electronic record that is the subject of a notarial act by
11 use of the digital certificate. A notary public may not perform an electronic notarization if the
12 digital certificate:

- 13 (1) Has expired;
- 14 (2) Has been revoked or terminated by the issuing or registering authority;
- 15 (3) Is invalid; or
- 16 (4) Is incapable of authentication.

17 (b) Requirements of official stamp.

18 (1) A notary public is not required to use an official stamp when performing notarial acts
19 with respect to electronic records.

20 (2) A notary public who uses an official stamp must use the same unique official stamp for
21 all notarial acts with respect to electronic records that are performed for an individual that is not
22 remotely located. An official stamp under this section is an official seal of office of the notary
23 public for all purposes. An official stamp must conform to the following requirements:

1 (i) Required information. An official stamp shall substantially conform to the following
2 design: a rectangular or circular seal with the notary public's name as it appears on the
3 commission, the words "Commonwealth of Kentucky" and "Notary Public", the notary public's
4 commission number, and the commission expiration date.

5 (ii) Format and size. When affixed to an electronic record, an official stamp must be clear,
6 legible, and photographically reproducible. An official stamp is not required to be within a
7 minimum or maximum size when photographically reproduced on an electronic record.

8 (3) If a notary public elects not to use an official stamp when performing notarial acts with
9 respect to electronic records, the certificate of the notarial act on the electronic record must:

10 (i) Contain the name of the notary public as it appears on the notary public's commission;

11 (ii) Indicate the title "Notary Public" for any notarial act with respect to electronic records;

12 and

13 (iii) Indicate the notary public's commission number and the commission expiration date.

14 (c) Use of electronic signature and stamping device. A notary public is responsible for the
15 security of the notary public's stamping device and may not allow another individual to use the
16 device to perform a notarial act. A notary public shall take reasonable steps to maintain the
17 security of the notary signature and stamping device and shall not disclose any access
18 information used to affix the notary public's electronic signature or official stamp to electronic
19 records, except:

20 (1) When requested by the Secretary of State or a law enforcement officer;

21 (2) When required by court order or subpoena; or

22 (3) Pursuant to an agreement to facilitate notarial acts with a vendor or other technology
23 provider identified in 30 KAR 8:005, Section 5(g).

1 (d) Protection against theft, alteration or misuse.

2 (1) A notary public may not allow any other individual to alter or use his or her electronic
3 signature, notary technology, official stamp or stamping device to perform a notarial act.

4 (2) Upon resignation, revocation, or expiration of the notary's commission, the notary
5 public's notary technology and electronic stamping device (including any coding, disk, digital
6 certificate, card, software, or password that enables the notary public to attach or logically
7 associate the notary's electronic signature or official stamp to an electronic record) must be
8 destroyed or disabled to prohibit its use by any other person. A former notary public whose
9 commission terminated for a reason other than revocation or denial of renewal is not required to
10 destroy the notary public's notary technology or electronic stamping device if the former notary
11 public is recommissioned as a notary public within thirty days after the termination of the notary
12 public's former commission.

13 (3) A notary public shall promptly notify the Secretary of State on actual knowledge of
14 the theft or vandalism of the notary public's notary technology or electronic stamping device. A
15 notary public shall promptly notify the Secretary of State on actual knowledge of the
16 unauthorized use by another person of the notary public's electronic signature, notary technology
17 or electronic stamping device.

18 (e) Tangible copies of an electronic record. A notary public may certify that a tangible copy of
19 an electronic record is an accurate copy of the electronic record if the notary has taken
20 reasonable steps to confirm the accuracy of that certification.

21 **Section 5. Standards for online notarial acts.**

1 (a) Notarial acts with respect to electronic records. In performing online notarial acts with
2 respect to electronic records, an online notary public must comply with the requirements for
3 electronic notarization as provided in 30 KAR 8:005 Section 3.

4 (b) Requirements of official stamp.

5 (1) A notary public is not required to use an official stamp when performing online
6 notarizations.

7 (2) A notary public who uses an official stamp must use the same unique official stamp for
8 all notarizations involving online notarial acts. An official stamp under this section is an official
9 seal of office of the notary public for all purposes. An official stamp must conform to the
10 following requirements:

11 (i) Required information. An official stamp shall substantially conform to the following
12 design: a rectangular or circular seal with the notary public's name as it appears on the
13 commission, the words "Commonwealth of Kentucky" and "Notary Public", the notary public's
14 commission number, and the commission expiration date.

15 (ii) Online notarial acts. If an online notary public uses an official stamp to perform online
16 notarial acts, the official stamp must contain the words "Online Notary Public" in lieu of the
17 words "Notary Public." A stamp that contains the words "Online Notary Public" may only be
18 used to perform notarizations with regard to remotely located individuals.

19 (iii) Format and size. When affixed to an electronic record, an official stamp must be clear,
20 legible, and photographically reproducible. An official stamp is not required to be within a
21 minimum or maximum size when photographically reproduced on an electronic record.

22 (3) If a notary public elects not to use an official stamp when performing online notarial acts
23 the certificate must:

1 (i) Contain the name of the notary public as it appears on the notary public's commission;

2 (ii) Indicate the title "Online Notary Public" for any notarial act with respect to a remotely
3 located individual; and

4 (iii) Indicate the notary public's commission number and the commission expiration date.

5 (c) Physical location. An online notary public shall be physically located in this Commonwealth
6 at the time of the performance of the online notarization.

7 (d) Identity proofing. If an online notary public does not have personal knowledge or satisfactory
8 evidence of the identity of a remotely located individual as defined in Section 5, the online
9 notary public must reasonably verify the individual's identity through at least two different types
10 of identity proofing processes or services. Those processes shall include remote presentation of
11 an appropriate identification by the remotely located individual, credential analysis of that
12 credential by a service or process that analyzes the person's identity credential, binds the
13 individual's identity to the individual following a successful dynamic knowledge-based
14 authentication assessment, and permits the notary to visually compare the identity credential and
15 the individual. The analysis of the identity credential and the dynamic knowledge-based
16 authentication assessment shall conform to the following requirements:

17 (1) Credential analysis. The analysis of an identity credential must use public or private data
18 sources to confirm the validity of the identity credential that is the subject of remote presentation
19 by a remotely located individual and shall, at a minimum:

20 (i) Use automated software processes to aid the online notary public in verifying the identity
21 of each remotely located individual;

22 (ii) Require that the identity credential passes an authenticity test, consistent with sound
23 commercial practices that use appropriate technologies to confirm the integrity of visual,

1 physical, or cryptographic security features and to confirm that the identity credential is not
2 fraudulent or inappropriately modified;

3 (iii) Use information held or published by the issuing source or an authoritative source, as
4 available and consistent with sound commercial practices, to confirm the validity of personal
5 details and identity credential details; and

6 (iv) Enable the online notary public to visually compare for consistency the information and
7 photograph on the identity credential and the remotely located individual as viewed by the online
8 notary public in real time through communication technology.

9 (2) Dynamic knowledge-based authentication. A dynamic knowledge-based authentication
10 assessment is successful if it meets the following requirements:

11 (i) The remotely located individual must answer a minimum of five questions related to the
12 individual's personal history or identity formulated from public or private data sources;

13 (ii) Each question must have a minimum of five possible answer choices;

14 (iii) At least 80% of the questions must be answered correctly;

15 (iv) All questions must be answered within two minutes;

16 (v) If the remotely located individual fails the first attempt, the individual may attempt the
17 authentication assessment one additional time within 24 hours;

18 (vi) During the second authentication assessment, a minimum of 40% of the prior questions
19 must be replaced;

20 (vii) If the remotely located individual fails the second authentication assessment, the
21 individual is not allowed to attempt identity authentication with the same online notary public
22 within 24 hours of the second failed authentication assessment; and

23 (viii) The online notary public must not be able to see or record the questions or answers.

1 (e) Other methods of identity verification. An online notary public has satisfactory evidence of
2 the identity of a remotely located individual if the online notary public has personal knowledge
3 of the identity of the individual, or if the individual is identified by oath or affirmation of a
4 credible witness, or if the online notary has reasonably verified the identity of the individual by
5 use of a valid public key certificate, with the following requirements:

6 (1) Personal knowledge. An online notary public has personal knowledge of the identity of
7 the individual appearing before the online notary public if the individual is personally known to
8 the online notary public through dealings sufficient to provide reasonable certainty that the
9 individual has the identity claimed.

10 (2) Credible witness. To be a credible witness, an individual must have personal knowledge
11 of the remotely located individual who has made a statement in or executed a signature on the
12 record that is the subject of the online notarization. If the credible witness is a remotely located
13 individual, then the online notary public must reasonably verify the credible witness's identity
14 under Section 3 of this administrative regulation or have personal knowledge of the credible
15 witness under subsection 1 of this section. A credible witness may be a remotely located
16 individual if the online notary public, credible witness, and individual whose statement or
17 signature is the subject of the online notarization can communicate by using communication
18 technology.

19 (3) Public key certificate.

20 (i) The identity of the individual appearing before the online notary public may be verified by
21 use of a valid public key certificate that meets the requirements of a digital certificate, as that
22 term is defined in 30 KAR 8:005 Section 1; complies with the X.509 standard adopted by the
23 International Telecommunication Union or a similar industry-standard technology; and is issued

1 by a technology provider or digital certificate service registered with the Secretary of State
2 pursuant to Section 7 of this regulation.

3 (ii) A public key certificate is not valid for identity verification if the public key certificate has
4 expired, has been revoked or terminated by the issuing or registering authority, is invalid, or is
5 incapable of authentication.

6 (f) Requirements for communication technology. The communication technology used by an
7 online notary public in the performance of online notarizations must conform to the following
8 requirements:

9 (1) Audio-video feeds. Communication technology must provide for synchronous audio-
10 video feeds of sufficient video resolution and audio clarity to enable the online notary public and
11 remotely located individual to see and speak with each other. The process must provide a means
12 for the online notary public reasonably to confirm that a record before the online notary public is
13 the same record in which the remotely located individual made a statement or on which the
14 remotely located individual executed a signature.

15 (2) Security measures. Communication technology must provide reasonable security
16 measures to prevent unauthorized access to:

17 (i) The live transmission of the audio-visual feeds;

18 (ii) The methods used to perform the identify verification process under Sections 3 or 4 of
19 this administrative regulation, as applicable; and

20 (iii) The record in which the remotely located individual made a statement or on which the
21 remotely located individual executed a signature.

1 (3) Work flow. If a remotely located individual must exit the workflow, the individual must
2 restart the identify verification process under Sections 3 or 4 of this administrative regulation, as
3 applicable, from the beginning.

4 (4) Recording. All notarial acts performed using communication technology must be
5 electronically recorded. The recording shall contain a recitation that the notary has informed the
6 individuals participating in the notarial act that it will be electronically recorded.

7 (g) Notary technology provider registration.

8 (1) A provider of technology used in the process of electronic or online notarization must
9 register with Secretary of State in the manner directed by the Secretary of State and
10 provide the following information:

11 (i) The legal name of the technology provider;

12 (ii) The mailing address of the technology provider;

13 (iii) The physical address of the technology provider;

14 (iv) A designated contact person for that provider;

15 (v) The phone number, physical address, and email address of the contact person;

16 (vi) The name of the technology provided;

17 (vii) The name of the provider or providers of the knowledge-based authentication,
18 credential analysis, or digital certificate services, if different from the technology
19 provider;

20 (viii) A description of the technology used and the manner in which it complies with
21 KRS Chapter 423 and this chapter;

22 (ix) The process by which the technology provider verifies the identity of the notary
23 public or digital certificate holder using the technology;

1 (x) A plan for the retention and disposition of records created, generated or retained in
2 conjunction with the use of the technology, including, but not limited to, any
3 electronic journal, recordings or records created or retained during an electronic or
4 online notarization, in the event the technology provider no longer engages in the
5 business of providing electronic or online notary technology; and

6 (xi) An authorized certification that the technology provided complies with KRS Chapter
7 423 and this chapter.

8 (2) A registration in compliance with this section is non-transferable and may not be
9 conveyed to any other notary technology provider.

10 (h) Complaint Against a Notary Technology Provider.

11 (1) A written complaint may be made against a notary technology provider registered with
12 the Office of the Secretary of State. A complaint that does not comply with the
13 requirements of this section will not be filed, responded to, or acted upon by the
14 Secretary of State.

15 (2) The Office of the Secretary of State may commence an investigation of a registered
16 notary technology provider as a result of a complaint or upon its own initiative.

17 (3) An investigation under this section may include:

18 (i) An initial request for information from the accused provider;

19 (ii) A copy of the complaint forwarded to the registration provider; and

20 (iii) A request for supporting documentation and other sources of information.

21 (4) A provider shall provide true, accurate, and complete copies of all information requested
22 by the Office of the Secretary of State.

1 (5) Failure of a provider to comply with an investigation directive may result in revocation of
2 the provider's registration.

3 (6) A finding that the provider has failed to comply with the provisions of KRS Chapter 423
4 or this chapter may result in revocation of the provider's registration.

5 (i) Duties of Notary Technology Provider. A notary technology provider must:

6 (1) Respond to a request for information from the Office of the Secretary of State within the
7 time directed. Any request for information will be sent to the addresses provided upon
8 registration;

9 (2) Take reasonable steps to ensure that a notary public or digital certificate holder is able to
10 use the technology provided in accordance with this chapter; and

11 (3) Suspend the use of any technology for any notary or digital certificate holder whose
12 commission, registration, or digital certificate has expired, been revoked or been
13 suspended.

14 **Section 6. Electronic and Online Record Retention Requirements**

15 (a) Record retention.

16 (1) A notary public that is registered to perform notarial acts with respect to electronic
17 records or notarial acts involving remotely located individuals using communication
18 technology must maintain one or more journals in a permanent, tamper-evident electronic
19 format to chronicle those notarizations.

20 (2) A journal entry shall be made contemporaneously with the performance of the notarial
21 act and contain:

22 (i) The date and time of the notarial act;

23 (ii) A brief description of the record, if any and the type of notarial act;

1 (iii) The full name and address of each individual for whom a notarial act is performed;

2 (iv) A statement of how identification was established and a description of any
3 identification credential presented including the type of credential and dates of
4 issuance and expiration of the credential;

5 (v) The fee charged, if any; and

6 (vi) For a notarial act involving remotely located individuals using communication
7 technology, an audio-visual recording (or a link thereto) of the performance of the
8 notarial act that complies with KRS Chapter 423 and this chapter.

9 (3) A journal must be created and stored in a computer or other electronic storage device or
10 process that protects the electronic journal and any audio-visual recording against
11 unauthorized access by password or cryptographic process. A recording must be created
12 in an industry-standard audio-visual file format and must not include images of any
13 record in which a remotely located individual made a statement or on which the remotely
14 located individual executed a signature.

15 (4) An electronic journal must be retained for at least ten (10) years after the last notarial act
16 chronicled in the journal. An audio-visual recording must be retained for at least ten (10)
17 years after the recording is made.

18 (5) A journal entry shall not record an identification numbers assigned to an individual by a
19 governmental agency or any biometric identifier.

20 (6) A notary public must take reasonable steps to ensure that a backup of the journal and
21 audio-visual recording exists and is secure from unauthorized use.

22 (7) On the death or adjudication of incompetency of a current or former notary public that is
23 registered to perform notarial acts with respect to electronic records or notarial acts

1 involving remotely located individuals, the online notary public's personal representative
2 or guardian or any other person knowingly in possession of a journal or audio-visual
3 recording must:

4 (i) Comply with the retention requirements of this subsection;

5 (ii) Transmit the journal and recording to one or more repositories under Section 2 of this
6 administrative regulation; or

7 (iii) Transmit the journal and recording in an industry-standard readable data storage device
8 to his/her notary technology provider.

9 (b) Repositories. A notary public that is registered to perform notarial acts with respect to
10 electronic records or notarial acts involving remotely located individuals, a guardian,
11 conservator, or agent of such a notary public, or a personal representative of such a deceased
12 online notary public may, by written contract, engage a third person to act as a repository to
13 provide the storage required by Section 1 of this administrative regulation. A third person under
14 contract under this section shall be deemed a repository or custodian under KRS 423.380 (8) or
15 KRS 423.455(5), as applicable. The contract shall:

16 (1) Enable the registered notary public, the guardian, conservator, or agent of the registered
17 notary public, or the personal representative of the deceased registered notary public to comply
18 with the retention requirements of Section 1 of this administrative regulation even if the contract
19 is terminated; or

20 (2) Provide that the information will be transferred to the registered notary public, the
21 guardian, conservator, or agent of the registered notary public, or the personal representative of
22 the deceased registered notary public if the contract is terminated.

23 (c) Lost, Stolen or Improperly Accessed Journal.

1 (1) A notary public is responsible for the security of the notary public's journal and may not
2 allow another individual to use the journal to perform a notarial act. A notary public shall take
3 reasonable steps to maintain the security of the journal and shall not allow access to the notary
4 public's journal, except:

5 (i) When requested by the Secretary of State or a law enforcement officer;

6 (ii) When required by court order or subpoena; or

7 (iii) Pursuant to an agreement to facilitate notarial acts with a vendor or other technology
8 provider identified in 30 KAR 8:005, Section 5.

9 (2) A notary public shall promptly notify the Secretary of State of a lost or stolen journal upon
10 discovering the journal is lost or stolen.

11 (d) Disposition of Notarial Records upon Termination of Commission or Registration: Upon the
12 revocation, resignation, termination or suspension of the commission of the notary public or the
13 revocation, resignation, termination or suspension of the registration of the notary public to
14 perform notarial acts with respect to electronic records and notarial acts involving remotely
15 located individuals using communication technology, the notary public shall retain the journal in
16 accordance with the provisions of Section 1 of this regulation.

17 **Section 7. Notary Discipline**

18 (a) Prohibited Conduct. Failure to comply with a provision of KRS 423.395 may result in the
19 denial, refusal to renew, revocation, suspension or conditioning of a notary commission and may
20 result in disciplinary action.

21 (b) Conviction, Finding or Admission. Denial, refusal to renew, revocation, suspension or
22 conditioning of a notary commission shall result upon notification to the Secretary of State of:

23 (1) A conviction of felony or crime involving fraud, dishonesty or deceit;

1 (2) A finding against, or admission of liability by, the notary public in any legal proceeding
2 or disciplinary action alleging fraud, dishonesty or deceit by the notary; or

3 (3) A judicial determination of liability in a suit for fraud, misrepresentation or for failure to
4 discharge the duties of a notary public.

5 (c) A notary public shall promptly notify the Secretary of State, in writing, of a conviction,
6 finding, admission of liability, or judicial determination of liability as defined in this section.

7 (d) Complaint Against a Notary Public. A person that knows of a violation of Section 1 or 2
8 may file a complaint against a notary public with the Secretary of State. A complaint shall be in
9 writing, dated, and signed by the person making the complaint. A complaint that does not
10 comply with the requirements of this section will not be filed, responded to or acted upon by the
11 Secretary of State.

12 (e) Any condition, restriction, suspension or revocation of a notary commission will
13 automatically have the same effect on the electronic or online registration the notary public
14 holds.

15



Alison Lundergan Grimes

Secretary of State

Commonwealth of Kentucky

APPROVED BY AGENCY: December 30, 2019

REGULATORY IMPACT ANALYSIS AND TIERING STATEMENT

Contact Person: Erica N. Galyon, Assistant Secretary of State, 700 Capital Avenue, State Capitol, Suite 152, Frankfort, Kentucky 40601, phone (502) 782-7417, fax (502) 564-5687. Email: sos.secretary@ky.gov

(1) Provide a brief summary of:

(a) What this administrative regulation does: This administrative regulation establishes the conditions under which notary public officers may be approved by the Office of the Secretary of State. Additionally, it establishes procedures for electronic and online notary applications.

(b) The necessity of this administrative regulation: This administrative regulation is necessary to establish procedures for approving notary public officers and electronic and online notary publics.

(c) How this administrative regulation conforms to the content of the authorizing statutes: In order for the Office of the Secretary of State to fulfill its duties under KRS 423, this administrative regulation is necessary to establish the procedures for approving notary public applications and registrations for electronic and online notaries public.

(d) How this administrative regulation currently assists or will assist in the effective administration of the statutes: This administrative regulation is necessary to establish procedures for approving notary public applications and registrations for electronic and online notaries public.

(2) N/A

(3) List the type and number of individuals, businesses, organizations, or state and local governments affected by this administrative regulation: This regulation affects individual notaries public and those who voluntarily apply to be electronic and online notaries public.

(4) Provide an analysis of how the entities identified in question (3) will be impacted by either the implementation of this administrative regulation, if new, or by the change, if it is an amendment, including:

(a) List the actions that each of the regulated entities identified in question (3) will have to take to comply with this administrative regulation or amendment: Individuals identified in question (3) will have to familiarize themselves with this administrative regulation.

(b) In complying with this administrative regulation, how much will it cost each of the entities identified in question (3): Individuals identified in question (3) will incur minimal costs in order to submit an application and/or registration.

(c) As a result of compliance, what benefits will accrue to the entities identified in question (3): Individuals identified in question (3) will obtain the rights of a notary public and/or electronic and online notary public.

(5) Provide an estimate of how much it will cost to implement this administrative regulation:

(a) Initially: The application for notary public costs \$10; registration for electronic or online costs \$10.

(b) On a continuing basis: There is no cost to implement this administrative regulation at this time.

(6) What is the source of the funding to be used for the implementation and enforcement of this administrative regulation: There is no source funding at this time since there is no cost to implement this administrative regulation.

(7) Provide an assessment of whether an increase in fees or funding will be necessary to implement this administrative regulation: A fee for registration as an electronic and/or remote (online) notary is established at \$10; additional funding will not be necessary to implement this administrative regulation.

(8) State whether or not this administrative regulation establishes any fees or directly or indirectly increases any fees: Fees for notary public applications is unchanged; fees for registration for electronic or online notary public is \$10.

(9) TIERING: Is tiering applied? Tiering was not appropriate in this administrative regulation because the administrative regulation applies equally to all those individuals or entities regulated by it.

FISCAL NOTE ON STATE OR LOCAL GOVERNMENT

Regulation Number: 30 KAR 8:005 E
Contact Person: Erica N. Galyon
Phone Number: (502) 782-7417
Email: sos.secretary@ky.gov

1. What units, parts or divisions of state or local government (including cities, counties, fire departments, or school districts) will be impacted by this administrative regulation? This administrative regulation will impact the Office of the Secretary of State and county clerks offices.

2. Identify each state or federal statute or federal regulation that requires or authorizes the action taken by the administrative regulation. This administrative regulation is authorized by KRS Chapter 423.

3. Estimate the effect of this administrative regulation on the expenditures and revenues of a state or local government agency (including cities, counties, fire departments, or school districts) for the first full year the administrative regulation is to be in effect.

(a) How much revenue will this administrative regulation generate for the state or local government (including cities, counties, fire departments, or school districts) for the first year? This administrative regulation will generate additional fees for the Office of Secretary of State of \$10 per electronic notary registration.

(b) How much revenue will this administrative regulation generate for the state or local government (including cities, counties, fire departments, or school districts) for subsequent years? This administrative regulation will generate additional fees for the Office of Secretary of State of \$10 per electronic notary registration.

(c) How much will it cost to administer this program for the first year? There will be no additional cost to implement this administrative regulation for the first year.

(d) How much will it cost to administer this program for subsequent years? There will be no cost to administer this program for subsequent years.

Note: If specific dollar estimates cannot be determined, provide a brief narrative to explain the fiscal impact of the administrative regulation.

Revenues (+/-):

Expenditures (+/-):

Other Explanation:

