ID Fraud —
A Notary Trap

A special webinar presentation by the
NATIONAL NOTARY ASSOCIATION
Topics We Will Address Today

- Notary plays a vital role to ensure signers are who they claim to be.
- Professional standards of practice to follow so you don’t get duped.
Failing to Spot Dangers

Notary may be held liable for penalties.

ID fraud can lead to mortgage fraud.

Failing to spot ID fraud can lead to very serious consequences.
Notary Protections

• Follow State laws
• Follow standards of professional practice
• Errors & Omissions insurance
Standards of Professional Practice

- Identification Documents
- Your state Notary handbook
- Your state Notary Public Regulatory Authority
- A guide such as the NNA’s state specific Notary Law Primer or U.S. Notary Law Primer
Standards of Professional Practice

• A guide such as the NNA’s state specific Notary Law Primer or U.S. Notary Law Primer
Identification Documents

- Most reliable are government-issued; and

- Contain photograph as well as a physical description and signature
Identification Documents

- Examine closely to detect alteration
- Look for misspelled words in standard language
- The card bears typed or handwritten insertions
- Become familiar with security features
Security Features
Security Features

HILTON, FAITH
200 MERO ST
FRANKFORT, KY 40601
FRANKLIN COUNTY

Birthday: 04-19-1980

www.kentucky.gov

FRANKLIN Circuit Clerk

05-12-2009

Ren

Issued

Type CDL Restr:

BLD

Eyes Class Endors

Iss.Type CDL Restr:
Security Features
Security Features
Security Features

REVERSE SIDE OF ALL CARDS

CLASS: A-Any vehicle or combination of vehicles except motorcycles
ENDORSEMENTS: None
RESTRICTIONS: None

NEW 2D BARCODE
Holds same information found on the front of card.

MAGNETIC STRIPE
Holds same information found on the front of card.

LASER PERFORATION
Outline of the California brown bear can be seen from the front of the card when a flashlight is pressed against back of card.
MISSISSIPPI

Description: Digitized card with magnetic stripe and 2D bar code on back. License must show Mississippi address. CDL has red heading; "CDL" in red map, white "COMMERCIAL LICENSE" in red bar.

Minor's license: Vertical format; white "UNDER 21 until (date)" in red bar below photo and, if applicable, black "UNDER 18 until (date)" in yellow bar below red bar. Year of birth in blue above ghost image. May have yellow "INTERMEDIATE LICENSE" in heading.

Validation: Repetitive holographic pattern of state seal and "DPS"; ghost image; commissioner's signature above photo; state seal and "DPS" visible under UV light.

Number: Social Security number (no longer used effective early 2006) or assigned number. Assigned number may be 000, 001, 800, 801, 902, or 903 followed by 6 digits.

Term: License valid 4 or beginning August 1, 2011, 1 year. Expiration on birthday. License's permit valid 2 years, 1 year for intermediate license. Driver 16-year can obtain 4-year license after holding learner's permit 1 year and intermediate license 6 months.

MISSOURI

Description: Laminated tamper-resistant coating; 3D bar code on back. For CDL, green-yellow state name with green "COMMERCIAL DRIVER LICENSE" below. As of January 30, 2003, may show "TEMPORARY CDL" or, as of December 19, 2005, "NON-RESIDENT CDL." License must show Missouri address.

Minor's license: Photo at left, red "(Under 21 until (date))" at top, purple state name and "INTERMEDIATE LICENSE" at upper left.

Validation: Ghost image with data overlapping; state seal repeating across bottom of license; outline of state with "SHOW ME" running through it in UV ink.

State plans to issue a new license in 2012. Minor's will be vertical.
U.S. PASSPORT
U.S. Passport
Errors and Omissions Insurance

- Protects the Notary by absorbing costs of lawsuits from unintentional errors.
- Pays out damages to an injured party
- Most also absorb attorney’s fees and defense costs
E&O Insurance In Action

Signer impersonated deceased man

Notary was charged with negligence

E&O paid $10,000 on Notary’s behalf
Summary

• Follow State laws
• Follow standards of professional practice
• Errors & Omissions insurance
QUESTIONS?
Being an NNA Member has its benefits:

- 24 Hour Online Help at NationalNotary.org
- Educational resources
- Regular Updates with NNA Publications
- Toll Free Hotline Support
- Member Privileges and Partner Discounts
- Up to 20% Discount on Notary Supplies
Q & A

For further information, contact:

hotline@nationalnotary.org
888-876-0827

Hotline Counselors are available to assist you
Monday – Friday 5am – 7pm and
Saturdays 5am – 5pm (PST)

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