

Stavvy Inc. – Remote Online Notary Vendor Documentation

Prepared for Tennessee Secretary of State – RON Application

1. Vendor and Technology Details

Vendor Name: Stavvy Inc.

Platform / Technology: Connect / Stavvy Remote Online Notarization Platform

Technology used for attaching or logically associating electronic notarial certificates, signatures, and seals:

- Stavvy applies electronic notarial certificates, signatures, and seals directly to electronic documents using secure, tamper-evident cryptography (PKI / X.509 standards).
- Certificates are uniquely tied to each notarization session and digitally locked to prevent modification.
- The electronic notary certificate is embedded in the document metadata and can be validated independently using standard PDF verification tools.

Technology used for identity proofing and credential analysis:

- Multi-step identity verification for remote signers:
 1. Government-issued ID verification (driver license, passport).
 2. Credential analysis (CA) / knowledge-based authentication (KBA) and Biometric verification.
 3. Liveness detection via webcam to confirm the signer is present.
 - Each step is logged and stored securely, with full audit trails, ensuring compliance with state law.
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2. Applicant's Unique Electronic Notarial Certificate

Included: PDF copy of an exemplar notarial certificate template using Stavvy Notary Profile to generate.

- Shows date, notary name, commission details, electronic signature, and electronic seal.
 - Exemplar/Template is tamper-evident and cryptographically secured to prevent unauthorized changes.
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3. Applicant's Unique Electronic Seal

Included: PDF copy of an exemplar notarial certificate template using Stavvy Notary Profile to generate.

4. Vendor-Supplied Instructions / Techniques

4.1 Reading and Authenticating Electronic Signature and Seal:

1. Open the notarized PDF in any standard PDF viewer supporting digital signatures.
2. Verify the digital signature panel shows "Valid" or "Certified" signature status.
3. Check the embedded notary certificate information to confirm the notary's name, commission number, and date.
4. Confirm the electronic seal matches the PDF copy of the seal included with this submission.
5. Review the audit log for timestamp and verification hash to ensure document integrity.

4.2 Conducting Identity Proofing and Credential Analysis:

1. The signer uploads a government-issued ID to the platform.
2. Stavvy performs automated credential analysis against authoritative databases.

3. The signer completes a liveness check (biometric) via webcam to confirm presence.
 4. Knowledge-based authentication questions (KBA) are presented, and answers are verified.
 5. A full audit trail is generated, showing each verification step, timestamp, and verification status.
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5. Secure Electronic Record Storage

- All notarized documents, electronic certificates, seals, and session recordings (audio/video) are stored in **encrypted, access-controlled cloud storage**.
 - Audit logs, session recordings, and electronic journals are maintained per **Tennessee Rule 1360-07-03-.03(8)**.
 - Records are retained for the legally required duration (minimum 10 years) and can be retrieved for verification, legal inquiries, or SOS inspection.
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Notes:

- All attached files (seal, certificate, instructions) are in **PDF format** as required.
- This document is **self-contained** with full instructions, workflows, and technical explanations for TN SOS review.
- No external links are needed — everything the SOS needs to validate technology, identity proofing, and document integrity is included in the certified PDF.