MISMO RON Platform Certification

Product Demonstration Overview

An important step in the MISMO eMortgage Technology Certification process is a guided demonstration of the product submitted for certification by MISMO. During the product demo, the MISMO audit team will ask the provider to demonstrate certain product functionality to assess whether the product complies with applicable MISMO standards/certification requirements. After the demo is completed, the provider must timely submit artifacts related to the demo. This document provides an overview of the functionality that must be demonstrated and the required demo artifacts for MISMO certification of a RON platform. Please note that the requirements for initial certification differ from those for certification renewal.

Initial Certification

During your initial RON platform certification demo, MISMO's audit team will ask you to demonstrate the following:

- Full RON Signing Session viewed from the perspective of the Principal, including any user setup, authentication, and signing and notarization of a mortgage loan document.
- Full RON Signing Session viewed from the perspective of the Notary, including any user setup, authentication, signing and notarization of a mortgage loan document, and completion of any Notarial Records.

Additionally, you will be asked to demonstrate the following:

- Principal timing out during KBA.
- Principal reaching the maximum number of failed KBA attempts permitted.
- Principal exiting the platform workflow during user authentication (i.e., KBA or credential analysis) and then attempting to return to the platform for the same RON Signing Session.
- Principal exiting the platform workflow after passing user authentication and then attempting to return to the platform for the same RON Signing Session.
- Notary accessing and, if applicable, exporting Notarial Records.

After completing your RON platform demo, please provide the following artifacts from one of the full RON Signing Sessions to MISMO's audit team:

- Signed and notarized document.
- Notarial Records.
- Audio-video recording of the RON Signing Session.
- Audit Trail.

Certification Renewal

During your RON platform demo for certification renewal, MISMO's audit team will ask you to demonstrate the following:

- Full RON Signing Session viewed from the perspective of the Principal, including any user setup, authentication, and signing and notarization of a mortgage loan document.

- Full RON Signing Session viewed from the perspective of the Notary, including any user setup, authentication, signing and notarization of a mortgage loan document, and completion of any Notarial Records.

Additionally, you will be asked to demonstrate the following:

- Notary accessing and, if applicable, exporting Notarial Records.

After completing your RON platform demo, please provide the following artifacts from one of the full RON Signing Sessions to MISMO's audit team:

- Signed and notarized document.
- Notarial Records.
- Audio-video recording of the RON Signing Session.
- Audit Trail.