

Fake IDs: What you need to know as a notary, and how you can help prevent fraud

False identification and identity theft are a growing problem in the United States, and one of the most effective ways for a notary to prevent fraud is to be cautious when verifying the signer's identity. It's possible that a fake ID will get past you one day, but if you make a good faith effort to ensure that the IDs you verify are genuine, it is much less likely that fraud will happen on your watch.

The most-frequently altered areas of IDs are birth date, expiration date, and the photograph. When you are checking an ID, look first to make sure that the birth and expiration dates check out, and the photograph is a reasonable match for the signer in front of you. Then, look at both sides of ID for obvious signs of alteration. The most common are:

- Distorted printing
- Numbers or letters that are out of line (turning the ID sideways makes that easier to spot)
- Incomplete or peeling lamination
- Raised edges around the photo

State-issued IDs also have special features like holograms or laser-engraved signatures, which can be difficult for a forger to replicate. An Oregon driver's license currently includes: small 'ghost image' of driver's photo in bottom right corner, and holograms of the word 'Oregon' (top left), State of Oregon, bird and branch (middle right). For more information:

<https://www.oregon.gov/odot/dmv/pages/driverid/samplecards.aspx>

For other states: the DMV website usually has a section on characteristic features of driver's licenses and ID cards issued by the state. Check the DMV sites for states from which you regularly see identification documents to get the current information about special features on their IDs.

Avoiding problems with fake IDs:

- Do not allow yourself to be rushed through checking identification
- Never make an exception to the signer appearing before you (if your signer is signing for someone else, they **MUST** have a POA to prove their authority to do so)
- Pick a method for checking ID and use it consistently
- If you have concerns, ask for a second form of identification
- Never "work around" a failed KBA when performing a Remote Online Notarization (RON)
- More information and suggestions:

https://www.oregon.gov/olcc/docs/responsible_vendor_program/RVP_Tips_CheckingID.pdf