

Legal Connections



POWERED BY THE COLUMBUS BAR ASSOCIATION

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"Apply for your notary license before the rules change on Sept. 20: cbalaw.org/notary"

*Jill Snitcher
McQuain, Esq.*
Executive Director
jill@cbalaw.org



NOTARY LAWS ARE CHANGING: THE REAL SCOOP

The notary laws in Ohio are changing on Sept. 20. The Ohio Notary Modernization Act is a way to standardize the notary public commission process and allow for online and electronic notarization; but to get to this standard, the rules had to change.

Should I be concerned?

Probably; anyone applying to become a notary for the first time and any non-attorney notaries who plan to renew their commission in the future will be affected. Attorneys who already have their commission are all set and have nothing to worry about.

Well, what's all the fuss?

For starters, the changing educational requirements and price increases (which is why we're encouraging everyone to apply now). Under the prior law, attorneys only had to complete an application to receive their commission. With the new law, attorneys will have

to take a three-hour long notary class before submitting an application to the Ohio Secretary of State to receive their commission. The good news: it will still be a lifelong commission.

The educational requirements are essentially the same for non-attorneys: they, too, will have to take a three-hour educational course before submitting an application to the Ohio Secretary of State. Non-attorneys will also be required to pass a test before receiving their commission. In addition, non-attorneys will have a continuing education requirement and need to obtain a criminal background check every five years.

Along with the new educational requirements, there will be a price increase for becoming a notary. Currently, it costs \$80; under the new rules, the general public will have to pay \$130 for both the notary class and the test, along with \$15 for the notary application, plus the cost of the BCI

background check., which can cost up to an additional \$75. Attorneys will now have to pay \$75 for the class and an additional \$15 for the application.

Better get on it.

If you have been considering becoming a Notary Public, it would be wise to complete the application process prior to the new rules going into effect. As of this writing, the CBA recommends that both attorneys and the general public have their notary public application turned in to us by Sept. 11 to ensure that you will receive your commission under the old rules. The details are still being finalized, so make sure to keep up to date on all potential changes at www.cbalaw.org/notary.

Any questions? We've got the answers.

The Columbus Bar Association will continue to be a single point of contact to make becoming a notary as efficient as possible, offering the class, test, and access to criminal background checks in

one easy location. As Ohio's oldest and best resource for notaries, we have been processing notary applications for over 60 years and have set the standard for best practices. Requiring that applicants obtain a background check and pass a test before becoming a notary? We did it first. Let our experience be your benefit.

Call us today with any questions you might have at 614-221-4112; we're here to help. ■

EDUCATION & EVENTS

Legal Practice Lab Fall

Session One: Personal

Friday, Sept. 6 • 12:30 – 4 p.m.

3.0 CLE/NLT Hours

Medicare and Muffins

Tuesday, Sept. 10 • 8:30 – 9:30 a.m.

Free and exclusively for CBA members

All classes listed are offered at the Columbus Bar Associations offices, 175 S. Third St. Ste. 1100. To register, call 614-221-4112 or enroll online at www.cbalaw.org.

NOT JUST FOR ATTORNEYS: RESERVE YOUR TICKETS NOW FOR THE 2019 GOLF OUTING ON SEPT. 16!
ALL PROCEEDS BENEFIT THE COLUMBUS BAR FOUNDATION AND FURTHER ITS MISSION TO INCREASE ACCESS TO JUSTICE: CBALAW.ORG

SECURITY IN THE AGE OF P2P PAYMENTS

Peer-to-peer (P2P) payment accounts allow users to send money, using their mobile devices, from their credit card, debit card or bank account to another's person account. P2P apps - Venmo, PayPal and Apple Pay to name a prominent few - have become synonymous with online commerce.

These days, fewer and fewer of us carry cash. CNBC reported earlier this year that three in 10 adults say that they don't make a cash transaction in an average week. As an increasing



KEVIN ROUCH
Albert Weiker, LLP

number of us migrate to this new world of payments, the question becomes: are they secure? Going a step further, how can small businesses safeguard themselves if they decide to accept P2P payments?

Like any business done online, scammers and hackers can penetrate accounts and take any money they find. Overall, P2P apps are safer than using your credit card, debit card or bank account online. The person or merchant receiving the funds does not get the details of the source of the funds because the apps

use encryption to mask the account numbers.

For small businesses, besides evaluating any fees that may be charged to use P2P services, it becomes important to educate themselves and their customers on the best practices for protecting payments. Here are a few important things to remember:

- **Do research on the security practices and general reputation of the P2P apps you want to use;**
- **Use two-factor authentication whenever you can - ideally, a PIN combined with a biometric factor such as a fingerprint -**

whether it's signing on to your device or using the P2P app itself;

- **Don't click on email links requesting personal or account information;**
- **Don't make any transaction over a public Wi-Fi network; and**
- **Link a credit card, rather than a debit card or bank account, to your P2P app because credit cards generally have stronger fraud protection.**

It's an ever-evolving payment world for consumers and small businesses. P2P apps, if used wisely, can make transactions easier and more secure. ■



LEGAL PRACTICE LAB • Are you practice ready?

The business side of law: Classes begin September 6



You know the law. Do you know how to run a law practice? The CBA's **Legal Practice Lab** is a 6-session series designed to provide lawyers with practical tips and skills necessary to build a thriving law practice. Fall session begins soon—sign up now at www.cbalaw.org.

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(614) 221-4112

