

A COMPREHENSIVE GUIDE

Rules on Electronic Notarization in the Philippines

The Supreme Court's 2025 Rules on Electronic Notarization, explained for
lawyers and businesses.

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■ CHAPTER 01

Introduction

In a digital era where remote work, paperless transactions, and online identity verification are becoming the norm, the legal profession and judiciary are also undergoing a profound transformation. At the heart of this shift lies the modernization of one of the most enduring elements of legal trust: notarization.

The Supreme Court's 2025 Rules on Electronic Notarization (A.M. No. 24–10–14–SC, or the 2025 Rules, for brevity), promulgated by the Court En Banc on February 4, 2025 and effective March 24, 2025 (15 days after its March 9, 2025 publication, per Rule XII, Section 9), mark a historic step in the e-volution of Philippine legal practice. For the first time, electronic notarization—commonly referred to as enotarization—is formally recognized with clear rules and standards for its governance. These rules finally allow notaries public to perform their functions electronically, using secure digital technologies, identity verification, and digital signatures based on cryptography.

This e-book serves as a practical and conceptual guide to the 2025 Rules. It is designed for:

- Lawyers preparing to shift from traditional to digital notarial acts
- Businesses and professionals engaging in high-volume or remote transactions
- Technology providers and digital platforms interested in compliance and accreditation
- Law students and legal researchers who want to understand the intersection of technology and law for notarization

Beyond the rules, this guide explores the historical, legal, commercial, and philosophical foundations of notarization and why its digital transformation matters for access to justice and the rule of law in the 21st century.

What you'll learn

- A contextual understanding of notarization's role in the Philippine legal system
- A detailed breakdown of each of the twelve Rules in the 2025 framework, cross-checked against the published resolution
- Key insights into electronic signatures, digital trust, PKI, and identity verification
- An overview of Electronic Notarization Facilities (ENFs) and their accreditation
- A comparative analysis of the 2004 and 2025 rules, with clear rule-by-rule contrasts
- Practical examples of platforms like Twala and international best practices

Why This Guide Matters

The promise of electronic notarization goes far beyond convenience. It represents a strategic reform that:

- Reduces transactional costs and physical barriers
- Promotes inclusion and document security
- Strengthens the Philippines' standing in the digital global economy
- Aligns legal processes with e-Governance and justice reform efforts

■ CHAPTER 02

Historical Foundations of Notarization in the Philippines

Notarization is often regarded as a routine legal formality, but its role in the Philippine legal system is deeply rooted in the country's historical evolution and the development of civil and commercial law. To fully appreciate the reforms introduced by the 2025 Rules, it is important to understand how notarization emerged, evolved, and embedded itself into legal culture and daily life.

Colonial Beginnings: The Spanish Influence

The concept of notarization was introduced to the Philippines during the Spanish colonial period. Modeled after European civil law systems, notaries in the Spanish Philippines were public officers who recorded legal transactions, certified contracts, authenticated wills, and preserved acts in official notarial registers (*protocolos*).

Under Spanish rule, notarization had a formal, quasi-public character. Notaries were officers of the Crown and held significant legal and social authority. The emphasis was on formalities, written proof, and the safeguarding of public faith (*fe pública*).

The American Transition: Common Law and Professionalization

With the advent of American colonial rule in the early 1900s, the Philippine legal system began to integrate elements of common law practice. The role of the notary public was reframed—not as a public official but more as a legal professional with specific administrative powers. During this period:

- The Notarial Law was codified under the Revised Administrative Code (Act No. 2711, approved March 10, 1917)
- Notarial functions were transferred to members of the legal profession
- Emphasis was placed on the notary's duty to prevent fraud and ensure that signatories acted voluntarily and knowingly

This period marked the start of professional notarial practice, with notaries being licensed lawyers who were commissioned by the court to perform notarial acts.

Post-Independence Consolidation and Codification

In the post-World War II period and throughout the latter half of the 20th century, the Philippines continued to refine its notarial laws. Legal commentators have widely described the period leading up to 2004 as one of inconsistent enforcement, marked by problems such as fake notarizations, unsigned documents being notarized, and notaries improperly allowing others to use their commissions.

To address this, the Supreme Court promulgated the 2004 Rules on Notarial Practice (A.M. No. 02–8–13–SC) on July 6, 2004, effective August 1, 2004. Rule I, Section 2 states their purpose directly: to promote, serve, and protect public interest by simplifying, clarifying, and modernizing the rules governing notaries public, and to foster ethical conduct among them. In practice, the Rules:

- Standardized the procedures for notarial acts
- Reinforced the requirements for personal appearance

- Mandated the use of notarial journals and official seals
- Clearly defined the notary's responsibilities and liabilities

The 2004 Rules restored dignity and structure to notarial practice, but they were inherently paper-based and location-dependent—features that, over time, limited their effectiveness in a digitally transforming society.

The Need for Reform in the 21st Century

The rapid rise of digital communication, remote work, and cross-border commerce exposed the limitations of traditional notarization:

- Citizens living or working abroad struggled to obtain notarized documents in a timely manner
- COVID-19 lockdowns highlighted the necessity for remote legal services
- Government and private institutions demanded faster, secure, and verifiable documentation processes

These trends paved the way for the 2025 Supreme Court Rules on Electronic Notarization, which finally recognize that notarization can occur securely and validly in the digital space, using modern technologies to preserve the same trust, integrity, and public faith that have defined notarial acts for centuries.

■ CHAPTER 03

Legal Foundation and Development

The practice of notarization in the Philippines is deeply embedded in the country's legal framework. This section explores the key statutes, rules, and jurisprudential developments that shape notarial practice today, culminating in the Supreme Court's issuance of the 2025 Rules.

The Civil Code and the Rules of Court

The foundational reference for written instruments and their legal effect remains the Civil Code of the Philippines. Under Article 1358, certain acts and contracts — chiefly those creating, transmitting, modifying, or extinguishing real rights over immovable property — must appear in a public document. Philippine jurisprudence has clarified that this is not a validity requirement: a contract lacking the required public-document form is still valid and binding between the parties, and Article 1358 merely allows either party to compel the other to execute the document in public form for convenience and to bind third persons. This distinction matters for enotarization: notarization generally affects a document's enforceability against third parties and evidentiary weight, not the underlying contract's validity between the parties themselves.

The Rules of Court, particularly Rule 132, Section 23 — unchanged in section number under the 2019 Amendments to the Rules on Evidence — define and categorize public documents, giving notarized documents a *prima facie* presumption of authenticity and regularity. These documents may be presented as evidence without the need for further authentication, unless properly challenged in court.

The Electronic Commerce Act of 2000 (R.A. No. 8792)

Even before the Rules on Electronic Evidence, Congress had already anticipated electronic notarization by name. R.A. No. 8792 established the functional-equivalence principle that gives electronic documents and

signatures the same legal effect as their paper and ink counterparts, and its Section 11 contains the specific statutory hook for enotarization:

“Until the Supreme Court by appropriate rules shall have so provided, electronic documents, electronic data messages and electronic signatures, shall be authenticated by demonstrating, substantiating and validating a claimed identity of a user, device, or another entity in an information or communication system, among other ways... The Supreme Court may adopt such other authentication procedures, including the use of electronic notarization systems as necessary and advisable, as well as the certificate of authentication on printed or hard copies of the electronic documents or electronic data messages by electronic notaries, service providers and other duly recognized or appointed certification authorities.”

Two things stand out. First, it is permissive rather than self-executing — R.A. No. 8792 empowered the Supreme Court to adopt electronic notarization systems, but did not itself create one. Second, its own wording (“until the Supreme Court... shall have so provided”) explicitly anticipated exactly this kind of rule. In that sense, the 2025 Rules are the Supreme Court finally exercising an authority Congress had handed it a quarter-century earlier.

The Rules on Electronic Evidence (A.M. No. 01-7-01-SC)

Two decades before the 2025 Rules existed, the Court had already laid the evidentiary groundwork for electronically notarized documents through the Rules on Electronic Evidence, promulgated July 17, 2001 and effective August 1, 2001. Originally applicable only to civil, quasi-judicial, and administrative proceedings, their coverage was extended to criminal cases by Resolution dated September 24, 2002, effective October 14, 2002. Much of their substance was later folded into the Rules of Court through the 2019 Amendments to the Rules on Evidence (A.M. No. 19-08-15-SC), effective May 1, 2020.

Several provisions are directly load-bearing for enotarization, even though they predate it by years:

- **Rule 2** supplies the foundational definitions — “electronic document,” “electronic data message,” “electronic signature,” “digital signature,” and “certificate” — that the 2025 Rules expressly build on; Rule I, Section 4(d) of A.M. No. 24-10-14-SC cross-references this definition by name
- **Rule 3** establishes electronic documents as the functional equivalent of paper-based writings for evidentiary purposes, and confirms that privileged communication does not lose its privileged character merely for being electronic
- **Rule 4** (Best Evidence Rule) treats a printout or output that accurately reflects the underlying electronic data as the equivalent of an original document
- **Rule 5, Section 3** is the single most important provision for this guide’s subject: a document electronically notarized in accordance with Supreme Court rules “shall be considered as a public document and proved as a notarial document under the Rules of Court”
- **Rule 6** makes electronic and digital signatures admissible as the functional equivalent of a handwritten signature, and creates disputable presumptions directly relevant to how ENP and principal signatures are treated in court
- **Rule 7** sets out factors for assessing the evidentiary weight of an electronic document, such as the reliability of the system that generated or stored it
- **Rule 10** authorizes electronic testimony by videoconference — the evidentiary counterpart to the Judiciary’s Guidelines on the Conduct of Videoconferencing (A.M. No. 20-12-01-SC)

In short, the 2025 Rules tell practitioners how to notarize a document electronically; the Rules on Electronic Evidence are what make that notarized document count in court — and have done so, in principle, since 2001.

Notarial Law Under the Revised Administrative Code

Notarization was historically governed by the Revised Administrative Code (Act No. 2711, approved March 10, 1917). It outlined the qualifications and duties of notaries public and provided courts with the power to commission notaries and prescribe the territorial limits of their functions. However, the lack of uniformity in notarial practices, combined with cases of abuse—such as “rent-a-notary” schemes—led to serious questions about the credibility of notarized documents.

The 2004 Rules on Notarial Practice (A.M. No. 02–8–13–SC)

In response, the Supreme Court promulgated the 2004 Rules on Notarial Practice, a landmark issuance aimed at curbing abuses in notarial commissions, standardizing notarial procedures, and enhancing accountability through mandatory notarial registers, seals, and personal appearance requirements. These rules codified the responsibilities of notaries public, defined various notarial acts, and imposed disciplinary measures for erring notaries.

As originally promulgated, the 2004 Rules were premised entirely on paper-based, in-person notarization. As discussed below, however, the Supreme Court has since amended even this traditional framework to require certain digital recordkeeping steps — so “paper-based” no longer means “entirely undigitized.”

The March 2025 Digitization Amendment to the 2004 Rules

In a development separate from, but closely related to, the 2025 Rules, the Supreme Court En Banc issued a Resolution dated March 4, 2025 further amending the 2004 Rules, disseminated through OCA Circular No. 197–2025 (May 30, 2025). It does not create a new electronic notarization framework — the underlying notarial act remains traditional, in-person, wet-signature notarization. What it does is digitize the recordkeeping and reporting side of that same process, anchored on Technologically Adaptive Management under the Strategic Plan for Judicial Innovations 2022–2027.

- **PDF duplicate requirement (Rule VI, Sec. 2(d)/(h)):** for contracts, the notary must retain an exact electronic copy of the notarized instrument as the duplicate original for the clerk of court — a complete, fully legible PDF reproduction of the paper original, in a single (not split) PDF file per document
- **Electronic transmittal:** the duplicate original must be sent to the clerk of court using the notary’s official email address of record, as a direct attachment, batched and labeled if it exceeds size limits
- **Mandatory professional email (new Section 15, Rule III):** every notary must register a valid, professional email address with their Executive Judge; personal accounts are expressly prohibited, and failure to keep the address updated is a ground for denial of commission renewal
- **Copy to signatories:** the notary must electronically send each signatory a copy within 5 days of the act; uncorrected material discrepancies flagged by a signatory can lead to nonrenewal or revocation
- **No digitization fees:** notaries may not charge any additional fee for digitization, transmittal, storage, or disposal
- **Visible seal in digitized form:** the notary’s official seal must remain visible when the document is digitized
- **Archive–feasibility assessment:** courts holding duplicate originals must inventory and assess existing records and report to the Office of the Court Administrator

Read together with A.M. No. 24–10–14–SC, the Supreme Court is modernizing notarization on two parallel tracks: a fully electronic track for lawyers who become ENPs, and a partially digitized track for lawyers who continue to notarize traditionally.

The 2025 Rules on Electronic Notarization

Recognizing these realities, the Supreme Court promulgated the 2025 Rules on February 4, 2025 (published March 9, 2025; effective March 24, 2025), establishing for the first time a comprehensive regulatory framework for performing notarial acts electronically, using secure electronic and digital signatures based on cryptography, maintaining electronic notarial registers, and accrediting Electronic Notarization Facilities (ENFs).

■ CHAPTER 04

Economic and Commercial Significance

In the modern economy, trust is currency—and notarization remains one of the most reliable instruments for generating and preserving trust in legal and commercial transactions.

Notarization as a Pillar of Commercial Certainty

At its core, notarization ensures that documents are executed voluntarily and with full understanding, that the parties are properly identified and competent, and that transactions are recorded and preserved in a verifiable, tamper-proof format. These functions reduce transaction risk, discourage fraud, and help enforce contracts—core ingredients of a healthy commercial ecosystem.

Business Use Cases

Notarized documents are integral in key sectors:

- **Real Estate:** Deeds of sale, mortgages, and lease agreements
- **Banking and Finance:** Loan agreements, affidavits of support, powers of attorney
- **Insurance:** Sworn declarations, claims affidavits
- **Corporate Governance:** Board resolutions, incorporation papers, stockholder agreements
- **International Trade:** Consularized documents, commercial invoices, cross-border authorizations

Without a credible notarial system, these transactions would be more prone to dispute, delay, or rejection by third parties such as banks, courts, or regulators.

The Cost of Inefficiency and Inaccessibility

Traditional notarization comes with economic friction: the need for physical presence imposes time and mobility costs; limited notarial services in rural or underserved areas hinder access; and overseas Filipinos must often pay high fees or endure long waits at embassies or consulates. These inefficiencies disproportionately affect small businesses, freelancers, informal workers, and marginalized populations.

Enabling the Digital and Global Economy

As businesses embrace digital contracts and cross-border deals, there is growing demand for notarization that is digitally executed, secure and verifiable, and recognized internationally. The 2025 Rules respond by enabling notarial acts performed using secure electronic and digital signatures, remote identity verification, and accredited ENFs that provide audit trails and secure platforms. With these reforms, the Philippines is better

positioned to support paperless B2B and B2C transactions, attract foreign investors requiring notarized documentation, and promote inclusive e-commerce, particularly for MSMEs and digital entrepreneurs.

Legal trust as economic infrastructure

In the same way that roads and ports facilitate the movement of goods, legal trust infrastructure—notaries, registries, and digital signature systems—facilitates the movement of capital, labor, and services. Notarization ensures that contracts and declarations are trusted by law and by parties, a condition indispensable in a rules-based economy.

■ CHAPTER 05

Social and Access to Justice Dimensions

Notarization plays a powerful role in upholding rights, enabling access to public services, and promoting legal empowerment, particularly for individuals in vulnerable or marginalized communities.

Notarization as a Tool of Legal Empowerment

Ordinary citizens rely on notarized documents to affirm identity (affidavits of loss, birth, or guardianship), secure legal rights (land ownership, employment contracts), access services (education, banking, government aid), and authorize representation (special powers of attorney, waivers). For many Filipinos, especially those in low-income brackets, notarized documents serve as gateways to public and private services. When notarization is hard to access, rights and benefits may be delayed or denied.

Barriers in Traditional Notarization

- **Geographic constraints:** Rural and remote areas often lack available notaries public
- **Time and mobility limitations:** Elderly, persons with disabilities, and single parents may find it difficult to visit notarial offices
- **Cost and informality:** Notarial services in urban poor areas may be costly or offered by unlicensed individuals, leading to invalid or fraudulent documents

The COVID-19 pandemic further exposed these limitations, as many citizens were unable to access in-person notarization at critical times, including for health authorizations, financial declarations, and employment documents.

How Electronic Notarization Promotes Access

The 2025 Rules allow notarization to take place securely online, using remote video appearances, biometric and electronic ID verification, secure electronic and digital signatures, and Electronic Notarization Facilities that comply with Court-approved standards. These innovations mean citizens no longer need to travel or line up physically; PWDs and senior citizens can complete legal tasks from home; and individuals in far-flung barangays can access notarization using internet-connected mobile devices.

Notarization and the Right to Access Justice

The Philippine Constitution guarantees the right to equal access to justice, and Article III, Section 11 affirms free access to courts and adequate legal assistance regardless of poverty. By modernizing notarial rules, the judiciary is advancing not only technological reform but also its commitment to equity. Enotarization is a powerful example of how legal innovation can directly serve social justice goals—empowering citizens, reducing inequality, and making law more responsive to the realities of daily life.

Digital Inclusion and Interoperability

Enotarization also supports broader e-Governance and digital identity efforts. It complements PhilSys (the Philippine Identification System), allowing national ID verification; it aligns with the DICT’s e-Gov app; and it reinforces the judiciary’s digital transformation agenda through eCourts, eFiling, and ePayment systems.

■ CHAPTER 06

Philosophical and Constitutional Underpinnings

Notarization is rooted in legal philosophy and serves as an instrument of constitutional values such as truth, fairness, and due process. The 2025 Rules affirm that these values can be preserved—even strengthened—through the use of modern technology.

The Notary as Guardian of Legal Authenticity

At the heart of notarization lies the concept of authenticity. A notary public is not merely a witness to signatures but a custodian of public faith (*fe pública*), entrusted with confirming the identity and competence of parties, the voluntary nature of their actions, and the integrity of the document at the time of signing. This act transforms a private document into a public one—imbued with presumptive legal validity and enforceability. The notary thus plays a quasi-judicial role: their seal and signature invoke the authority of the state.

Due Process and Legal Certainty

Under the 1987 Philippine Constitution, every person has the right to due process of law and equal protection under the law. Notarization helps operationalize these rights by ensuring that legal documents are genuine, not forged; that signers are properly identified and informed; and that fraud, coercion, and impersonation are deterred. This is especially important in high-stakes matters such as wills, land titles, contracts of sale, and powers of attorney.

Trust, Legitimacy, and Technology

From a philosophical perspective, notarization serves two critical functions: an instrumental function—it enables efficient transactions by creating reliable evidence of legal acts—and a normative function—it upholds societal expectations of fairness, integrity, and accountability.

The move to electronic notarization challenges long-held notions that trust must be “seen” in person. But trust is not inherently physical—it is relational and systemic. If the digital system replicates or exceeds the safeguards of in-person notarization, then legitimacy is preserved. Technologies like digital signatures, public key infrastructure (PKI), and video verification provide new pathways for trust.

State Duty to Innovate and Regulate

The Constitution empowers the state to adapt and regulate legal mechanisms in response to social, economic, and technological developments — a dynamic development economists have separately observed applies broadly to how public institutions can drive innovation rather than merely follow it (see Mazzucato, *The Entrepreneurial State*, 2014). The Supreme Court’s issuance of the 2025 Rules is not merely a technological update—it is an exercise in constitutional stewardship.

Digital Trust as Public Faith in the 21st Century

If the notary once relied on physical presence, paper, and ink to confer authenticity, the digital notary relies on secure algorithms, verified credentials, and platform integrity. These new instruments of public faith must meet constitutional standards of due process, data protection and privacy, and accessibility and non-discrimination. Enotarization thus becomes a constitutional innovation—merging technology and tradition to strengthen public trust in both the document and the justice system itself.

■ CHAPTER 07

Notarization in the Digital Age: A Global Perspective

The shift toward enotarization is not unique to the Philippines. Understanding international experiences helps situate the 2025 reforms within a broader movement toward global digital trust infrastructure.

Global Drivers

- The exponential growth of cross-border digital transactions
- Increased demand for remote legal services during and after the COVID-19 pandemic
- The rise of digital identity systems and e-signature frameworks
- A push for legal harmonization across jurisdictions to support globalization

United States: Remote Online Notarization

Many U.S. states have adopted Remote Online Notarization (RON) laws, beginning with Virginia, which signed RON legislation into law in 2011 and brought it into effect in 2012. RON allows signers to appear via real-time audio-video conferencing, verification using multi-factor authentication, credential analysis, and knowledge-based assessment, and the use of digital certificates and e-seals issued by trusted platforms. The Uniform Law Commission has released model laws to help states harmonize their frameworks.

European Union: The eIDAS Framework

EU Regulation No. 910/2014, known as eIDAS, sets a comprehensive legal framework for electronic signatures, seals, and notarization across member states. It distinguishes between simple, advanced, and qualified electronic signatures (QES), accredits Qualified Trust Service Providers, and treats QES as legally equivalent to a handwritten signature. Some EU countries—Estonia, Austria, Italy—now allow fully remote, video-based notarization with digital-ID integration.

Singapore and Estonia

Singapore has explored the use of video conferencing and digital signature tools in notarization, particularly for commercial contracts and consular documents, leveraging its SingPass Digital ID for authentication.

Estonia’s digital government model includes an eNotary system where citizens and residents can access notarial services entirely online, authenticate using eIDs or digital mobile ID, and sign documents with QES backed by the government’s trust services. The system runs on Estonia’s X-Road data-exchange layer, which provides secure, traceable interoperability between government registries; document and log integrity is additionally safeguarded through Estonia’s separate KSI Blockchain, used specifically for tamper-evidence.

The Philippines in the Global Context

The 2025 Rules place the Philippines within the global trend toward digitally enabled legal services, recognition of secure electronic and digital signatures, secure remote appearance via video conferencing, and accreditation of trusted platforms as ENFs. Twala, a Philippine-based accredited ENF and member of the Cloud Signature Consortium, is one example of how local platforms can support this transition while aligning with global digital-signature standards.

COUNTRY / REGION	NOTARIAL INNOVATION	KEY FEATURES
United States	Remote Online Notarization (RON)	Real-time video, multi-factor ID
European Union	eIDAS & QES	Legal equivalence to a handwritten signature
Estonia	Fully digital eNotary	X-Road interoperability + KSI Blockchain integrity
Singapore	Pilot eNotary platform	SingPass + data privacy controls
Philippines	2025 eNotarization Rules (A.M. No. 24–10–14–SC)	PKI, ENFs, biometrics

CHAPTER 08

Integration with Broader Digital Justice Initiatives

The 2025 Rules do not exist in a vacuum. They are part of a larger transformation within the Philippine legal and governance ecosystem—a national movement toward digital justice, e-governance, and citizen-centered legal services.

The Judiciary’s eJustice Reforms

- **eCourts:** A digital case management and scheduling platform now implemented in hundreds of trial courts nationwide
- **eFiling and ePayment Systems:** Allowing litigants to file pleadings and pay fees online
- **Videoconferencing for Hearings:** Initially introduced during the COVID-19 pandemic and now institutionalized

- **Electronic Evidence Rules:** Extended to criminal cases in 2002, substantively folded into the Rules of Court via the 2019 Amendments (effective 2020), and now supported in practice by the enotarization reforms

By allowing notarial acts to be executed remotely and digitally, the 2025 Rules complement these innovations—particularly for filing notarized pleadings electronically, securing affidavits and waivers remotely, and supporting judicial efficiency for litigants.

DICT Platforms and Interoperability

- **eGov PH Super App:** A one-stop app that centralizes public services, including digital signatures and secure identity verification
- **Philippine National Public Key Infrastructure (PNPKI):** A root framework for managing digital certificates in government transactions
- **Philippine Identification System (PhilSys):** A national digital ID that can be used for notary identity verification

By working with DICT standards and infrastructures, enotarization ensures interoperability with other digital services, authentication consistency through national IDs, and an enhanced user experience across government platforms.

Legal and Regulatory Synergy

- **R.A. No. 8792** (E-Commerce Act of 2000) — recognizes electronic documents and signatures
- **R.A. No. 10173** (Data Privacy Act of 2012) — sets data protection standards applicable to notarial platforms
- **COA Circular No. 2021-006** — addresses the use of digital signatures and electronic documents in public sector transactions

This layered legal environment allows notarial acts performed electronically to be secure, compliant, and recognized across public and private institutions.

ENotarization as a Plug-in to Digital Legal Trust

Notarization is often the missing link in fully digital legal workflows. The 2025 Rules close this gap by enabling notarization to be digitally embedded in contract management systems, accessible via API integration with government and private platforms, and auditable and tamper-evident—critical for high-value or high-risk documents.

The Role of Philippine Innovation

Technology providers like Twala illustrate how local platforms can support this national legal innovation, offering biometric ID verification, PKI, and digital-signature tooling designed to comply with Philippine and international regulations for use in court, government, and commercial transactions. Through public-private collaboration, the Philippines is building a localized, globally aligned digital trust infrastructure.

■ CHAPTER 09

Understanding Electronic Notarization

The 2025 Rules establish a modern legal framework that enables notaries public to perform notarial acts using electronic tools and digital platforms—with the same legal validity, integrity, and evidentiary weight as traditional paper-based notarization.

It involves the use of electronic documents in permitted formats (PDF or PDF/A), secure electronic or digital signatures, real-time audio-video communication where applicable, and a Supreme Court-accredited Electronic Notarization Facility (ENF). This allows Electronic Notaries Public (ENPs) to notarize documents either in person or remotely.

Important carve-out — Rule I, Section 5

The Rules expressly **do not apply** to the execution of notarial wills, deposition-taking, or paper documents and instruments bearing wet signatures or marks. These continue to be governed exclusively by the 2004 Rules on Notarial Practice, regardless of how routine or high-volume the underlying transaction is.

Key Definitions

Electronic Notary Public (ENP)

A duly commissioned notary public authorized to perform notarial acts electronically using a Supreme Court-accredited ENF, using secure electronic or digital signatures and complying with the technical and procedural safeguards under the Rules.

Electronic Notarization Facility (ENF)

A secure platform accredited by the Supreme Court that enables ENPs to perform electronic notarization.

Electronic Notary Administrator (ENA)

The official designated by the Supreme Court to oversee the implementation and administration of electronic notarization, including the accreditation of ENFs and monitoring of ENPs.

Two Modes of Electronic Notarization

MODE	DESCRIPTION
In-Person Electronic Notarization (IEN)	The principal physically appears before the ENP, but the entire notarial act—from identity verification to signing and recordkeeping—is conducted electronically using an ENF.
Remote Electronic Notarization (REN)	The principal appears virtually before the ENP using real-time video and audio communication, enabling the execution of notarial acts remotely while maintaining required safeguards.

Permissible File Formats

The Rules allow only PDF (Portable Document Format) and PDF/A, the ISO-standardized version of PDF suitable for long-term archiving and legal compliance.

Types of Electronic Signatures Recognized

TYPE	DEFINITION
Electronic Signature	Data in electronic form affixed to or logically associated with an electronic document, used to identify the signer and indicate intent.
Secure Electronic Signature	A type of electronic signature that is unique to the signer, capable of identifying the signer, created using secure means, and linked to the data such that any change is detectable.
Digital Signature	A form of secure electronic signature that uses cryptographic technology, such as PKI, to verify the identity of the signer and ensure the integrity of the document.

Important: ENPs are required to use only secure electronic signatures or digital signatures when performing electronic notarial acts.

Permitted Electronic Notarial Acts

Only four notarial acts may be performed electronically under the 2025 Rules: **acknowledgment, jurat, oath or affirmation, and witnessing or attestation of signature**. Other notarial acts, such as copy certification, are not authorized under the electronic framework and must be conducted under the 2004 Rules.

After the act itself, Rule IV requires two further steps. First, **completion and retention** (Section 6): the ENP completes the electronic notarial certificate, affixes their electronic signature and Electronic Notarial Seal, attaches the certificate to the document, and retains a record for the period set out in Rule XII, Section 2. Second, **real-time transmission** (Section 7): the ENP ensures the notarized PDF/A document is automatically uploaded to the Supreme Court Central Notarial Database via the ENF; during the Transitional Period, PDF copies go instead to the ENA following Rule VIII, Section 3.

Core Requirements for a Valid Electronic Notarial Act

REQUIREMENT	DESCRIPTION
1. Accredited ENF and Secure Signature	The act must be conducted using a Supreme Court-accredited ENF, which enables both the ENP and the principal to affix a secure electronic or digital signature, and which secures the document, retains video recordings, and maintains a tamper-evident audit trail.
2. Personal Appearance	The principal must appear before the ENP either physically (for IEN) or virtually via real-time two-way video-audio communication (for REN).
3. Identity Verification	The ENP must verify the principal's identity using a valid government-issued ID and at least one additional method: biometric verification, facial recognition, or multi-factor authentication.
4. Digital Execution and Integrity	Both the ENP and the signatory must affix their secure or digital signatures via cryptographic means that bind the identity of the signer to the content of the document; any change to the document after signing must be detectable.

■ CHAPTER 10

Accreditation of Electronic Notarization Facilities

The ENF is the central technological platform that makes electronic notarization legally valid, secure, and auditable. The 2025 Rules require all notarial acts to be performed exclusively within an accredited ENF.

What Is an ENF?

As defined in the Rules: “An Electronic Notarization Facility (ENF) refers to any secure digital tool, device, system, application, and technology solution with the capabilities and functions required under Section 2, Rule VII of the Rules.” It must facilitate real-time audio-video communication; identity verification (e-KYC, biometrics, multi-factor authentication); application of secure electronic or digital signatures; tamper-evident document management; and automated notarial recordkeeping and transmission to the Supreme Court.

Accreditation Requirements

Accreditation is governed by the Supreme Court's Guidelines on the Accreditation of Electronic Notarization Facility Providers, which reproduce the full list of General Features required under Rule VII, Section 2.

Notarization modes and identity verification

- Supports both IEN and REN for every notarial act defined in the Rules
- Possesses e-KYC mechanisms consistent with Bangko Sentral ng Pilipinas issuances
- Possesses MFA mechanisms — facial recognition, biometrics, OTP, or other identity verification consistent with BSP issuances
- Possesses liveness detection and anti-spoofing technology capable of determining whether a person appearing before the ENP is a live person and not a spoof — distinct from, and in addition to, ordinary MFA

Signing, viewing, and communication

- Allows creation and affixing of the ENP's electronic signature and Electronic Notarial Seal, and of principals' and witnesses' electronic signatures
- Allows secure uploading, downloading, viewing, and transmission of electronic documents — including IDs and proof of authority to sign in a representative capacity — before, during, and after the notarial act
- Allows all parties to view electronic documents simultaneously and affix signatures and seal in real time
- For REN, supports simultaneous sight-and-sound videoconferencing at a minimum resolution of 1280 × 720 pixels (HD), and informs all users that the minimum required internet speed is 2 Mbps per user

Location, recording, and access controls

- Possesses geolocation functionality capable of identifying and disabling VPNs or similar tools used to alter a user's actual location during REN
- Prevents the ENP from performing electronic notarial acts outside the Philippines, except for limited extraterritorial performance under Section 5, Rule IV
- Allows principals to create and download audiovisual recordings of REN sessions, and prompts all parties that the session will be recorded
- Restricts access for ENPs with expired, canceled, or revoked commissions, and for principals or witnesses with expired or invalid competent evidence of identity

Records, storage, and database integration

- Allows creation and maintenance of an Electronic Notarial Book, automatically populated in chronological order upon completion of each notarial act
- Possesses storage and retention facilities for notarized documents, Electronic Notarial Books, and REN audiovisual recordings, with a real-time-updated back-up in a separate database
- Is capable of integration with the Supreme Court Central Notarial Database for automatic transmission, syncing, and credential verification after the Transitional Period
- Is capable of producing notarized documents in PDF/A or an equivalent ISO-compliant format suitable for long-term archiving

Security, compliance, and service standards

- Adopts tamper-evident security measures, including end-to-end encryption, certified acceptable by the Supreme Court
- Possesses a system for verifying whether a notarized document is authentic or has been tampered with
- Prompts all parties that personal information will be collected and processed per the Data Privacy Act of 2012 and shared with the Supreme Court under the Electronic Notarization Data Sharing Guidelines; is duly registered with the National Privacy Commission
- Provides comprehensive instructional materials on navigating and troubleshooting the ENF, and certifies whether an ENP applicant has studied them
- Guarantees 99.9% uptime except for maintenance operations, with advance notice given to all stakeholders
- Facilitates digital payments and issuance of electronic official receipts for notarial acts performed
- Allows the ENA or other Supreme Court-authorized officers to access information relating to an ENP's commission and notarized documents

Separately, Rule VII, Section 3 limits an ENP to one account per ENF, though an ENP may use as many different accredited ENFs as they wish.

ENF Providers and Their Role

An ENF Provider must be duly registered — with the DTI for sole proprietorships, the Cooperative Development Authority for cooperatives, or the SEC for corporations and partnerships — and must execute a Data Outsourcing Agreement with the Supreme Court. Accreditation is granted by the Electronic Notary Administrator, not a court or judge. Only accredited ENFs may be used to perform electronic notarial acts — the use of unaccredited platforms renders the act void and administratively punishable.

Key accreditation terms

- **Application fee:** ₱5,000, paid through the Judiciary e-Payment Solution; non-refundable if the application is later withdrawn
- **Performance bond:** ₱100,000 cash deposit with the Land Bank of the Philippines, posted within 5 days of approval notice
- **Validity:** 3 years from approval, renewable within 30 days before expiry for a further ₱5,000 fee
- **Bond forfeiture triggers:** operating without renewing accreditation; downtime of at least 15 hours; allowing ENPs with expired, canceled, or revoked commissions continued access; or failing to report a personal-data breach to the NPC and ENA within the required period
- **Pre-termination or non-renewal:** requires at least one month's notice to all enrolled ENPs and assistance migrating their records to another accredited provider

Twala's Approach to ENF Compliance

Twala is an accredited Electronic Notarization Facility under the Supreme Court's 2025 Rules. Its platform provides full support for PDF/PDF-A signing; PKI-based digital signature infrastructure with audit trails; facial recognition, biometrics, and OTP-based identity verification; secure video conferencing and document encryption; and e-KYC and data-privacy safeguards aligned with the Data Privacy Act of 2012.

Twala is a member of the Cloud Signature Consortium and partners with a global Certificate Authority that holds Adobe Approved Trust List (AATL) status — enabling Twala-issued signatures to inherit that trust-list recognition through the partner CA.

Oversight and Revocation

The ENA may revoke an ENF Provider's accreditation *motu proprio* if it ceases to meet the qualification requirements, or if the provider misrepresents information in its application, engages in fraudulent acts, fails to post or replenish the required bond, or commits other analogous acts. Operating without a valid Certificate of Accreditation exposes the provider to contempt and other sanctions. ENPs are responsible for ensuring they only perform acts within the ENF(s) where they are enrolled and authorized.

CHAPTER 11

Rule-by-Rule Comparative Analysis: 2004 vs. 2025

The 2025 Rules supplement—but do not repeal—the 2004 Rules on Notarial Practice. All twelve Rules (I through XII) are represented below, cross-checked directly against the published resolution text.

Fundamental Changes in Approach

ASPECT	2004 RULES	2025 RULES
Legal Framework	Stands alone as the governing framework for traditional notarial acts	Serves as a supplementary framework for electronic notarization (Section 2, Rule I); does not repeal the 2004 Rules
Interaction Between Rules	No reference to future digital frameworks	Section 3, Rule I: 2004 Rules may be applied by analogy when the 2025 Rules are silent
Document Type Governed	Paper documents with handwritten or manual signatures	Electronic documents signed with electronic, secure, or digital signatures
Express Statement of Scope	Applies to notarization of handwritten documents exclusively	Section 2, Rule I: expressly provides that paper-based notarization remains under the 2004 Rules

Definitions and Terminology

TERM	2004 RULES	2025 RULES
Competent Evidence of Identity	Section 12, Rule II: at least one current ID document with photo and signature OR oath of credible witnesses	Section 4(b), Rule I: same core definition, expanded to include the Philippine ID card and IBP ID
Notarial Certificate	Section 8, Rule II: part of notarized document with notary’s signature and seal	Section 4(g), Rule I: electronic version attached to an electronic document
Official Seal	Section 13, Rule II: device for affixing mark on papers	Section 4(h), Rule I: electronic version with additional features (bar code, QR code)
Electronic Signature	Not defined	Section 4(m), Rule I: with subtypes including Digital Signature and Secure Electronic Signature
Geolocation	Not defined	Section 4(o), Rule I: technology identifying physical location
Multi-Factor Authentication	Not defined	Section 4(q), Rule I: identity verification using multiple methods
Virtual Private Network	Not defined	Section 4(w), Rule I: private computer network functioning over public networks
Videoconferencing Facility	Not defined	Section 4(v), Rule I: any tool with sufficient interactive audio-video capability for parties in different locations to see, hear, and communicate in real time; treated as an integrated feature of the ENF

Types of Notarial Acts

ASPECT	2004 RULES	2025 RULES
Authorized Notarial Acts	Acknowledgments, oaths and affirmations, jurats, signature witnessings, copy certifications (Section 1, Rule IV)	Only four acts: acknowledgments, jurats, oaths or affirmations, and signature witnessings. Copy certifications are not included.
Modes of Performance	Section 2(b), Rule IV: requires strict physical appearance of the principal	Introduces IEN (physical appearance with electronic tools) and REN (virtual appearance via video conferencing)

Commissioning Process

CRITERIA	2004 RULES	2025 RULES
Electronic Notary Administrator	Not applicable	Rule V establishes the ENA as a Supreme Court-supervised office with authority to conduct summary hearings, issue electronic notarial commissions, and maintain a public directory of ENPs, updated every February 15 and August 15 and kept as a permanent database per the Data Privacy Act
Citizenship	Must be a Filipino citizen (Section 1, Rule III)	Not separately stated — implied through the requirement of Philippine Bar membership
Age	Must be over 21 years old (Section 1, Rule III)	No explicit minimum age requirement beyond Bar membership
Residency	At least one year in the Philippines	Same, plus must maintain a regular place of work or business anywhere in the Philippines (Section 1, Rule VI)
Professional Qualification	Must be a member of the Philippine Bar	Member in good standing, with clearances from the Office of the Bar Confidant and the IBP, plus MCLE and ULAS compliance
Character Requirement	No conviction of a crime involving moral turpitude	No final conviction of a crime involving moral turpitude
Additional Requirements	None	Certification from an ENF Provider that the applicant has viewed the on-demand instructional video (Section 2(g), Rule VI)
Hearing on the Application	Executive Judge acts on the petition, typically without a formal hearing requirement	Virtual Summary Hearing conducted by the ENA via videoconferencing (Section 3, Rule VI); notice posted publicly on the Supreme Court website
Opposition	May be filed with the Executive Judge, without a codified virtual-hearing procedure	Rule VI, Section 5: any person may electronically file a verified written opposition via the ENA's dedicated email before the hearing; non-appearance excusable only for acts of God, force majeure, or substantiated physical inability
Term and Renewal	Governed separately under the notary's territorial commission	2-year term commencing January 1; renewal within 30 days before expiry; the ENA must act within 15 days and state reasons if denied
Confidentiality of Application Data	Not applicable	Rule VI, Section 8: data used only by the ENA and authorized officers, disclosed only by court order or the ENP's written authorization

CRITERIA	2004 RULES	2025 RULES
Commissioning Authority	Executive Judge of the Regional Trial Court	Electronic Notary Administrator (ENA), per Rule V
Jurisdiction	Limited to the territorial jurisdiction of the commissioning court	ENPs have nationwide jurisdiction (Section 9, Rule VI) — a major shift from traditional territorial limits

Presence and Identity Verification

ASPECT	2004 RULES	2025 RULES
Personal Appearance	Section 2(b), Rule IV: strict physical presence required, with no exceptions	IEN requires physical presence (Section 1, Rule II); REN allows virtual appearance via videoconferencing (Section 1, Rule III)
Identity Verification	Section 12, Rule II: government-issued ID or credible witnesses	Enhanced methods: e-KYC, Multi-Factor Authentication, Geolocation, and liveness detection

Notarial Records and Registers

ASPECT	2004 RULES	2025 RULES
Record-Keeping	Section 1, Rule VI: a physical notarial book with numbered pages	Section 1, Rule VIII: an Electronic Notarial Book (ENB), automatically populated upon completion of acts and integrated into the ENF; only one active ENB per ENF, plus a duplicate copy
Signing of the Register	Notary's own signature only	Rule VIII, Section 4: the ENB must be electronically signed by each principal at the time of notarization
Backup and Storage	No explicit provisions on digital backups	Section 2(v), Rule VII: real-time backup of all ENBs in a separate, secure database
Reporting	Section 2(h), Rule VI: weekly certification and monthly submission to the Clerk of Court	Section 3, Rule VIII: during the transitional period, ENPs forward a certified electronic copy of the month's ENB entries and documents to the ENA within the first 10 days of the following month
Inspection and Copying	Physical inspection at the notary's office during business hours	Rule VIII, Section 5: any person may inspect physically or virtually, provided they prove identity, electronically sign a dated entry, specify the entry sought, and disclose their purpose; requests may be denied on reasonable grounds of wrongful motive; law enforcement needs a court order
Loss or Damage of the Register	Reported to the Executive Judge; no data-breach notification duty	Rule VIII, Section 6: within 72 hours, notify the NPC, law enforcement, the ENA, and all affected data subjects with supporting documents; failure is penalized under the Data Privacy Act
Certified True Copies	Supplied upon request and payment of fees	Rule VIII, Section 7: supplied upon payment of Supreme Court-prescribed fees, subject to the same conditions as Section 5

Certificates, Seals, and Ethics

ASPECT	2004 RULES	2025 RULES
Notarial Seal	Section 2, Rule VII: physical metal seal, 2 inches in diameter	Rule IX: electronic mark in Times New Roman size 12, measuring 1.5 × 3 inches, showing the ENP's name, roll number, "Republic of the Philippines," and "Electronic Notary Public," plus a QR code or similar security feature; submitted to the ENA before use; one seal per ENF account
Form of Signature	Section 1, Rule VII: must be handwritten; facsimile stamps prohibited	ENPs must use a Digital Signature or Secure Electronic Signature, affixed only at the time the act is performed and used exclusively for official acts (Rule IX, Section 2)
Notarial Certificate	Section 8, Rule II: attached to the paper document, bears notary's signature and seal	Rule X: concluding part must include the ENP's name as commissioned, Roll number, "Electronic Notary Public" and "Philippines," commission number and term, PTR number, IBP membership number, email address, work address, MCLE/ULAS compliance date, and the mode of notarization
Core Ethical Requirements	Prohibitions against notarizing for family members, notarizing blank documents, and issuing false certificates	Same ethical rules retained and implicitly incorporated
Technology-Specific Prohibitions	Not applicable	Prohibition against VPN use to alter location data; against performing acts while not geolocated in the Philippines or an embassy/consular office; ban on pre-recorded video of signatures

Disciplinary Framework and Novel Provisions

ASPECT	2004 RULES	2025 RULES
Grounds for Revocation	Section 1, Rule XI: failure to keep register, improper entries, failure to require personal appearance	Rule XI, Section 3: adds improper ENB entries, failure to require physical/virtual presence, false or incomplete certificates, performing acts while not geolocated in the Philippines, and any other violation of the Rules
Revocation Procedure	Executive Judge conducts hearing on verified complaint	Complaint filed with the ENA; ENP given 15 days to answer; summary hearing and report to the Supreme Court, with authority to suspend in the interim; the ENA may also act <i>motu proprio</i>
Sanctioning Authority	Executive Judge of the Regional Trial Court	Electronic Notary Administrator, reporting to the Supreme Court for final action
Death, Resignation, Revocation	Not separately addressed as a standalone framework	Rule XI dedicates full provisions to notification of death, electronic resignation, revocation and sanctions, and termination of ENF access, with the provider required to transmit remaining data to the ENA
ENF Framework	Not applicable	Introduces a full ENF framework: accreditation (Rule VII), technical features, data security, SLAs
Central Notarial Database	Not contemplated	Establishes a national digital repository for security and verification

ASPECT	2004 RULES	2025 RULES
Extraterritorial Application	Strictly domestic application	Permits notarization for principals at Philippine embassies, consular offices, and honorary consulates, with the ENP confirming location via video pan and a designated officer confirming presence
Confidentiality	General ethical duty, not separately codified	Rule XII, Sections 7–8: ENPs must keep contents confidential with no comment to media; disclosure only by court order or as required by law
Notarial Fees	Prescribed under Rule 141 of the Rules of Court	Rule XII, Section 1: per any Supreme Court guide on notarial fees, unless waived; reasonable telecommunication and incidental expenses may additionally be charged
Repeal of Interim Rules	Not applicable	Rule XII, Section 6 expressly repeals A.M. No. 20–07–04–SC (2020 Interim Rules on Remote Notarization of Paper Documents)
Dual Commissioning	Single commission covers only traditional, in-person notarization	Rule XII, Section 5: a lawyer may hold both a 2004 traditional commission and a 2025 electronic commission simultaneously, each a distinct, separate commission
Adapting to Future Technology	Amendments require a full rule-revision process	Rule XII, Section 4: the Supreme Court may issue further rules to adapt to technological developments without overhauling the framework
Transitional Provisions	Not applicable	Rule I, Section 4(u) defines the Transitional Period as running until the Central Notarial Database is operational; during it, ENPs forward certified copies to the ENA monthly

Operational Implications for Legal Practitioners

AREA	IMPLICATION
1. Dual Competency	Lawyers must understand both traditional and electronic notarization, including tech requirements and ENF operations
2. Technology Investment	Requires cameras, microphones, reliable internet, an ENF subscription, and digital signature certificates and keys
3. Client Counseling	Must advise clients on choosing notarization mode based on document type and purpose, tech readiness, urgency, and jurisdiction
4. Court Filing Protocols	Practitioners need to understand required formats, enotarization verification procedures, and transitional adaptation in the judiciary

CHAPTER 12

Final Reflections

The Supreme Court’s 2025 Rules mark a transformative moment in the legal history of the Philippines. What was once an entirely paper-bound, physically present, and manually

verified process has evolved into a digital framework that leverages identity technology, cryptographic infrastructure, and global best practices in trust services.

Yet this evolution is not merely about technological adoption—it is about reshaping the accessibility, security, and relevance of notarial services in the 21st century. The Rules are a response to a world where documents are no longer bound by borders, where Filipinos work, transact, and live remotely, and where the demand for trustworthy digital processes is more critical than ever.

A Ripple Effect Across Philippine Society

Because notarization sits underneath so much of Philippine commercial and civic life, a change to how it works does not stay confined to the legal profession.

Business

Faster and borderless notarization removes a persistent friction point in banking, insurance, corporate governance, and real estate. MSMEs and digital-first entrepreneurs, who previously bore a disproportionate share of the cost of in-person notarization, stand to gain the most from being able to execute binding contracts entirely online, at any hour, from anywhere in the country.

Government

The Rules give the judiciary's digitalization agenda a concrete, cross-cutting use case. Enotarization is meant to interoperate with the PNPKI, PhilSys, and the DICT's eGov PH Super App, positioning the Supreme Court Central Notarial Database as a model for how other agencies might integrate their records with a shared, verifiable digital-trust layer.

Land registration

Deeds of sale, mortgages, and other instruments affecting real property are among the highest-stakes documents that pass through a notary's hands, and the Court's technical working group consulted directly with the Land Registration Authority while drafting the Rules. As registries of deeds build confidence in electronically notarized instruments, Filipinos—including those abroad—should find land transactions markedly less encumbered by geography.

Delivery of justice

Enotarization complements eCourts, eFiling, and videoconferencing infrastructure by closing a gap those reforms had not reached: the notarization of the very affidavits, waivers, and pleadings that feed into litigation. Faster, remotely verifiable notarization can shorten the time it takes litigants to gather and submit properly authenticated evidence.

Legal services

A solo or small-firm practitioner can now build a notarial practice that serves clients nationwide rather than only within a single city or province — a direct consequence of the nationwide jurisdiction ENPs enjoy under Rule VI, Section 9. It also opens room for new legal-service models built around remote client intake and document-as-a-service platforms.

Financial services

Loan agreements, powers of attorney, affidavits of support, and insurance claims affidavits can now be executed and verified without requiring a customer to visit a branch. This dovetails with e-KYC processes banks already run under BSP rules, since the same identity-verification infrastructure can support both onboarding and notarization in a single digital session.

Real estate

Enotarization can streamline the transactional side of the industry — developers executing high volumes of reservation agreements and contracts to sell, brokers coordinating signings across multiple parties in different cities, and buyers completing deeds of sale without needing to designate a local attorney-in-fact solely to be physically present.

Cross-border trade

A notarization system that is fast, verifiable, and internationally credible removes a friction point for foreign investors and trading partners who expect digitally native legal infrastructure comparable to Singapore or the EU, and gives overseas Filipino workers a faster path to notarizing documents without routing through an embassy for every transaction.

Resilience and continuity

A notarization system that no longer depends entirely on physical presence keeps functioning during disasters, lockdowns, or public health emergencies — precisely the vulnerability COVID-19 exposed. This has knock-on value for insurance and disaster relief, where the ability to promptly notarize claims can determine how quickly people recover.

This guide has explored the new architecture of electronic notarization in detail—from its historical and legal underpinnings to its practical implementation, rule-by-rule interpretation, and comparative analysis with the 2004 framework. It has also emphasized the crucial role of accredited platforms, secure digital signatures, and identity verification tools in upholding the legal integrity and evidentiary value of enotarial acts.

The 2025 Rules neither discard tradition nor diminish the solemnity of the notarial act. Rather, they extend the reach and rigor of notarial practice into the digital sphere—ensuring continuity of public trust in the law’s most fundamental safeguards.

For lawyers, this means acquiring a new set of digital competencies. For businesses, it opens doors to more efficient, secure, and borderless operations. For ordinary citizens, it enhances access to legal services. And for government, it reinforces its duty to innovate responsibly while preserving the rule of law.

Ultimately, the digital future of notarization is not just about signing with a click. It is about signing with confidence, trusting the law, and protecting the public in a new technological era.

■ CHAPTER 13

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Atty. Herminio Bagro III, JD, MPA

For thirteen years, Atty. Herminio Bagro III served as public sector manager and legal counsel to members of the Cabinet and Senators across four administrations.

He started out as a legal assistant to the labor relations commission while taking up law, and after graduating, as staff to former Senator Mar Roxas in 2010. After ranking 8th in the 2009 bar examinations, he joined the government, first as Director, then as Undersecretary and Deputy Head of the Presidential Management Staff, during the term of late President Benigno S. Aquino III. In 2016, he crossed over to the legislative branch and served as chief-of-staff to three-term Senator Francis N. Pangilinan. In 2022, he was appointed Undersecretary for Legal and Legislative Affairs in the Department of Trade and Industry, serving under Secretary Fred Pascual.

Realizing the huge potential of technology in democratizing legal access in the country, he co-founded two startups: Twala, a digital identity and signatures provider, and FLO Attorneys-at-Law, a firm offering tech-enabled legal services. He is currently the US-ASEAN Business Council's country representative in the Philippines.

He has served as a lecturer in constitutional law at the University of the Philippines, where he graduated with degrees in Philosophy (cum laude) and Juris Doctor. In 2008, he was elected student council Chairman during the University's 100th year. He earned a Masters in Public Administration from the Maxwell School at Syracuse University, New York, as a Fulbright scholar.

Engr. Jeffrey Reyes, ECE, MTM

Engr. Jeffrey Reyes serves as the Co-founder and Chief Executive Officer of Twala.

With more than 16 years of extensive experience in Information Technology, Engr. Reyes has held pivotal roles in systems and software development, IT product and project management, quality assurance, information security, and data privacy. His professional journey spans renowned multinational corporations in the Philippines, the United States, Singapore, and the European Union.

At Twala, Engr. Reyes leads research and development initiatives across cryptography, distributed ledger technology, PKI, digital identity, digital signatures, electronic notarization, artificial intelligence, information security and privacy, and software engineering. He also serves as a volunteer IT consultant for the Philippine Consulate in Dublin, Ireland.

In recognition of his contributions to innovation and the startup ecosystem, Engr. Reyes was named to Esquire Magazine's Startup Trailblazer List of 2024.

He is a licensed Electronics and Communications Engineer by the Professional Regulation Commission and a member of the Institute of Electronics Engineers of the Philippines. He earned his Master's degree in Technology Management from the University of the Philippines – Diliman and a Bachelor of Science in Electronics and Communications Engineering from the Polytechnic University of the Philippines – Manila, and further enriched his

credentials through a specialized program on education policies at the International Academy for Leadership in Gummersbach, Germany.

Both authors bring a firsthand vantage point to this guide: Atty. Bagro and Engr. Reyes each served as resource experts in the Supreme Court's development of the Rules on Electronic Notarization — Atty. Bagro contributing his background in legal and regulatory policy, and Engr. Reyes contributing his technical expertise in PKI, digital signatures, and electronic notarization infrastructure. This guide draws directly on that experience shaping the framework it explains.

■ ABOUT

About Twala

Twala is a Philippine-based technology company that offers a secure and intelligent document platform for digital signatures, electronic notary, identity verification, and AI-powered document lifecycle management.

It empowers individuals, professionals, and organizations to execute and manage legally binding documents electronically, with the highest standards of security, integrity, and compliance. Built on blockchain and public key infrastructure technologies, Twala enables tamper-evident, cryptographically verifiable digital transactions. Its platform serves high-trust use cases across government, legal, enterprise, and financial sectors.

A multi-awarded technology startup, Twala is backed by the Department of Science and Technology and the Philippine Council for Industry, Energy, and Emerging Technology Research and Development through its Startup Grant Fund Program, and maintains active R&D partnerships with DOST-ASTI. Twala has also collaborated with key public institutions, including the DICT, the Senate, and the Anti-Red Tape Authority.

Twala collaborated with the Supreme Court of the Philippines on the drafting of the 2025 Rules on Electronic Notarization, lending its technical expertise in digital signature infrastructure and enotarization technology. In a recent effort to further advance legal digital transformation, Twala partnered with the Integrated Bar of the Philippines to empower over 50,000 lawyers with electronic signatures, electronic notary, and other digital legal tools.

Recognitions

- **Tech Innovator of the Year 2025** — KMC Startup Awards 2025
- **Startup Grant Recipient** — DOST-PCIEERD
- **Esquire Philippines 2024 Trailblazers List** — for leadership in secure digital transformation and contributions to national legal innovation
- **Ease of Doing Business Champion of 2024** — Anti-Red Tape Authority, for enabling digital trust services that promote regulatory efficiency
- **Grand Champion** — La French Tech Startup Competition 2022
- **Top 3** — Ideaspace Startup Acceleration Program
- **Top LegalTech Startup** — featured by multiple innovation forums and industry publications
- **Cloud Signature Consortium Member** — participates in global standard-setting for cloud-based digital signatures
- **Trusted Partner** of the Supreme Court and other government agencies for digital identity, e-signature, and enotarization reform
- **Selected LegalTech Exhibitor** — SAASCON PH, Philippine Startup Week Top 100 Startups, and Singapore Echelon 100

Twala as an Electronic Notarization Facility

Twala is an accredited ENF under the Supreme Court's 2025 Rules. Its platform provides all the core components of a compliant ENF, including:

- Support for In-Person Electronic Notarization (IEN) and Remote Electronic Notarization (REN)
- Real-time identity verification through biometrics, facial recognition, e-KYC, and multi-factor authentication
- Integration of secure electronic signatures and digital signatures backed by cryptographic standards
- Generation of electronic notarial records, audit trails, and video logs in accordance with the Rules
- Secure document handling using tamper-evident technologies and long-term archiving standards

Twala is also integrated with global digital signature ecosystems, including the Cloud Signature Consortium and, through a partner global Certificate Authority, the Adobe Approved Trust List — allowing users to execute and verify trusted digital signatures that are interoperable across platforms and jurisdictions. By aligning with both Philippine regulatory standards and international best practices, Twala is leading the digital transformation of notarial and legal services.

■ ABOUT

About FLO Attorneys

FLO Attorneys-at-Law is a client-centered law firm providing responsive and practical legal services for businesses and individuals in the Philippines and beyond. The firm has been active in advocating for the modernization of legal processes, including electronic notarization, and offers a broad range of legal services spanning litigation, corporate services, commercial transactions, estate settlement, regulatory compliance, and public policy.

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