

ENOTARY

Electronic notarization, accredited by the Supreme Court

How Twala delivers remote and in-person electronic notarization as one of the first Electronic Notarization Facilities accredited under the Supreme Court's 2025 Rules on Electronic Notarization.

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eNotary

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■ ABOUT THIS PAPER

This paper describes Twala’s accreditation as an Electronic Notarization Facility, the legal framework behind it, and the eNotary capability in full: the two modes of electronic notarization, the end-to-end flow for principals and notaries, identity and presence assurance, the eNotarized document and its verification, the electronic notarial register, the economics for Electronic Notaries Public, and the market it opens.

■ THE TWALA WHITEPAPER SERIES

No. 01 Company profile	No. 02 Use cases: context-aware workspaces	No. 03 eNotary
No. 04 eSignature	No. 05 Document intelligence with Lex	No. 06 HashOrigin™

01

Executive summary

On August 5, 2026, the Supreme Court of the Philippines accredited Twala as an Electronic Notarization Facility (ENF). On October 19, 2026, the first two documents electronically notarized in the Philippines were notarized on Twala.

Twala was one of the first three facilities accredited under the Rules on Electronic Notarization (A.M. No. 24–10–14–SC). The accreditation followed six years of work: Twala began contributing to the Court’s work on electronic notarization in July 2020, while the rules were still being drafted.

eNotary is Twala’s electronic notarization capability. It lets commissioned Electronic Notaries Public (ENPs) perform notarial acts for principals anywhere in the Philippines, over live video or in person, with identity verification, location checks, the notarial register, Supreme Court filing, and a tamper-evident sealed document built into one flow. eNotary is part of the Twala platform, so a document can be drafted, signed, notarized, stored, and verified without leaving it.

Aug 5, 2026 Accredited as an Electronic Notarization Facility	1 of 3 First facilities accredited by the Supreme Court	Oct 19, 2026 First two eNotarized documents in the Philippines, on Twala	15 eNotary capabilities in production
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ACCREDITATION AT A GLANCE

ACCREDITING BODY	Supreme Court of the Philippines
ACCREDITATION	Electronic Notarization Facility (ENF)
LEGAL FRAMEWORK	Rules on Electronic Notarization, A.M. No. 24–10–14–SC (2025)
OPERATOR	Ohelio Inc.
MODES	Remote electronic notarization (REN) and in-person electronic notarization (IEN)
LEGAL EFFECT	An electronic notarial act performed through an accredited facility has the same validity, force, and effect as a traditional one
COVERAGE	Principals, witnesses, and ENPs anywhere in the Philippines

02

What accreditation means

An Electronic Notarization Facility is the technology platform through which ENPs perform electronic notarial acts. The Rules allow electronic notarization only through accredited facilities, and Rule VII sets the technical baseline every facility must meet:

- e-KYC consistent with Bangko Sentral ng Pilipinas rules, multi-factor authentication, and liveness detection
- Geolocation that detects VPNs, so every party can be confirmed to be in the Philippines
- Tamper-evident security, and a way to verify eNotarized documents
- Real-time backup of notarial books and a link to the Supreme Court’s Central Notarial Database
- Registration with the National Privacy Commission, and 99.9% uptime

Accreditation tells principals, notaries, and receiving institutions that a facility meets that baseline. Twala is built well above it, as “Above the accreditation baseline” sets out. Under the Rules, appearing by videoconference is the equivalent of appearing in person, and an ENP can notarize for parties anywhere in the country rather than only within the territory of a single commission. A notarized document, paper or electronic, is a public document: admissible in evidence without further proof of its authenticity.

“Secure eNotarization removes geographical and physical barriers bringing legal protection to small players, safely and instantly.”

Senior Associate Justice Marvic M.V.F. Leonen, Supreme Court of the Philippines, at the October 19, 2026 launch

■ 03

Six years to accreditation

Jul 2020	Twala begins contributing to the Supreme Court’s work on electronic notarization while the rules are being drafted.
Aug 2022	DOST-PCIEERD awards Twala a ₱4.6 million startup grant for Filipino-built signature and identity technology.
Mar 2023	Twala joins the Cloud Signature Consortium, the global standards body for cloud-based digital signatures, as its only Philippine member.
Mar 2025	The Rules on Electronic Notarization take effect, with guidelines for accrediting ENF providers.
Jan 2026	National partnership with the Integrated Bar of the Philippines.
Aug 5, 2026	The Supreme Court accredits Twala as an ENF. Days later, lawyers applying to become ENPs can complete the required training on an accredited facility through Twala Academy.
Oct 13, 2026	The Supreme Court signs joint memorandum circulars with the Land Registration Authority and the Securities and Exchange Commission on accepting eNotarized documents.
Oct 19, 2026	Official launch. The first two eNotarized documents, agreements with the IBP on legal aid and with the UP College of Law on legal technology and AI, are notarized on Twala.

04

Two modes of electronic notarization

	REMOTE ELECTRONIC NOTARIZATION (REN)	IN-PERSON ELECTRONIC NOTARIZATION (IEN)
How participants appear	In a live audio-video session inside Twala, in the browser, each from their own device	Physically before the notary, who arranges where to meet
Where participants must be	Anywhere in the Philippines	With the notary
Identity verification	Required for every principal and witness	Required for every principal and witness
Document signing	On Twala, with its secure digital signature	On Twala, with its secure digital signature
Location check	At booking and on joining, with VPNs, proxies, and Tor blocked	At booking and on joining
Session recording	With transcript, only if the notary asks and everyone consents	Not applicable
Best suited to	Parties in different cities or provinces, when speed and convenience matter	Transactions where law, policy, or practice calls for physical presence
Result	A sealed, verifiable PDF with notarial certificate and register entry	The same sealed, verifiable PDF

Both modes end in the same place: an electronic notarial act entered in the ENP’s register, filed with the Supreme Court, and sealed in a document anyone can verify.

05

The flow, end to end

FROM REQUEST TO RECORD

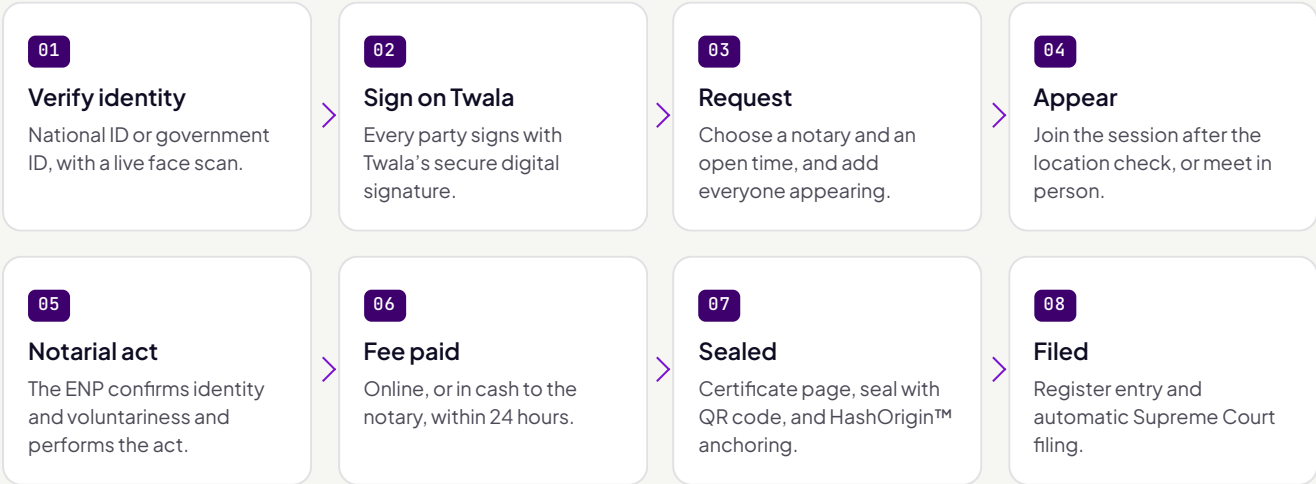


FIGURE 1 The eNotary flow on Twala. Steps 7 and 8 happen automatically once the fee is paid.

FOR PRINCIPALS

01 Verify your identity

Create a free Twala account and complete identity verification once: a Philippine National ID checked against the national registry, or a photo of a government-issued ID, followed by a face scan. A current verification is needed to request an appointment.

02 Add your document

Request a notarization and add a completed document already signed on Twala, or a new PDF that is sent for signing through an envelope right after the request. Name it, choose its type, and choose Remote or In-person.

03 Choose a notary and a time

Pick an ENP by name or city and one of their open times, in Philippine time. Add who appears as a principal or witness. Everyone on the appointment shares a Messages tab.

04 Appear before the notary

At the scheduled time, join the session. Each person's location is checked as they join, then the live audio-video call begins. For an in-person appointment, the notary arranges where to meet.

05 Pay and download

The notary confirms each person's details, performs the act, and requests payment. Once paid, Twala adds the notarial certificate page and seal, enters the act in the register, and the notarized PDF is ready to download.

For Electronic Notaries Public

- Requests arrive under Appointments, marked Awaiting review, and the ENP accepts or declines each one.
- Before requesting payment, a checklist beside the call confirms that every participant's details are confirmed, the notarial act is selected, the session is live, and every location is confirmed.
- Requesting payment spends one notary credit. Denying an act, for example when a principal cannot answer for themselves, costs nothing.
- Once the fee is paid, the act moves through Sealing to Notarized automatically: certificate page, seal with QR code, register entry, and Supreme Court filing, with nothing to stamp or write by hand.

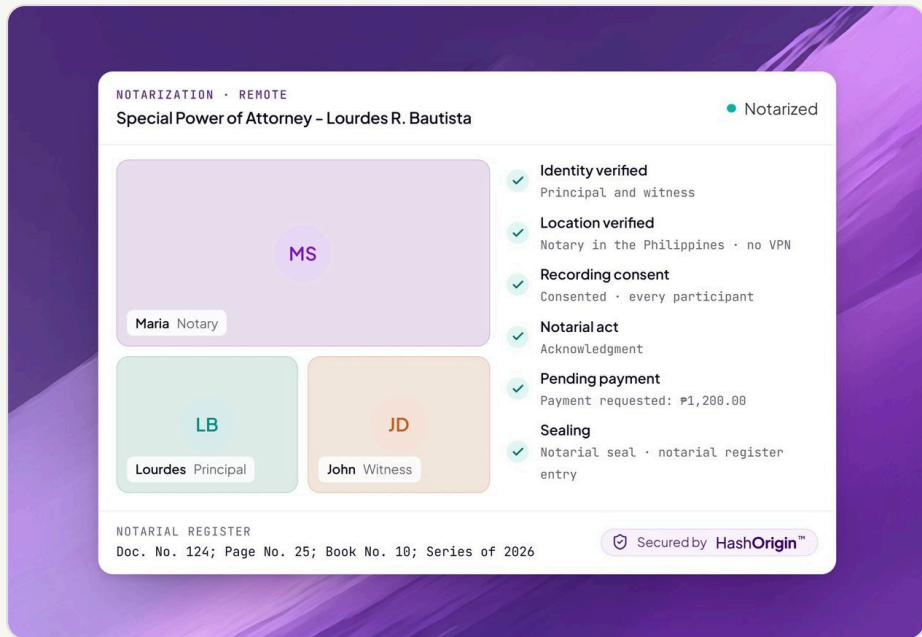


FIGURE 2 A notarized special power of attorney: identity and location verified, recording consent, the notarial act, payment, sealing, and the register entry, secured by HashOrigin™.

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Identity and presence assurance

Verified identity

A Philippine National ID, whose QR code is checked against the national registry, or a government-issued ID that has not expired, matched to a live face scan. Aligned with BSP e-KYC guidelines and NIST SP 800-63-3, and current until the ID expires or for three years.

Verified location

Each person's connection is checked at booking and again on joining a session. VPNs, proxies, and Tor are blocked, so everyone, the notary included, is confirmed to be in the Philippines.

Verified notaries

ENPs apply on Twala with their certificate of notarial commission and IBP ID, and Twala reviews each application before the ENP can take an appointment.

Secured accounts

Two-factor authentication, single sign-on for organizations, and one sign-in at a time per account, so a new sign-in ends the earlier session.

Consent-based recording

A remote session is recorded, with a transcript, only if the notary asks and only once everyone consents. Only the notary can open the recording.

Privacy by consent

Nothing is collected for identity verification until the person consents, and personal data is handled under the Data Privacy Act of 2012.

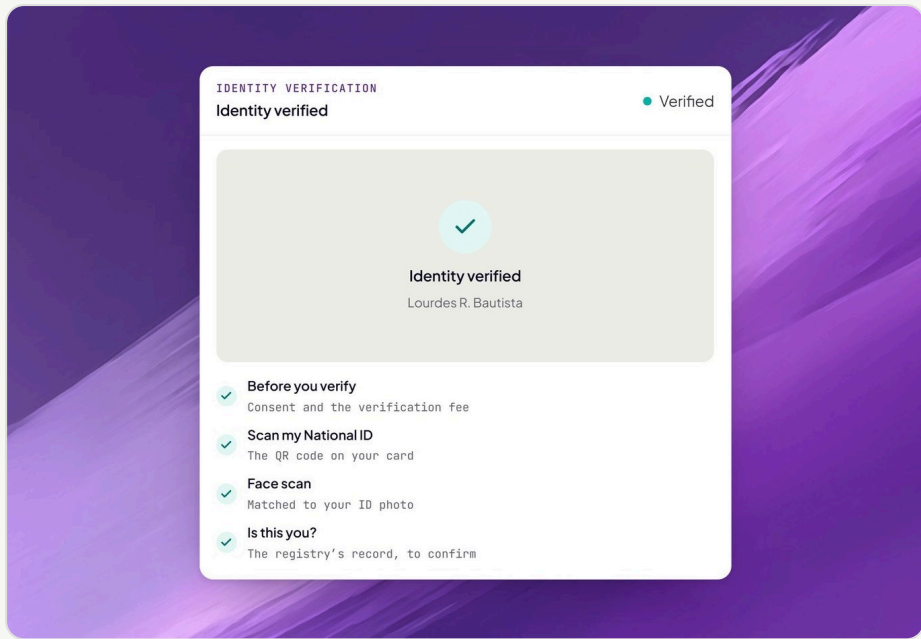


FIGURE 3 Identity verification before an eNotarization: the National ID's QR code, a face scan matched to the ID photo, and the registry's record.

07

Notarial acts and documents covered

NOTARIAL ACTS	DOCUMENT TYPES
Acknowledgment	Affidavits (support, loss, joint, witness) · Authorization letters · Contracts
Oath	Deeds (sale, donation, assignment) · Extrajudicial settlement of estate
Affirmation	Lease or rental agreements · Loan or credit agreements · Mortgage agreements
Signature witnessing	Memorandums of agreement · Parental and travel consents · General and special powers of attorney
Jurat	Quitclaims and waivers · Sale or transfer agreements · Service agreements

Only secure electronic signatures and digital signatures qualify for notarization under the Rules, and Twala's secure digital signature meets that standard. For an acknowledgment, such as a deed or a special power of attorney, parties can sign on Twala before the session and confirm their signatures to the ENP. For a jurat or signature witnessing, the signatory signs as part of the act. Notarial wills and depositions remain under the 2004 Rules on Notarial Practice.

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The eNotarized document

An eNotarized document from Twala is a PDF that carries its own proof. Four layers sit inside the file, and the act also lives in two official records outside it.

LAYER	WHAT IT CONTRIBUTES
The signed document	Every signature applied on Twala with its secure digital signature
Notarial certificate page	States the act performed and carries the ENP's seal with a QR code and the register entry: Doc. No., Page No., Book No., and Series
Archival format	Converted to PDF/A-2b (ISO 19005–2), so it renders identically for decades
Twala Platform Seal	A digital signature over the whole file, made with Twala's X.509 certificate, with an RFC 3161 trusted timestamp and long-term validation evidence
Blockchain anchor	The sealed file's SHA-256 fingerprint, anchored on a public blockchain through HashOrigin™
Official records	An entry in the ENP's Electronic Notarial Book, and automatic upload to the Supreme Court's Central Notarial Database

HASHORIGIN™ UNDER EVERY ENOTARIZED DOCUMENT



FIGURE 4 Any change to the file after notarization reads “Document tampered” on Twala’s verify page. Whitepaper 06 describes HashOrigin™ in full.

Recipients such as banks, registries, employers, and government offices verify an eNotarized document from the PDF itself, at the counter, without calling the notary. Because the fingerprint is anchored on a public blockchain, the check does not depend on Twala as a single point of trust.

The electronic notarial register

On Twala, an ENP’s notarial register is kept as the work happens. Each act is entered the moment it is sealed, filed with the Supreme Court under the notary’s commission, and gathered into a monthly notarial book.

- **Entered at sealing.** The register and the sealed documents always line up, because the entry is made when the document is sealed.
- **Monthly books.** Each month of the register becomes its own notarial book: an act sealed in October goes into Book No. 10.
- **Complete entries.** Each entry records the act and, for each principal and witness, their name, address, and the ID they verified with.
- **Role-based access.** The notary sees everything and alone can open a recording. Principals open and download the notarized document. Witnesses see its status and register details, and request a copy with a stated purpose if they need one.

- **Integrity and continuity.** Every notarization keeps an activity log, the audit log is integrity protected, and records are backed by redundant, continuously synchronized storage and formal Disaster Recovery and Business Continuity Plans.

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Above the accreditation baseline

EVERY ACCREDITED ENF MUST HAVE	WHAT TWALA PROVIDES ABOVE IT
e-KYC consistent with BSP rules	National ID checked against the national registry, or a government ID, matched to a live face scan and reusable for up to three years
Multi-factor authentication	Two-factor authentication, single sign-on through SAML and OpenID Connect, and one sign-in at a time
Geolocation that detects VPNs	Location checked at booking and again on joining, with VPNs, proxies, and Tor blocked
Tamper-evident security	A PKI seal with RFC 3161 timestamps and long-term validation, on PDF/A-2b files
A way to verify documents	The verify page, plus public blockchain anchoring anyone can check without Twala
A link to the Supreme Court’s database	Automatic upload to the Central Notarial Database as each act is sealed
Real-time backup of notarial books	Continuously synchronized records, automatic retries, and formal Disaster Recovery and Business Continuity Plans
Registration with the National Privacy Commission	A Privacy Manual, a designated Data Protection Officer, and private AI that never trains on customer data

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The ENP economy on Twala

Twala is designed to be the facility ENPs keep. The Rules allow an ENP to use several accredited facilities, with one account, one Electronic Notarial Book, and one seal on each, and Twala’s model costs an ENP nothing until an act is performed.

Free to join

Applying as an ENP is free on any plan, and no subscription is needed to notarize.

Pay per act

Prepaid notary credits from ₱500 for five. One credit is spent when payment is requested, credits never expire, and denying an act costs nothing.

Fees set by the notary

The ENP sets the fee within the Rules. The principal pays it with 12% VAT and documentary stamp tax online, or in cash to the notary.

Payouts on schedule

Fees paid online reach the ENP’s bank account or e-wallet weekly, every two weeks, or monthly.

Clients already on Twala

More than 1.3 million users already sign on Twala, signing is free, and identity verifications are reusable, so many clients arrive ready.

Discoverable and trained

Approved ENPs can be listed on Twala’s Partner Network, and the ENP course at Twala Academy is free.

NOTARY CREDIT PACKAGES

PACKAGE (PLUS 12% VAT)	NOTARY CREDITS
₱500	5
₱1,000	11
₱2,000	26
₱5,000	76

For lawyers who want more than notarization, the Professional plan adds document management and AI tools, including Lex and the Philippine Laws and Jurisprudence library, and the Business plan adds contract lifecycle management and seats for staff. Under Twala’s national partnership with the Integrated Bar of the Philippines, IBP members receive training and discounted packages.

12

The market eNotary opens

More than 40 document types commonly require notarization in the Philippines. Until 2025, every one of them pulled an otherwise digital transaction back to paper. eNotarization removes that constraint for the whole economy at once.

ONE NOTARIZED DOCUMENT, TWO WAYS

WHAT IT TAKES	ON PAPER	ENOTARIZED ON TWALA
Where everyone must be	In front of the notary, within the notary’s territory	Anywhere in the Philippines, in one live session or in person
Hours	The notary’s office hours	Open 24/7; the session runs in the ENP’s open times
Printing and couriers	Every draft, every copy, every trip	None
Checking identity	The notary looks at an ID	National ID checked against the national registry, or a government ID, plus a face scan
The record	A paper notarial register	An electronic notarial book, uploaded to the Supreme Court’s Central Notarial Database
Checking it later	Compare the seal and signature by eye	Verify the PDF; any change is detected

Banks, lenders, and cooperatives

Loan and mortgage documents and powers of attorney notarized for borrowers anywhere in the country, with each borrower's identity verified first.

Real estate

Deeds, leases, and special powers of attorney for parties in different provinces, supported by the Supreme Court's guidelines with the Land Registration Authority.

Corporate and HR

Secretary's certificates, board resolutions, quitclaims, and affidavits, with the company's signatory appearing from wherever they are.

Government

Agencies that accept eNotarized documents at the counter and notarize their own agreements, supported by the SEC and LRA circulars.

Legal aid

Under the IBP agreement, free online consultations by participating lawyers and free eNotarization credits for eligible indigent clients.

Families and individuals

Affidavits, consents, and extrajudicial settlements for heirs and parties who live in different provinces.

Property alone shows the scale. The Land Registration Authority safeguards more than 20 million land titles through more than 180 Registries of Deeds, and has reported more than 6 million transactions in a single year, many of which begin with a notarized deed, mortgage, or power of attorney.

■ 13

What comes next

- **eGov app integration.** Announced at the October 19 launch, bringing eNotarization to a government platform already used by millions of Filipinos.
- **Institutional acceptance.** Following the SC-LRA and SC-SEC joint circulars, Twala is helping agencies, banks, and registries write acceptance and verification into their procedures.
- **Mobile eNotarization.** A streamlined mobile app covering signing, end-to-end eNotarization, appointments, and consultations, with a role switch for clients and notaries.
- **Legal aid at scale.** Expanding free consultations and eNotarization for eligible indigent clients through the IBP's Unified Legal Aid Service.

"The value of electronic notarization will be measured in the time people save and the legal help they can reach."

Engr. Jeffrey Reyes, Co-founder and Chief Executive Officer, Twala

■ ABOUT TWALA

Twala is a Philippine legal technology company and a Supreme Court–accredited Electronic Notarization Facility (ENF). Its platform brings AI contract generation and review, eSignature, electronic notarization, and secure storage together, with every document sealed and independently verifiable through HashOrigin™ technology. Founded in 2020 and operated by Ohelio Inc., Twala serves more than 600 companies and 1.3 million individual users. Twala is backed by DOST-PCIEERD through its Startup Grant Fund Program and is a member of the Cloud Signature Consortium.

■ CONTACT

For investor relations, partnerships, and enterprise inquiries, email info@twala.ai or visit twala.ai.

Book a demo, explore pricing, or verify a Twala document at twala.ai. Technical details of HashOrigin™ are at hashorigin.io.

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