



Human-to-Human Validation Infrastructure for your Claims Workflow

The step between approve and decline:
a credentialed human who turns a **fraud
flag into a decision** you can defend.



Deflecting suspicious claims with validation

Why a person works where a form doesn't.

People cheat roughly three times as often when reporting to a machine as to a person (Management Science, 2022). But using a human also protects honest claimants. Many of the item-not-received claims are true with 120M+ packages stolen in 2024, and attestation separates them without accusing anyone.

Why now. 64% of merchants see first-party misuse rising (MRC, 2026), and 9% of US returns are fraudulent (NRF, 2025). The industry wants the intervention before



the chargeback. Fiserv estimates 40–60% of disputes can be resolved before they become one. The claim moment is where that happens.

What validation does for your customers

01

A neutral third party takes
the heat out of the claim

The customer isn't defending themselves to the merchant they're already frustrated with. They're speaking to an independent, state-commissioned notary agent whose only job is to record their statement. This helps to de-escalate the conversation.

02

Honest customers get paid faster,
and NPS goes up

There's no multi-week investigation and no back-and-forth. A customer who attests can be approved the same day. Satisfaction improves by getting paid quickly in a process that feels fair. And the false claims drop out on their own.

What validation does for your customers

No new headcount. OneNotary supplies the credentialed notaries, 24/7, in all 50 states. Attested claims come back to you by webhook, ready to approve. Abandoned claims

never reach your queue, so your team ends up doing less review, not more.

A validated, audit-ready, stored record on every flagged claim

How It Works

The defining feature of OneNotary is how little your claims flow changes. You set the trigger, and the notary agent simply appears in the session when a flagged claim needs to be attested. A REST API and embeddable UI cover the full claims lifecycle, with webhooks returning results straight back into your claim record. Nothing changes for honest customers. The customer in your claims portal won't see a hand-off to OneNotary, unless that is your preference. They can stay inside your platform, or the brand they bought from, start to finish.

Security and compliance, inherited by every session

OneNotary is SOC 2 Type II attested under the AICPA's Trust Services Criteria and is ISO/IEC 27001:2022 certified. Its remote online notarization operations comply with MISMO standards for the mortgage and real estate industry.

The platform runs on 99.99% uptime with service-level guarantees, encrypted transactions, and secure document storage.



Why returns and protection platforms add OneNotary

The market leader test.

Docusign chose OneNotary as the engine behind its flagship notarization product after a tough review, including security, workforce audits, SLAs, and compliance across every state. Every partner after Docusign benefits from the same high bar.



40% of suspicious claims deflected, with faster refunds for legitimate customers and improved CSAT.

— Route Case Study

We don't compete with our partners.

Your claims portal is the most brand-sensitive surface you own. We deliver the credentialed step at the highest industry standard, under your brand, and you keep the customer relationship.

Always-on, always vetted.

A 24/7 on-demand notary agent pool that's background-checked, credential-verified, and trained on your claim types and validation standards interfaces directly with your claimants.

Margin-accretive, not margin-diluting.

This is a revenue line you're glad to add, not a low-margin feature you have to justify internally. And embedded attestation means you don't have to hire, train, and manage a credentialed review workforce.

Threshold-based, not all-or-nothing.

The step fires only on the claims you select, so it never becomes friction on the honest path. Legitimate customers finish in minutes and get paid faster. Friction is reserved for the claims that need it.

Ready to add OneNotary into your workflow?

Let's talk about how we can turn your flagged claims from a pay-or-deny guess into a decision you can defend. Talk to OneNotary today sales@onenotary.com