Driver License Data Verification (DLDV)

Program Update

American Association of Motor Vehicle Administrators
Region III Information Exchange
September 2013
• Background

• DLDV System

• Summary of Pilot Results

• Pilot Approach

• Pilot Participants

• Jurisdiction Participation

• Next Steps

• Contact Information
### Background

DLDV Provides Commercial Partners and Government Agencies with Real-time Capability to Verify DL/ID Credentials with Data from the Issuing Jurisdiction

<table>
<thead>
<tr>
<th>DLDV aims to meet AAMVA member goals</th>
<th>Curb identity theft</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Prevent documentation fraud</td>
</tr>
<tr>
<td></td>
<td>Protect integrity of credentials issued by the Jurisdictions</td>
</tr>
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<td></td>
<td>Develop alternative revenue streams</td>
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</tbody>
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<table>
<thead>
<tr>
<th>DLDV targets three goals from the AAMVA Strategic Plan</th>
<th>Goal 2.2 - Identify, develop and deliver new top-prioritized solutions</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Goal 3.1 - Develop and implement a funding allocation methodology that enables financial return to Jurisdiction members</td>
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<tr>
<td></td>
<td>Goal 3.2 - Mitigate risk of net income shortfalls from contracts expected to end before September 2014</td>
</tr>
</tbody>
</table>
### Returns “Match” / “No-Match” Indicator for Each Attribute on the Verification Request

<table>
<thead>
<tr>
<th>Required Attributes to Be Submitted</th>
<th>Document Number (License/Permit/ID card)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>State Code</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Optional Attributes to Be Submitted</th>
<th>Address (by component)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Date of Birth</td>
</tr>
<tr>
<td></td>
<td>First Name, Middle Name, Last Name, Suffix</td>
</tr>
<tr>
<td></td>
<td>Expiration Date</td>
</tr>
<tr>
<td></td>
<td>Eye Color</td>
</tr>
<tr>
<td></td>
<td>Gender</td>
</tr>
<tr>
<td></td>
<td>Height</td>
</tr>
<tr>
<td></td>
<td>Weight</td>
</tr>
<tr>
<td></td>
<td>Document Number (License/Permit/ID card)</td>
</tr>
<tr>
<td></td>
<td>State Code</td>
</tr>
<tr>
<td>Relying Party Infrastructure</td>
<td>AAMVA Infrastructure</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>----------------------</td>
</tr>
<tr>
<td><strong>End User #1</strong></td>
<td><strong>Gateway Partner #1</strong></td>
</tr>
<tr>
<td>![Image] Verification Request</td>
<td>![Image] Match / No Match</td>
</tr>
<tr>
<td>![Image] Verification Request</td>
<td>![Image] Match / No Match</td>
</tr>
<tr>
<td><strong>End User #2</strong></td>
<td><strong>Gateway Partner #1</strong></td>
</tr>
<tr>
<td>![Image] Verification Request</td>
<td>![Image] Match / No Match</td>
</tr>
<tr>
<td>![Image] Verification Request</td>
<td>![Image] Match / No Match</td>
</tr>
</tbody>
</table>

AAMVA DLDV Verification Engine

**Request and Response Data Dropped by AAMVA after Verification**
DLDV Pilot Conducted from January 2012 Through March 2013

<table>
<thead>
<tr>
<th>Jurisdictions</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>• Found value in participating in the pilot</td>
<td></td>
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<tr>
<td>• Minimal effort to setup</td>
<td></td>
</tr>
<tr>
<td>• Each of the five pilot jurisdictions is participating in DLDV</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gateway Partners</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>• DHS S&amp;T - Met objective of developing an open standards gateway to streamline and strengthen the verification process to reduce fraud</td>
<td></td>
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<tr>
<td>• Partners #2 &amp; #3 - Plan to integrate DLDV into their client product offerings</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>AAMVA</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>• Technical capability in place to deliver on all aspects of DLDV</td>
<td></td>
</tr>
<tr>
<td>• All processes and documentation in place</td>
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<tr>
<td>• Confirmed strong market demand</td>
<td></td>
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<tr>
<td>• Sustainable business model established</td>
<td></td>
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<tr>
<td>• AAMVA Board approved market launch of DLDV</td>
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</tbody>
</table>
• DLDV was easy to setup, and operates on current systems with minimal effort
• Two primary issues related to the jurisdictions surfaced
  — Transaction response times were slow in one jurisdiction
• Enhancement to level of detail returned by DLDV on address data
  — Jurisdictions in agreement with expanding DLDV to return a match/no-match indicator
    for each address component (vs. entire address)
• Jurisdictions agreed to the proposed License Fee / Royalty
  — Multiple options for remuneration (payment, credit, etc.)
• Detailed notes by jurisdiction are available
AAMVA Well Positioned to Deliver DLDV

- Minimal issues with development of verification engine, and implementation with gateway partners and jurisdictions
- Verification engine operated as expected
- Documentation and procedures in place
  - Improvements being made to communication between AAMVA departments, relying parties/gateway partners and jurisdictions
- Market assessment complete
- Viable business model established
- Monitoring of transaction volumes
- Requested enhancements being prioritized (DLDV 2.0)
## Working Groups Organized from End-Users and Jurisdictions

<table>
<thead>
<tr>
<th>End-User Working Group</th>
<th>Jurisdiction/MVA Working Group</th>
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</thead>
<tbody>
<tr>
<td>• Financial Services Sector Coordinator Council (FSSCC)</td>
<td>• California, Florida, Iowa, Maryland, Mississippi, Pennsylvania, Texas and Virginia</td>
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<tr>
<td>• Defense Installation Access Control (DIAC)</td>
<td>• Provided DLDV requirements</td>
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<tr>
<td>• Social Security Administration (SSA)</td>
<td>• Verification system that complies with state privacy rules and correctly interprets state driver records and identification card information</td>
</tr>
<tr>
<td>• National Association of Public Health Statistics and Information Services (NAPHSIS)</td>
<td></td>
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<tr>
<td>• Vital Records Agencies (VRA)</td>
<td></td>
</tr>
<tr>
<td>• Provided DLDV specifications</td>
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</tbody>
</table>
Pilot Participants Included Three End-Users and Five Jurisdictions

**End Users**
- Gateway/aggregator for financial institutions
- Gateway/aggregator for retail sector
- Proof of concept with DHS in parallel for open market use

**Jurisdictions**
- Florida
- Idaho
- Iowa
- Mississippi
- Nebraska
Strong Interest Across Multiple Markets

Meets Jurisdiction Goals
* Curb identity theft
* Prevent documentation fraud
* Protect integrity of credential
* Delivers diversified revenue

Streamlined Solution
* End-users that desire/require access to Motor Vehicle Agency data

Limited Effort for Jurisdictions to Participate
* Leverages current technical solution between AAMVA and Jurisdictions
* Pilot findings

Jurisdiction Revenue
* Jurisdictions receive License Fees / Royalties
* End-user fees billed/collected by AAMVA
Next Steps

- **Jurisdictions**
  - Execute commercial agreements with current jurisdictions
  - Follow-up with interested jurisdictions
  - Recruit new jurisdictions

- **Gateway Partners**
  - Finalize commercial agreements with current partners
  - Recruit additional partners

- **AAMVA**
  - Evaluate and prioritize user enhancement requests
  - Capacity planning
  - Continually refine procedures
  - Execute partner agreements and recruit new partners
Contact Information

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