



American Association of Motor Vehicle Administrators

OUR MISSION

*Serve North American
motor vehicle and law
enforcement agencies
to accomplish their
missions.*

OUR VISION

*Safe drivers
Safe vehicles
Secure identities
Saving lives!*

Electronic Titling Whitepaper

Stakeholder Roles and Responsibilities

February 2026

American Association of Motor Vehicle Administrators

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Introduction

Purpose

This document establishes the framework for roles and responsibilities among key stakeholders in the development and implementation of a nationwide electronic vehicle titling ecosystem. As jurisdictions transition from paper-based to electronic titling solutions and processes, establishing clear guiding principles is essential to foster a unified ecosystem, promote cost efficiency, ensure seamless interoperability, and strengthen public trust. By defining roles and responsibilities up front, we can create a collaborative framework that supports reciprocity across jurisdictions, preserves jurisdiction authority over the core governmental function of issuing and managing vehicle titles, and encourages innovation while maintaining consistency.

This document is intended for:

- Motor vehicle administrators making decisions about electronic titling program implementation
- AAMVA developing standards and supporting services
- Technology providers designing tools and solutions for the electronic titling market
- Other industry stakeholders and partners.

The guidance in this document represents consensus among AAMVA Vehicle Committee and Board of Directors and establishes policy for developing interstate agreements, standards and best practices, model legislation, technology provider procurement processes, and technical specifications.

Context

Jurisdictions are seeking to modernize their vehicle title management systems by transitioning to electronic titling to improve operational efficiency and data accuracy, streamline interactions with partners, mitigate opportunities for fraud, including odometer fraud, and deliver a more seamless experience for consumers.

An **electronic title (e-title)** is defined as the electronic record (digital data) of vehicle ownership created and maintained by a jurisdiction. An **electronic title transfer process (electronic titling or e-titling)** is defined as secure electronic methods or digital workflows used to validate ownership and facilitate assignment, reassignment, or transfer of a vehicle without reliance on paper throughout the lifecycle of a vehicle, including the management and release of vehicle liens.

It is important to recognize electronic titling involves a wide range of stakeholders with vested interests in the transition. Acknowledging the diversity of interests involved underscores the need for a carefully balanced approach that respects jurisdiction authority while meeting operational, commercial, and consumer demands tied to vehicle ownership and transfer.

Guiding Principles

Clarity of stakeholder roles and responsibilities is essential to create a cohesive, secure, and efficient electronic titling ecosystem. The following guiding principles ensure consistency, interoperability, and innovation while protecting jurisdiction authority and supporting all stakeholders:

- **Jurisdictional Authority:** Jurisdictions retain ultimate authority over vehicle titling as a core government function and vehicle titles as official vehicle ownership records. Implementation must remain jurisdiction initiated and jurisdiction controlled, with each jurisdiction determining its own requirements, timelines, and approach aligned with their statutory requirements.
- **Nationwide Interoperability:** Solutions must enable seamless vehicle title transfers across jurisdictions. Minimum standards and consistent data exchange protocols ensure reciprocity and system compatibility, reducing complexity for all participants. When standards and their recognition across jurisdictions are well-defined and stable, it enables more confident investment and smoother adoption, helping to manage implementation costs and timelines effectively.
- **Technology Neutrality:** Standards must be technology neutral and technology provider neutral, ensuring jurisdictions can choose solutions that best meet their local needs. The nationwide framework is designed to accommodate multiple providers rather than favor any single one.
- **Efficient Flow of Commerce:** Electronic titling should streamline transactions for dealers, financial institutions, and consumers, reducing delays and administrative burdens.
- **Security and Fraud Prevention:** Electronic titling must meet or exceed the security of paper-based systems. All solutions must incorporate robust identity verification, user authentication, and audit capabilities to deter and detect fraud, including odometer fraud and improper lien handling.
- **Collaboration and Flexibility:** Achieving nationwide electronic titling requires partnership among jurisdictions, AAMVA, and private-sector technology providers. Standards must ensure reliable interoperability while allowing flexibility for innovation and accommodating hybrid solutions that support both electronic and paper title transactions during the transition.
- **Consumer Protection:** The transition to electronic titling must prioritize and protect consumer interests by ensuring transparency and trustworthy vehicle ownership records. Solutions must provide clear visibility into title brands and lien status, guarantee access to the most current title record, and maintain robust data integrity safeguards. Public access to the most recent title information, as defined by jurisdiction laws, must be preserved for continued accountability and confidence in the system.

Stakeholder Roles and Responsibilities

The table below defines the roles and responsibilities of electronic titling stakeholders. While stakeholder roles are distinct, successful implementation requires collaboration:

- Jurisdictions and AAMVA develop practical, implementable standards together.
- AAMVA and technology providers collaborate on standards development to ensure technical feasibility.
- Jurisdictions and technology providers partner on implementation while respecting jurisdictional authority.

- All stakeholders share responsibility for detecting and addressing fraud, security vulnerabilities, and operational challenges.

Stakeholder	Primary Roles and Responsibilities
<p><u>Jurisdictions:</u></p> <p>Authority over vehicle titling policy, requirements, and implementation</p>	<ul style="list-style-type: none"> • Define electronic titling requirements and business rules based on jurisdiction law and regulations • Determine implementation timeline and approach based on jurisdiction's readiness and priorities • Conduct administrative, legislative, budgetary, and operational analysis, including integration with existing technological solutions • Select and partner with technology providers as needed to meet jurisdiction needs and standards • Issue and maintain the official electronic record of vehicle ownership (vehicle title) • Establish data access policies and consumer protections consistent with jurisdiction's law • Ensure compliance with minimum interoperability standards established by AAMVA • Participate in AAMVA nationwide standards development, provide input on proposed changes, and support the adoption of new requirements through established governance processes <p>What Jurisdictions Govern: Policy decisions, solution requirements, technology provider selection, implementation timing, data governance, and the legal validity of titles issued.</p> <p>Key Principle: Implementation must remain jurisdiction initiated and jurisdiction governed to preserve jurisdiction authority over this core governmental function.</p>
<p><u>AAMVA:</u></p> <p>Establishment of minimum standards and coordination for nationwide interoperability</p>	<ul style="list-style-type: none"> • Develop and maintain minimum standards for interstate data exchange and interoperability • Provide centralized services to maintain secure records and facilitate data exchange between jurisdictions • Establish and perform verification/certification processes to ensure interstate solutions meet defined minimum standards • Facilitate consensus among jurisdictions on technical and procedural requirements governing interstate data exchange • Provide guidance, develop best practices, model legislation, and other resources based on working group input and pilot programs • Maintain technology-neutral standards that support various solutions • Support jurisdictions through the transition with education, training, resources, roadmap, and technical assistance • Bring stakeholders together to address emerging challenges and update

	<p>standards as needed over time</p> <ul style="list-style-type: none"> • Support nationwide adoption by collaborating with jurisdictions and stakeholders on implementing solutions and drive continuous improvement as participation expands <p>What AAMVA Oversees: National standards and best practices development, interoperability framework establishment, guidance documents and model legislation, and optional centralized services for the interstate data exchange.</p> <p>Key Principle: AAMVA establishes the minimum standards necessary for reciprocity while respecting jurisdiction autonomy and maintaining technology provider neutrality.</p>
<p><u>Technology Providers:</u></p> <p>Design and delivery of technology solutions that meet jurisdiction requirements and AAMVA national standards and best practices.</p>	<ul style="list-style-type: none"> • Support jurisdictions and stakeholders in achieving their goals and addressing business needs • Develop electronic titling solutions that comply with AAMVA minimum interoperability standards • Provide implementation expertise, technical support, and training to jurisdictions • Offer valuable perspectives and insights based on industry experience and innovation • Build tools that integrate with existing solutions (jurisdiction titling systems, NMVTIS, ELT, and EVR platforms) • Ensure solutions are scalable, secure, and meet jurisdiction-specific requirements • Participate in AAMVA’s nationwide standards development through stakeholder engagement and pilot programs contributing technical expertise while recognizing that final approval rests with jurisdictions. <p>What Technology Providers Contribute To: Solution design, technology choices, implementation methodologies, pricing, and product features beyond minimum standards.</p> <p>Key Principle: Technology providers’ participation is essential to successful electronic titling, and standards must enable innovation. Jurisdictions retain authority over requirements and design, by selecting and configuring solutions to meet jurisdiction-specific needs.</p>
<p><u>Other Industry Stakeholders:</u></p> <p><i>Note: This list is not exhaustive and may evolve as new use</i></p>	<ul style="list-style-type: none"> • Engage in relevant electronic processes to support electronic titling transactions and ensure compliance with applicable requirements • Integrate systems and workflows with jurisdiction solutions to enable secure and efficient electronic title transfers • Adhere to authentication, security, and data standards established by jurisdictions • Maintain access rights and transparency to title information as defined

cases are prioritized and addressed.	<p>by applicable laws and policies</p> <ul style="list-style-type: none"> • Support dispute resolution mechanisms and uphold consumer protections within the electronic titling ecosystem <p>Key Principle: All stakeholders share responsibility for secure, efficient, and compliant electronic title transactions that protect consumer rights and enable interoperability.</p>
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Conclusion

This framework establishes roles and responsibilities that balance jurisdiction authority, nationwide interoperability, and innovation. Electronic titling implementation must remain jurisdiction initiated and controlled, with AAMVA establishing minimum standards for interstate reciprocity and technology providers delivering solutions within this structure. Success depends on all stakeholders understanding and working within this framework while collaborating to achieve shared goals: secure transactions, seamless interstate transfers, fraud prevention, and consumer protection. This framework guides the development of technical specifications, implementation resources, and stakeholder agreements. Jurisdictions at any stage of electronic titling consideration should use it when defining requirements, selecting technology partners, and engaging with AAMVA standards and services.