Welcome to
Updates on Vehicle Administration
Please record your attendance using the Sign In Sheet

Moderator: Cathie Curtis Director of Vehicle Programs, AAMVA
June 12, 10:30 – 12 Noon
International Salon 3
Florida’s Electronic Title Program

Department of Highway Safety and Motor Vehicles

June 2013
Florida E-Title History

• 2001 - Department implements voluntary e-title program
• September 2009 - Department charges $2.50 service fee for all titles printed
• 2009/2010 – Department petitions and receives approval for a variance in odometer disclosure requirements for casual sales
• January 2013 - ELT becomes mandatory for any entity that finances vehicles, vessels or mobile homes in Florida
• July 2013 – New laws allowing for electronic casual sales (pending)
Florida Law

- Defines a title as a paper certificate OR information stored electronically
- January 1, 2013 – the Department shall establish and administer an electronic titling program that requires the electronic recording of vehicle, vessel and mobile home title information
- July 1, 2013 - Allows for buyer and seller to sign document other than title
• Benefits:
  • Improves information accuracy
  • Reduces title fraud
  • Reduces title paper usage
  • Faster notification of lien satisfactions
  • Reduces storage of title documents
  • Reduces cost
  • Go green
    • Saves paper
    • Saves fuel
E-Titles and ELT Program

• ELT program secures liens within Florida electronically

• Allows ELT participants to maintain electronic liens through an ELT third party provider

• Beginning January 1, 2013, all titles without liens will default to electronic unless customer requests a printed title
Florida Stats

- Almost 43 million titles in Florida
- Over 10 million titles with liens
  - 2.9 million titles with electronic liens
  - 7.3 million titles with non-electronic liens
  - 29% – Titles with liens that are electronic
ELT Participants (lienholders)

- Dec 2010 – 350
- Dec 2011 – 450
- July 2012 – 550
- April 2013 – 5,231
ELT Participants (lienholders)

- Dec 2012 – 2,423
- Jan 2013 – 3,443
- Feb 2013 – 3,986
- Mar 2013 – 4,537
- Apr 2013 – 5,208
- May 2013 – 5,231
ELT Service Providers (3rd Party)

- Entities that enter into a contract with the Department to provide e-title and lien services for ELT lienholders
- Currently 11 ELT Service Providers
- Application process which includes a $100,000 surety bond
- Lienholders must contract with a Department approved service provider
• An e-notification will be sent to the lienholder instead of a paper title

• When a sole lien is being satisfied, the Department will send a letter to the primary owner that the title is being held electronic, instead of issuing a paper title

• Individuals and businesses not in the business of financing vehicles are not required to be ELT participants
  • New non-ELT liens (EOD) Report was developed to assist in monitoring the use of non-ELT reasons
Exceptions:

• Individual is the lienholder
• Multi-Individual business customer is the lienholder
• Pre-existing out-of-state lien
• Government entity is the lien
• Trust is the lienholder
• Lien is court ordered
• Delinquent Support lien
• Lien received prior to February 2, 2013
• Business is an infrequent lienholder
Communications Efforts

In an effort to notify lienholders in Florida and nationally, the Department sent various information advisories to the following organizations:

1. Florida Tax Collectors
2. ELT Third Party Service Providers
3. The Florida Bankers Association
4. The American Bankers Association
5. League of Southern Credit Unions
6. Florida Credit Union League
7. Florida Motor Vehicle Dealers
8. Credit Union National Association
9. American Financial Services Association
10. Florida Auto Dealer Association (FADA)
11. Florida Independent Auto Dealers Association (FIADA)
12. National Automobile Dealers Association (NADA)
13. Florida Auto Theft Intelligence Unit (FATIU)
14. EFS Certified Service Providers
15. ETR Vendors
Out of State Lienholders:

• Financing vehicles or vessels purchased by a Florida resident, to be titled *in Florida*, *must* participate

• Financing vehicles or vessels to be titled in *other states* are *not* required to participate
Florida is participating on the AAMVA’s E-titling Work Group to allow for E-MCOs

E-MCOs pilot will track new passenger vehicles being titled for the first time from “cradle to grave”
Florida’s NHTSA Petition

- December 2009 – Initial petition
- October 2010 – Supplement to Petition
  - Clarified dealer and lease vehicles
- August 2011 – Response from NHTSA
- September 2011 – Final Response to NHTSA
Seller and Buyer Agree to Terms

Buyer and Seller go to Tag Agency

Tag Agent Checks ID

Buyer and Seller Disclose Odometer and Sign Secure Document

E—Title and Odometer Reading Available to Public Online (see next page)

Buyer Receives Receipt

Information Stored in FRVIS

Tag Agent Processes Transaction
### Vehicle Information Check

**Vehicle Information**

<table>
<thead>
<tr>
<th>Vehicle Identification Number:</th>
<th>JTEBT14R930005034</th>
<th>Year/Make:</th>
<th>2003 TOYOTA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Title State:</td>
<td></td>
<td>Registration Expiration Date:</td>
<td>01/04/2008</td>
</tr>
<tr>
<td>Title:</td>
<td>87017734</td>
<td>Title Issue Date:</td>
<td>12/19/2002</td>
</tr>
<tr>
<td>Odometer Reading/Status:</td>
<td>139</td>
<td>Odometer Date:</td>
<td>12/07/2002</td>
</tr>
<tr>
<td>Color:</td>
<td>ALUMINUM / SILVER</td>
<td>Vehicle Type:</td>
<td>AUTO</td>
</tr>
<tr>
<td>Title Status:</td>
<td>ACTIVE</td>
<td>Owner Information:</td>
<td>1 owner</td>
</tr>
<tr>
<td>Brands:</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Lien Information

- **Name:** STATE EMPLOYEES CREDIT UNION  
  **Address:** PO BOX 2927  
  **Date:** 12/07/2002  
  **JACKSONVILLE, FL 32232-0000**

If any of the information on this record needs to be corrected, please contact your tax collector and complete appropriate paperwork to update the record.

If you have lost or misplaced your title and need to apply for a duplicate, click here for the form and instructions.

Would you like to look up another record?
### Vehicle Information Check

| Vehicle Identification Number: 1FAFP40443F413286 | Year/Make: 2003 FORD |
| Previous Title State: | Registration Expiration Date: 06/09/2008 |
| Title: 88034406 | Title Issue Date: 05/23/2003 |
| Odometer Reading/Status: 11 ACTUAL MILEAGE | Odometer Date: 05/17/2003 |
| Color: WHITE | Vehicle Type: AUTO |
| Title Status: ACTIVE | Owner Information: 1 owner |

### Lien Information

| Name: DHSMV CREDIT UNION | Address: PO BOX 11178 TALLAHASSEE, FL 32302-3178 | Date: 05/17/2003 |

If any of the information on this record needs to be corrected, please contact your tax collector and complete appropriate paperwork to update the record.

If you have lost or misplaced your title and need to apply for a duplicate, click here for the form and instructions.

Would you like to look up another record?
Thank you.

Julie Baker, Chief
Bureau of Issuance Oversight
Division of Motorist Services
Department of Highway Safety and Motor Vehicles
juliebaker@flhsmv.gov
(850) 617-3001
Electronic Vehicle Registration & Titling Initiatives

Sharon Madison
South Carolina Department of Motor Vehicles
Current EVRT Process

- Third Party Service Provider
- SC Licensed Automobile Dealerships (382)
- Vehicle Rental Companies (2)
- Minimum of 35 sales each month to participate
- No Plates will be issued by dealers by December 31, 2013
Future EVRT Initiatives

• Focus on
  – Other Entities Keying Data
  – Decreasing branch office activity
  – Easier transition to full electronic
Future EVRT Initiatives

- Individual/Business Casual Sales
- Online Duplicate Titles
- Business Processing
- Third Party Processing
- No Third Party Providers
Individual/Business Casual Sales

- Initiate Transaction Via Web Site
- Detailed List of Requirements and Application Printed
- Transaction expedited by mail or in person
- Starting with SC Titles and SC Residents
- Implementation Date – 3rd Quarter 2013
Individual/Business Casual Sale

Form 400I
Transaction ID/EXPIRATION
<TRANSACTI0N ID/EXPIRATION DATE>

SCDMV ELECTRONIC TITLE/INFORMATION SHEET AND INSTRUCTIONS

New Plate/Transfer Plate Number: <PLATE TYPE REQUESTED/TRANSFER PLATE NUMBER>

Your title/registration transaction is not complete until you submit the required documents indicated below to the SCDMV by mail at Post Office Box 1496, Blythewood, SC 29016-0024; or to your local branch office. The SCDMV branch office closest to you is located at <HERE INSERT THE ADDRESS OF THE OFFICE CLOSEST TO THE RESIDENTIAL ADDRESS OF THE OWNER>.

Items to bring/send:
- Form 400W
- South Carolina title number <enter title number> assigned to you
- Property tax receipt obtained from <COUNTY> County (see below for contact information) {only display if a new plate is obtained}
- Lien Release from <center lien holder of record> (Note the lien may be released on the front of the title).
- <Specialty Plate Requirements> {only display if there are specialty plate requirements}
- Total Fees Due as indicated below by Check or Money Order made out to SCDMV.
- Completed Form MV-80 if someone other than you will be picking up your title.

Fee Breakdown:
Title Fee: $<Title Fee>
State Sales Tax: $<Sales Taxes>
Registration Fee: $<Registration Fee>
Special Plate Fee: $<Special Plate Fee>
Registration Penalty: $<Registration Penalty>
TOTAL: $<TOTAL>

Your County Tax Office
<br>SCDMV Office Peak Times
Our branch offices are busiest on Mondays and Fridays and between the hours of 11:00 a.m. and 2:00 p.m.

If you have any questions, please contact SCDMV at (803) 896-5000.

Form 400W
Transaction ID/EXPIRATION
<TRANSACTION ID/EXPIRATION DATE>

SCDMV ELECTRONIC TITLE/REGISTRATION APPLICATION

New Plate/Transfer Plate Number: <PLATE CLASS REQUESTED/TRANSFER PLATE NUMBER>

VIN
<br>MAKE
<br>YEAR
<br>BODY STYLE
<br>MODEL
<br>EMPTY WEIGHT
<br>GVW

Owner’s Name:
<br>C/O Name:
<br>Address:
<br>City
<br>State
<br>Zip
<br>Phone

Owner’s Signature
<br>Co-Owner’s Signature

Details:
<br>Form 400W
<br>South Carolina title number <enter title number> assigned to you
<br>Property tax receipt obtained from <COUNTY> County (see below for contact information) {only display if a new plate is obtained}
<br>Lien Release from <center lien holder of record> (Note the lien may be released on the front of the title).
<br>Specialty Plate Requirements> {only display if there are specialty plate requirements}
<br>Total Fees Due: $<TOTAL>
<br>Completed Form MV-80 if someone other than you will be picking up your title.

This section for SCDMV use only
<br>Stated Use
<br>Office Office Number
<br>Issued Plate Number
<br>Make/Class
<br>Expiration Date

Under penalties of perjury, I declare that I am the owner of this vehicle and that I am the current address of the registration of said vehicle. I further certify that the information on this application is correct to the best of my knowledge. The vehicle is subject to the lien stated and all others. I authorize the registration of a commercial vehicle over 15,000 lbs. and that I am familiar with the federal motor carrier safety regulations and the federal hazardous materials regulations.

Under penalties of perjury, I declare that I am the owner of this vehicle and that I am the current address of the registration of said vehicle. I further certify that the information on this application is correct to the best of my knowledge. The vehicle is subject to the lien stated and all others. I authorize the registration of a commercial vehicle over 15,000 lbs. and that I am familiar with the federal motor carrier safety regulations and the federal hazardous materials regulations.
Online Duplicate Titles

• No Odometer Disclosure Required
• Operates similar to Online Plate Ordering
• Title mailed to address of record or lien holders only
• Add Lien Recordings for existing SC Titles
Business Processing

- For Business Completing Their Own Transactions
- Fleet Customers will be Eligible
- Documents Sent to SCDMV/Quality Management
Third Party Processing

- For Companies That Conduct DMV Services for other Companies or Individuals
- Similar to existing EVRT Processing
- Internet Transaction Based
- Documents Sent to SCDMV/Quality Management
Questions???
Georgia’s Mandatory ELT Program

Robert Worle, Assistant Director Georgia Department of Revenue
Georgia’s ELT History

- Implemented in 2008 as a voluntary service
  - Growth of approximately 2-3% per year
- Mandatory ELT began January 1, 2013
Official Code of Georgia Annotated 40-3-26 (a)

"(2) The commissioner may enter into agreements with any such security interest holder or lienholder to provide a means of delivery by secure electronic measures of a notice of the recording of such security interest or lien. On or after January 1, 2013, the commissioner shall require that security interest holders and lienholders receive notice of recordings of security interests and liens electronically. Such requirement may be phased in based on criteria designated by the commissioner through duly adopted rules and regulations."
Phase In

- Effective January 1, 2013: Lenders who recorded 500 or more Security Interests in calendar year 2012

- Effective July 1, 2013: Lenders who recorded 200 or more Security Interests in calendar year 2012

- Effective January 1, 2014: Lenders who recorded 5 or more Security Interests in a calendar year
Stats

Lien Perfections

January 1, 2012 – April 30, 2012 : 50,431 – 15%
January 1, 2013 – April 30, 2013 : 164,996 – 48%

ELT Participants

April 30, 2012 : 1,446
April 30, 2013 : 2,755
Lienholder Transaction Types

- **Lien Perfection (LP)**: When a customer (either individual or dealer) submits application for title to a county tag office, DOR will send notice to the first lien holder (assuming ELT customer) with a “LP” transaction.

- **Lien Satisfaction (LS)**: When a lien has been satisfied, the ELT customer will submit a “LS” transaction to GRATIS.

- **Print on Demand (PD)**: ELT lien holders may print a title without releasing it by sending a “PD” transaction to GRATIS.

- **Title Correction (TC)**: When the DOR agent updates a title record, GRATIS will send notice to the first lien holder (assuming ELT customer) with a “TC” transaction.

- **Conversion (CN)**: When converting existing Georgia titles to ELT, the Lien Holder must submit an electronic file that identifies the titles that they currently hold. DOR will convert any title records to ELT when a match is found on VIN and A) a match is found on the owner’s last name (or the first 10 characters of a business owner’s name).
Lessons Learned

- Resources
  - Georgia State and Local Ad Valorem Title Tax
- Communication
- Volume Effect
- Electronic Title and Registration
  - Motor Vehicle Dealers
Upcoming Changes

• ELT Customer ID locked after first five characters of name, address, city

• ELT Customer IDs added to DOR inquiry

• Lender notification if title on hold

• Conversion back-out by vendors
Questions?

Robert Worle (Georgia Department of Revenue)

Robert.Worle@dor.ga.gov
Vehicle Lifecycle Administration (VLA)
NMVTIS S Update
E-Titling Update

Region II, Conference
June 2013
Atlanta, GA
Presentation Outline

• NMVTIS
  • Reengineering
  • State Program
  • Law Enforcement Program
  • 3rd Party Reporting (JSI) Program
  • Consumer Access Program
  • Other

• E-Titling Update
Outstanding Reengineering Issues

• Provide JSI data to online states
• Provide detailed title data (including owner name) from state of title in SWI
• Batch programs to improve data quality
  – Duplicate VIN Clean up
  – Data synchronization
• New Web Services – for states, other stakeholders
State User Fees

FY2013 Fees

- All states are paying Consumer Access Revenue Credits.
- DOJ issued:
  - Letter to states eligible to receive credits toward state fees from consumer access revenues
  - Notice outlining allowable use for credits
- AAMVA issued memo to Chief Administrators outlining administrative procedures for accessing and using credits.

FY2014 Fees

- Notification sent to states - Sept. 30, 2012

FY 2015 Fees

- Recommendation to AAMVA Board - August 2013
State Program

- **34** states fully participating
- **8** states providing data only
- **9** states in development
- Tweaking and streamlining application development procedures
- Developing approaches to enhancing data integrity
State Motor Vehicle Administration Overall Compliance

Currently, 89% of the U.S. DMV data is represented in the system*

34 States Participating—states that provide data and inquire into the system before issuing new titles
8 States Providing Data Only—states providing data but not making inquiries
9 States in Development (includes the District of Columbia)

*Based on the most current Federal Highway Administration Data (2008) April 2013

This map represents state motor vehicle titling agencies’ level of compliance with NMVTIS. These state agencies have separate responsibilities and reporting requirements under the NMVTIS rules and regulations than do other reporting entities, such as junk/salvage yards and insurance carriers. Per the NMVTIS rules and regulations, state compliance includes providing data to NMVTIS, making title inquiries, and paying user fees.
Statistics

As of March 2013:

- Total number of current title records about 413 million
- Total number of title history records over 399 million
- Total number of brand records over 78 million
- Total number of JSI records about 56 million
Stakeholder Groups

• State Business Rules Working Group
  – Staff Liaison: Cathie Curtis

• Law Enforcement Working Group
  – Staff Liaison: Brian Ursino
3rd Party (JSI) Program

JSI Program Working Group
- Being established. Draft charter prepared for review/approval. Membership would include representatives from various JSI program stakeholders

JSI Program Review continues
- Exploring impact of states reporting on behalf of scrap yards, dismantlers, recyclers, etc.

59 million records since April, 2009
Consumer Access Program

- Ten Approved Data Providers
- One in development
- Program review underway
- Suspension placed on adding new providers

**Inquiry volumes:**
- 2009 – 48,000
- 2012 – 3.3 million
- 2013 – 1.4 million (YTD)
Other

Annual Report:
- Under development
- Publication scheduled for August 2013

DOJ’s NMVTIS Advisory Board:
- Subcommittee: “Compliance and Awareness”
- Looking at ways to assist/encourage states to comply
Electronic Titling

- Working Group
- Task Force
- Proof of Concept
E-Titling Working Group

Debra Hillmer, Chair, SD
Scott Clapper, DE
   (Vehicle Committee Chair)
Monica Blackwell, TX
Karen Grim, VA
Paul Zelenski, WI
Anita Wasko, PA

Stacey Stanton, AZ
Kitty Kramer, CA
Julie Baker, FL
Andy Lewis, IA
Debbie Rogers, MD
Tom McCormick, VT
Sharon Madison, SC
E-Titling Task Force

AAMVA Vehicle Committee E-Titling Working Group is part of a larger whole for the Proof of Concept: E-Title Task Force which includes additional stakeholders:

- Manufacturers
- Dealers
- Floor Planners
- Lien holders
- Auctions
- Fleet owners
- Insurance Industry
- NI CB
- Federal Stakeholders (NHTSA & DOJ)
May 2012 the E-Titling Task Force developed scope for a Proof of Concept that would attempt to demonstrate the viability of an electronic titling process.

Proof of concept through AAMVA because:
- Request from the members
- Efficiency through use of existing infrastructure (i.e., network connectivity, NMVTIS and ELT)
- Neutral/standardized interstate transacting
- 2012-2014 Strategic Plan “sweet spot”
E-Titling Proof of Concept Goal

Demonstrate cost savings, process efficiencies and reduction in fraud by implementing technology and procedures to use electronic records to track a new vehicle from its manufacturer to its first title issuance.

**Approach:**
- Remain a state-initiated and state-controlled program
- To the extent possible, use or adapt existing tools or systems including those:
  - Under direct state control
  - Provided by industry
  - Controlled by the Federal Government
- Comply with both State and Federal Regulations
- Collaborate with industry stakeholders to gain their input
E-Titling Proof of Concept Status

• Deliverables finalized:
  ✓ E-Titling Data Definition document
  ✓ MCO Verification Requirements
  ✓ MCO Verification Design document
• Developing MOA for NICB
• Interstate challenges:
  – Dealer reassignments
  – Electronic Odometer Disclosure
E-Titling Proof of Concept Schedule

- July 2012 through May 2013: Prepare infrastructure and data integration standards
- May 2013 through December 2013: Pilot participants implementation
- December 2013 through August 2014: Pilot operation and evaluation
QUESTIONS

Vivienne Cameron (NMVTIS):
vcameron@aamva.org; (703)-908-8261

Patrice Aasmo (E-Titling):
paasmo@aamva.org; (571)-435-2861
What’s next?

Awards Lunch
International Salon 4 - 10
12 Noon – 1:30 p.m.

*Courtesy of Insurance Information Exchange*

Followed by Concurrent Sessions in International Salons 1, 2, 3 and C
1:30 p.m. – 3:00 p.m.