Driver License Data Verification (DLDV)

Program Update

American Association of Motor Vehicle Administrators

2013 Region I Conference

July 13-18, 2013

Agenda

- Background

- DLDV System

- Summary of Pilot Results

- Pilot Approach

- Pilot Participants

- Jurisdiction Participation

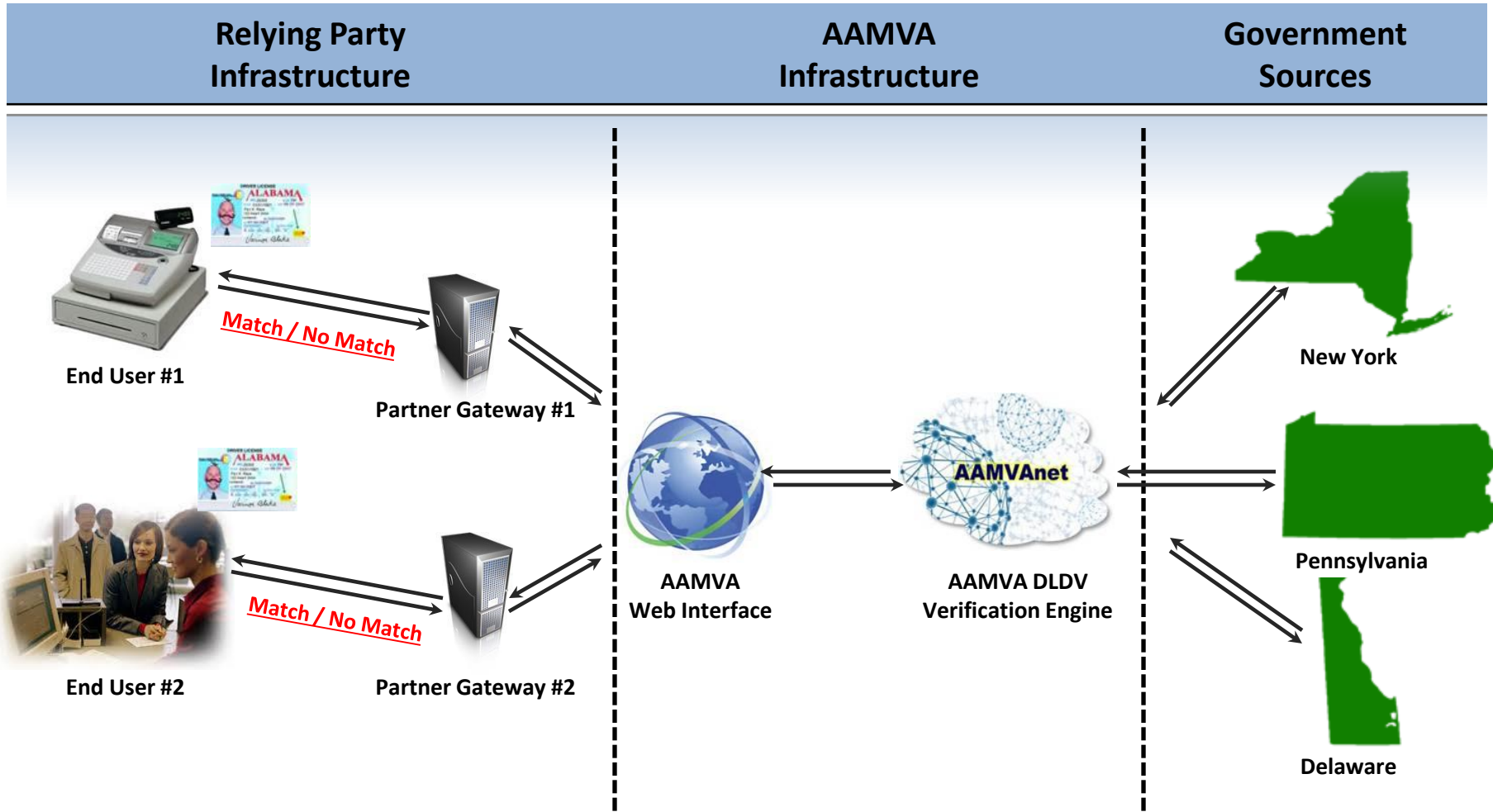- Next Steps

- Contact Information

DLDV Provides Commercial Partners and Government Agencies with Real-time Capability to Verify DL/ID Credentials with Data from the Issuing Jurisdiction	
DLDV aims to meet AAMVA member goals	Curb identity theft
	Prevent documentation fraud
	Protect integrity of credentials issued by the Jurisdictions
DLDV targets three goals from the AAMVA Strategic Plan	Goal 2.2 - Identify, develop and deliver new top-prioritized solutions
	Goal 3.1 - Develop and implement a funding allocation methodology that enables financial return to Jurisdiction members
	Goal 3.2 - Mitigate risk of net income shortfalls from contracts expected to end before September 2014

Returns "Match" / "No-Match" Indicator for Each Attribute on the Verification Request	
Required Attributes to Be Submitted	*Document Number (License/Permit/ID card)*
	State Code
Attributes Eligible for Verification	*Address (by component)*
	First Name, Middle Name, Last Name
	Expiration Date
	Eye Color
	Gender
	Height
	Weight
	Document Number (License/Permit/ID card)
	State Code

Relying Party Infrastructure	AAMVA Infrastructure	Government Sources

End User #1

Match / No Match

Partner Gateway #1

End User #2

Match / No Match

Partner Gateway #2

AAMVA Web Interface

AAMVAnet

AAMVA DLDV Verification Engine

New York

Pennsylvania

Delaware

Summary of Pilot Results

DLDV Pilot Conducted from January 2012 Through March 2013	
Jurisdictions	• Found value in participating in the pilot
	• Each of the five pilot jurisdictions is participating in DLDV
Gateway Partners	• DHS S&T - Met objective of developing an open standards gateway to streamline and strengthen the verification process to reduce fraud
	• Partners #2 & #3 - Plan to integrate DLDV into their client product offerings
AAMVA	• Technical capability in place to deliver on all aspects of DLDV
	• All processes and documentation in place
	• Confirmed strong market demand
	• Sustainable business model established

Each of the Five Pilot Jurisdictions Plan to Participate in DLDV

- DLDV was easy to setup, and operates on current systems with minimal effort

- Two primary issues related to the jurisdictions surfaced
  – One jurisdiction received significantly more test messages than expected
  – Transaction response times were deemed too 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 equal to 50% of AAMVA DLDV revenue
  – 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

- Market assessment complete

- Viable business model established

- Close monitoring of transaction volumes
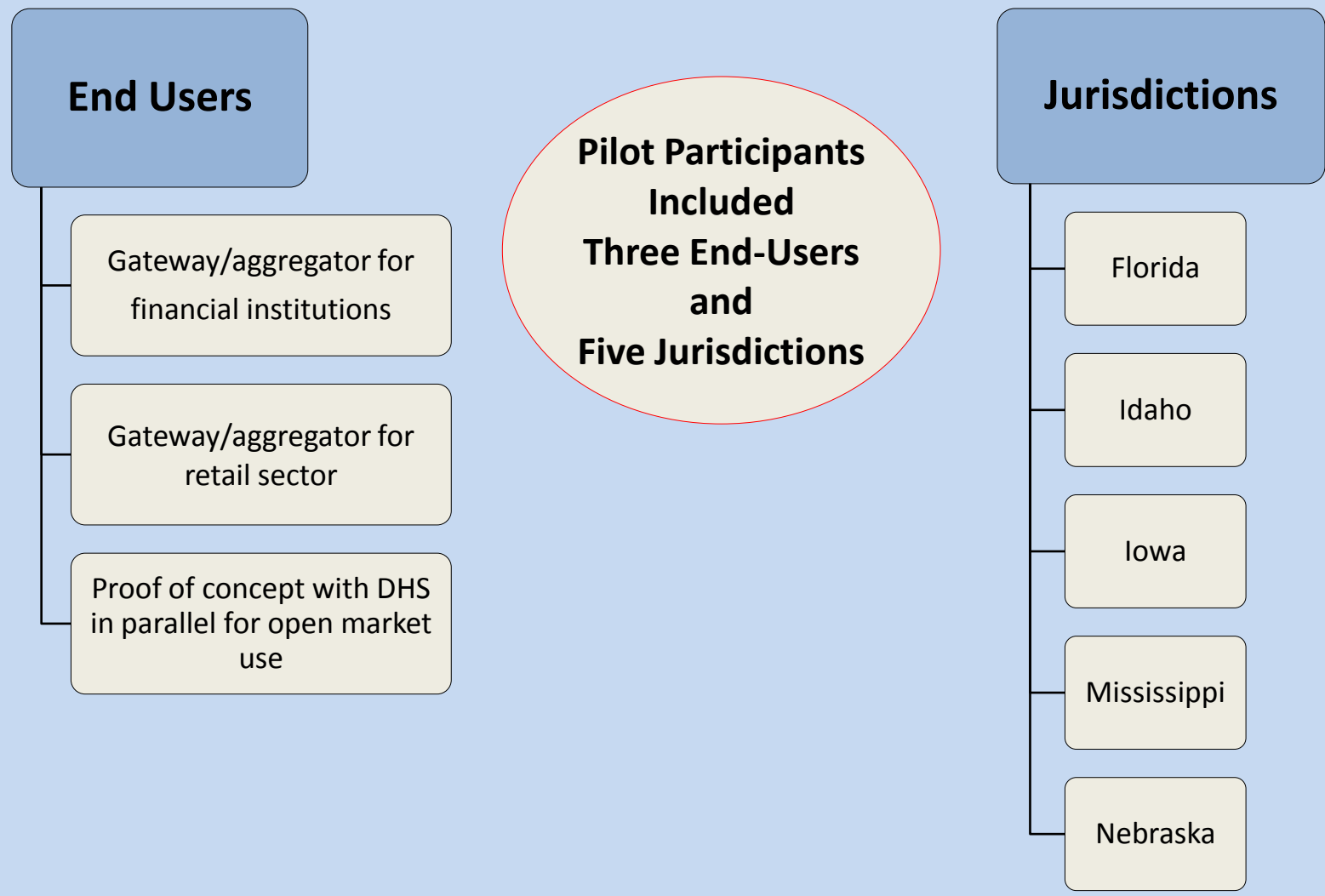
- Requested enhancements being prioritized (DLDV 2.0)

Pilot Approach

Working Groups Organized from End-Users and Jurisdictions

End-User Working Group	Jurisdiction/MVA Working Group
• Financial Services Sector Coordinator Council (FSSCC)	• California, Florida, Iowa, Maryland, Mississippi, Pennsylvania, Texas and Virginia
• Defense Installation Access Control (DIAC)	• Provided DLDV requirements
• Social Security Administration (SSA)	— *Verification system that complies with state privacy rules and correctly interprets state driver records and identification card information*
• National Association of Public Health Statistics and Information Services (NAPHSIS)	
• Vital Records Agencies (VRA)	
• Provided DLDV specifications	

End Users

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

**Pilot Participants Included
Three End-Users
and
Five Jurisdictions**

Jurisdictions

- Florida
- Idaho
- Iowa
- Mississippi
- Nebraska

Key Reasons for Jurisdictions to Participate in DLDV

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

Strong Interest Across Multiple Markets

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

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

- Gateway Partners
  - Finalize commercial agreements with pilot partners
  - Finalize commercial agreements with additional partners
  - Recruit additional partners

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

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