Outsourcing Registration and Title Functions

Facilitator:
Lisa Chism, Deputy Director, Office of Property Tax, Mississippi Department of Revenue

Presenters:
Lisa Blankenship, Revenue Manager, Motor Vehicle Division, Alabama Department of Revenue

Benny Rose, Regional Sales Manager, RR Donnelley

Tim Shields, Strategic Account Manager, SourceHOV

Robert Worle, Program Manager, Motor Vehicle Division, Georgia Department of Revenue

Jack Barnett, Senior Vice President, Sales, ABnote
Best Practices for Outsourcing the Registration and Title Functions to 3rd Parties. Outsourcing is a business strategy that moves some of an organization’s functions, processes, activities and decision responsibility from within an organization to outside providers. Join in on a discussion on lessons learned from outsourcing Registration and Title Functions to 3rd parties, mitigating fraud, what risks are there, what are the benefits, best practices.
Outsourcing Registration and Title Functions
June 23, 2015
Lisa Blankenship
Background – Prior to Outsourcing

All title transactions handled in-house:

- Applications mailed to Department.
- Mail sorted and opened.
- Remittance processed.
- Staff examined applications.
- Data entered into system.
- Documents microfilmed.
- Title number assigned.
- Titles printed and inserted into envelopes.
• Postage added to envelopes.
• Titles sent to post office.
• No address verification prior to mailing titles – titles with bad addresses returned to the Department.
• Returned titles filed – when requested returned titles were mailed to owner/lienholder.
Title applications are sent to the post office box; not directly to the Department.

Mail is picked up by the vendor from the post office.

Mail is opened and documents imaged by the vendor.

Vendor processes remittance and handles any data entry.

Vendor sends a file containing the scanned images to the Department.

Department receives a confirmation report and a report of any exceptions.

Any exceptions are returned to the Department.
Examiner reviews image of application package and supporting documents.

Upon approval of the application, the title is issued.

Data file is sent daily to the title printing vendor which is different from the mail processing vendor.

Vendor electronically verifies address.

Addresses with USPS forwarding orders are not printed/mailed; reprinted on request from owner/lienholder using ETAPS feature.

Vendor prints and mails title.

Department receives a confirmation report of the titles mailed and an exception report of any exceptions – titles that could not be mailed.
Benefits:

• Lower labor costs (salaries, benefits, overhead, etc)
• Less equipment cost.
• Updated equipment.
• Reduction in storage of title paper and documents.
• Less paper.
• Faster turnaround time.
Questions???
• Several years ago we started working with the State of Alabama on outsourcing Automobile Titles

• Our initiatives were to procure security paper, and set up quarterly runs make sure their we no delays in processing
Certificate of Title Vehicle
Each day we receive a download of customers from the state. We then process a NCOA scrub of the files. Once files are confirmed for mailing, we start our imaging and inserting process. During the process we are working with our on site USPS personnel to ensure we meet our same day SLA for mailing titles.
FEDERAL and State Law requires that you state the mileage in connection with transfer of ownership. Failure to complete ODOmeter STATEMENT OR providing a FALSE STATEMENT may result in fines and/or imprisonment.

***NOTICE: ANY ALTERATION OR ERASURE Voids THE ASSIGNMENT and all assignments that follow***

- ASSIGNMENT OF TITLE BY REGISTERED OWNER (not valid unless completed in full by owner or warrant this Title and certify that the vehicle described herein has been transferred to the following:

  **Buyer(s):**
  **Address:**
  I certify to the best of my knowledge that the ODOMETER READING is the ACTUAL MILEAGE of the vehicle unless one of the following statements is checked:
  1. The mileage stated is in excess of its mechanical limits.
  2. The odometer reading is not the actual mileage.

  **SIGNATURE:** of Buyer(s):
  **PRINTED NAME:** of Buyer(s):
  **LIENHOLDER TO BE RECORDED AND SHOWN ON NEW TITLE:** (IF NONE, STATE "NONE")

  **NAME OF 1st LIENHOLDER:**

- FIRST RE-ASSIGNMENT BY LICENSED DEALER - SELLING DEALER'S STATE Lic. No.

  **Buyer(s):**
  **Address:**
  I certify to the best of my knowledge that the ODOMETER READING is the ACTUAL MILEAGE of the vehicle unless one of the following statements is checked:
  1. The mileage stated is in excess of its mechanical limits.
  2. The odometer reading is not the actual mileage.

  **SIGNATURE:** of Buyer(s):
  **PRINTED NAME:** of Buyer(s):
  **LIENHOLDER TO BE RECORDED AND SHOWN ON NEW TITLE:** (IF NONE, STATE "NONE")

  **NAME OF 1st LIENHOLDER:**

- SECOND RE-ASSIGNMENT BY LICENSED DEALER - SELLING DEALER'S STATE Lic. No.

  **Buyer(s):**
  **Address:**
  I certify to the best of my knowledge that the ODOMETER READING is the ACTUAL MILEAGE of the vehicle unless one of the following statements is checked:
  1. The mileage stated is in excess of its mechanical limits.
  2. The odometer reading is not the actual mileage.

  **SIGNATURE:** of Buyer(s):
  **PRINTED NAME:** of Buyer(s):
  **LIENHOLDER TO BE RECORDED AND SHOWN ON NEW TITLE:** (IF NONE, STATE "NONE")

  **NAME OF 1st LIENHOLDER:**

- THIRD RE-ASSIGNMENT BY LICENSED DEALER - SELLING DEALER'S STATE Lic. No.

  **Buyer(s):**
  **Address:**
  I certify to the best of my knowledge that the ODOMETER READING is the ACTUAL MILEAGE of the vehicle unless one of the following statements is checked:
  1. The mileage stated is in excess of its mechanical limits.
  2. The odometer reading is not the actual mileage.

  **SIGNATURE:** of Buyer(s):
  **PRINTED NAME:** of Buyer(s):
  **LIENHOLDER TO BE RECORDED AND SHOWN ON NEW TITLE:** (IF NONE, STATE "NONE")

  **NAME OF 1st LIENHOLDER:**

  **ADDRESS OF 1st LIENHOLDER:**
Auto Titles- RRD

Paper- Custom Water Mark
Ink- 3 color including penetrating red ink
Size – Portrait
Perferation- Micro
STATE OF ALABAMA

DEPARTMENT OF REVENUE
MOTOR VEHICLE DIVISION
TITLE SECTION-P.O. BOX 327640
MONTGOMERY, ALABAMA 36132-7640

ADDRESS SERVICE REQUESTED

OFFICIAL DOCUMENT
We convert our envelopes in house to help ensure quality and timeliness

-24# White wove
-Special window
-dextrin gum
STATE OF ALABAMA
DEPARTMENT OF REVENUE
MOTOR VEHICLE DIVISION
TITLE SECTION-P.O. BOX 327640
MONTGOMERY, ALABAMA 36132-7640

ADDRESS SERVICE REQUESTED

OFFICIAL DOCUMENT

HYATT TERRI
3026 BELMONT DR
MOODY AL 35004-3251
Thank you
Outsourcing Registration and Title Functions

June 23, 2015

Tim Shields, SourceHOV
About Us

Global leader in transaction processing services and solutions

SourceHOV serves more than 50% of the Fortune 100®

With annual sales of ~$1 billion, SourceHOV provides specialized knowledge platforms, powered by decades of industry and customer-specific experience, to deliver solutions and services for major industries and government agencies.

Companies from more than 55 countries, including more than half of the Fortune 100®, choose us as their trusted technology and operations partner for their mission critical processes.
Core Strengths

High-volume, mission critical transaction processing

Specialized knowledge platforms built on deep domain expertise spanning over 40 years of customer and industry experience

1. Specialized Industry Solutions
   - Banking – 40/100 top global banks
   - Healthcare – 9/10 top payers; 500+ hospitals
   - Public Sector – Federal, State, County, City
   - Insurance – Property & Casualty, Auto, Supplemental
   - Commercial – Manufacturing, Telco, Utility, Retail, Publishing
   - Legal – 98% AM Law 100®

2. Technology
   - Proprietary hardware and software
   - Rapid deployment architecture
   - Big data automation
   - 1,000+ technical architects and developers

3. Security & Compliance
   - HIPAA
   - GLBA, NARA, SOX
   - FISMA, NIST, FADGI, FIPS
   - SSAE16
   - DIACAP
   - IRS Publication 1075

4. Global Footprint
   - 3,000 clients in 55 countries
   - Platform infrastructure on-premises and/or cloud
   - 120 delivery centers in Americas, EMEA, APAC
   - Best-in-class global network connectivity, load balanced and DR
   - 15,000 employees with coverage for all time zones
   - Global account management, delivery, technology & quality
Motor Vehicle Processing Solutions

**Knowledge Processing**
- Exceptions Processing
- Workflow | Auditing Data
- Mining | Data Validation
- Error Resolution
- Adjudication

**Lockbox Services**
- Electronic Bill Presentment
- Licensing Fees | Renewals
- Remittance Processing
- Check 21 | Cash Management

**Motor Vehicle Processing**
- MTV Title Applications | Licensing
- Payment
- Mandatory Liability Insurance (MLI) Validation

**Customer Service Collections**
- Peak Period | Overflow Call Center
- Inbound/Outbound
- Customer Service

**Outcome Services**
- Print and Mail
- Electronic Presentment
- Title Application | MLI | Inquiry
• Improve processing time

• Allow focus on core business

• Maximize staff expertise

• Improve data quality
• Service Level Agreements in place that provide processing turn-around time (TAT) of 24 hours

• Includes processing of:
  – Title applications – image and indexing services
  – Mandatory Liability Insurance (MLI cards) – image and data entry
  – Check depositing of motor vehicle payments
  – Conversions of title applications from old system to new utilizing state system
  – Volume processing of over 130,000 per month

• Improved customer service
• Improved data quality
• Elimination of backlogs
• Entering the unknown with a new business partner
• Time required to establish trust and confidence in partner
• Concerns for quality
• Loss of control of workflow and overall process
• Security and compliance
Benefits

- Improved process
- Better technology
- Improved customer service
- Elimination of backlogs
- Standardization of process
  - Best practices implemented
  - Documented workflow and process
- Improved quality
Questions
Thank You!

Tim Shields
tim.shields@sourcehov.com
404.330.2062
Outsourcing Registration and Title Functions

June 23, 2015
Robert Worle
Georgia Department of Revenue
Title Print

– Title Printing and Mailing in house

– Vendor Printing with in house mailing

– Vendor Printing and mailing
In House Printing and Mailing Process

- Staffing Issues
- Seasonal Concerns
- Inventory and Storage
- Spoilage Concerns
In House Printing and Mailing Process

– Security Concerns

– Hands on Contact with Process
Vendor Print/In House Mailing Process

– Many of the Advantages/Disadvantages as previous process

– MVD less involved in the process
Vendor Printing and Mailing Process

- Transaction file sent to vendor
- Titles printed same day
- Title enveloped stuff, mailed that afternoon or following morning
- Image file received for review
Vendor Printing and Mailing Process

- Monthly Charge
- Simplified Ordering of Inventory
- Reduced possibility of Spoilage/Inventory
- Security Assurances
- Service Level Met
Questions?
Thank you!

Robert Worle
Robert.Worle@dor.ga.gov
Outsourcing Registration and Title Functions

June 23rd

American Bank Note Company
Process Outline

- Title base stock is pre printed and held in inventory.
- The State will enter the vehicle title information into their system daily.
- On a predetermined daily scheduled, the state will send a encrypted data file to a secure FTP site.
- File from the SFTP site is retrieved daily.
- Data is processed for address standardization through CASS software.
- Addresses are verified using USPS licensed NCOA Link software.
Address information is sorted using ZIP+4 to achieve maximum savings on First Class mail.

- Pre-printed and numbered titles are pulled from inventory.
- The pre-sorted, formatted data is sent to the high speed laser printer.
- Titles are imprinted with the variable information, a USPS postal bar code and sorting identifier.
• Printed Titles are scanned to create a digital image of each title and the printed variable data is verified against the original data file.
• Reconciliation of the number of files to the printed titles is conducted to insure 100% accountability.
• Titles are then folded and inserted into window envelopes that are printed with a USPS First Class Permit number.
• Titles are mailed utilizing the Bulk First Class Postal Permit to achieve the lowest USPS cost.
• All work is performed in a high security printing facility.
The Current Rate for UPSP First Class is $0.49
The blended first class postage for current customers ranges from a low of $0.3842 to a high of $0.4195
Based on a monthly average of 200,000 mailed titles savings over First Class postage would range from $14,000.00 to 21,000.00 per month.
Customer is billed monthly.
Dedicated work force.
Established Service Levels.
Disaster Recovery facility.