



Electronic Vehicle Registration (EVR) Phase 3 Proposal – EVR for Non-Dealer/Casual Sales

Introduction

The Registry of Motor Vehicles (RMV) is making changes that are designed to enable the processing of new registrations and registration transfers with a minimum of physical contact and without the need to visit an RMV Service Center. As part of this effort, the RMV is also looking to enhance the Electronic Vehicle Registration (EVR) program to enable additional business partners to utilize this process.

This proposal targets non-dealer/casual sales, specifically casual sales that are processed by insurance agents or carriers that are either using the current “Pre-Stage” (or “Get Ready”) process, or an internally developed process that produces the Registration and Title Application (RTA) form with the insurance stamp printed as part of the form (commonly called an Electronic Insurance Stamp). In both of these cases, the transaction is completed at an RMV Service Center. The proposed new process could also be utilized by smaller volume dealers and for Out-Of-State (OOS) vehicle sales. This process is meant as an adjunct to the EVR process that is currently in place with dealers, carriers, and agents, and will allow the user to complete the transaction on the behalf of their customer. The major difference between the proposed EVR process and the current traditional EVR process is there will not be any registration plates at the site that is processing the registration and the payment may be collected by the Service Provider rather than the Permit Holder (dealer/agent).

Current State

EVR is currently available to dealers, insurance agents, and insurance companies that process more than 30 new Registration or Transfer transactions per month. The EVR process provides the ability for third parties (referred to as Service Providers) to interface directly with the RMV to process Registration and Title transactions using electronic messages. The Service Providers offer EVR services to dealers, insurance agents, and insurance companies who in turn are “permitted” to perform Registration and Title transactions by the RMV. These end users are referred to as Permit Holders.

Currently the RMV has two Service Providers (CVR and DealerTrack) for the full (traditional) EVR product suite and one vendor (Boston Software) for an “EVR Lite” version that is specifically geared toward insurance agents. There are approximately 765 Permit Holders using the traditional EVR product suite and they account for approximately 50% of Massachusetts Registration and Title transactions annually.

The EVR Lite product has approximately 1200 insurance agents as users; they use this process for inquires and to produce what are referred to as “Get Ready” (also referred to as “Pre- Staged” in EVR documentation) [Registration and Title Application \(RTA\) Forms](#). These RMV-approved RTA Forms are printed by the insurance agents and have been subjected to all of the RMV edits with the insurance stamp electronically applied. All the owner/vehicle data presented on the RTA Form is saved on the RMV system known as ATLAS. In this manner, when the Get Ready form is presented at a Service Center, the clerk can scan the QR code on

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the RTA Form and complete the transaction in a fairly straightforward manner. The advantage for the agent and customer is that the transaction is going to process correctly without any errors as all the information has been pre-validated. Note that these EVR Lite users also have the capability to currently process registration reinstatement and renewal transactions now, and duplicate registration and reactivations in the near future.

There are also a group of carriers who use internally developed software to generate the RTA form with an “Electronic Insurance Stamp” included. In these cases, the RTA form is emailed to the customer who then takes this form to the RMV for processing. These RTA forms do not have the advantages that are present with the Pre-Staged RTA forms and thus have a much higher rejection rate when being processed at an RMV Service Center.

As noted earlier, the EVR Phase 1 process has undergone a series of changes; the new version, referred to as EVR Phase 2, was rolled out by the Service Providers to all Permit Holders in the fall of 2020. The changes in EVR Phase 2 will noticeably increase the number of available transactions (both inquiry and update) and introduce document scanning at the Permit Holder locations. The EVR Lite process (for insurance agents) is also expanding available transactions and currently allows these users to process Registration Renewals and Reinstatements. In addition, the RMV has substantially upgrading its EVR Support and Compliance staff for the EVR Program.

Below is the proposed Use Case for EVR Phase 3 – for non-dealer/casual sales -- that takes advantage of the recent eSignature Policy, which is published on the [Business Partner](#) website. This EVR Phase 3 Use Case proposal is being shared with all interested business partners for their input and general comments. Note that at the end of the Use Case, there are a set of proposed goals and a general timeline for both commenting and the implementation of EVR Phase 3.

| Task | Due Date |
|-----------------------------------------------------------|-----------------------------|
| Draft Non-Dealer/Casual Sales EVR Phase 3 Proposal Issued | Tuesday, December 29, 2020 |
| Webinar for Interested Parties | Thursday, January 7, 2021 |
| Deadline for Written Comments | Wednesday, January 13, 2021 |
| Revised Casual Sales EVR Phase 3 Issued | Friday, January 29, 2021 |

All comments should be sent to ATLAS.EVR@dot.state.ma.us. This document has been posted on the [RMV Business Partner Communications](#) website under both the [Insurance Policy Management \(IPM\)](#) and [Electronic Vehicle Registration \(EVR\)](#) pages.

Use Case

The following reflects a proposed workflow for a casual sales transaction. This transaction will be available as part of EVR Phase 3. The timing of when the transaction would be available for testing is estimated for March 2021. This Use Case focuses on the casual sale, but could also work with a dealer sale in essentially the same manner.

- 1. Initiate Transaction:** The customer purchases the vehicle and has possession of a signed Title. They contact their insurance agent/carrier and the agent/carrier determines any additional forms required to process the transaction (e.g., Department of Revenue (DOR)

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Sales Tax exemption forms). The customer also delivers the either the original or a copy of the physical Title to the agent/carrier.

2. **Create a [Registration and Title Application \(RTA\) Form](#):** The agent/carrier generates the RTA and Sales Tax forms using a modified version of the EVR Phase 3 Pre-Stage process (note this requires the capture of the customer's email address). This process validates all of the vehicle and owner information in the transaction and generates the estimated fee total. The process also generates PDF of the insurance verified (stamped) RTA and applicable sales tax forms (including the estimated fees) are delivered by the agent/carrier to the customer via:
 - a. An eSignature product such as Adobe Sign or DocuSign. The customer acknowledges and signs the documents. This process would be built into the Service Provider's or insurance carrier's product and is the RMV preferred route for document delivery and signature.
 - b. Alternatively, the agent/carrier emails the un-stamped RTA form (thus preventing the customer from taking it to the RMV) to the customer. In this case, the customer prints the RTA, signs it and returns the original to their agent.
3. **Scan Documents:**
 - a. If option 2a has been used, the signed RTA and sales tax forms are imported from the eSignature product into the Service Provider's system and into the RMV document portfolio. Then the title and any other documents as necessary are scanned and tagged as a title and imported into the document portfolio.
 - b. If option 2b was used, the agent would have to scan and tag the RTA, sales tax forms (if applicable) and the original Title document.
 - c. Service Provider submits the transaction (with the document portfolio) to the RMV
4. **Pay:** The customer will pay either:
 - a. the Service Provider using their own payment process. In this case, an email is sent to the customer with a link for them to log into the Service Provider's payment process. The customer then pays the Registration, Title, Sales Tax, and any applicable processing fee to the Service Provider. These fees are collected by the RMV using the same remittance and reconciliation process that is present with EVR Phase 2.
 - b. the Permit Holder using the same process that is currently in place for traditional EVR. These fees will be collected by the RMV using the same remittance and reconciliation process that is present in EVR Phase 2.
5. **Print:** The described process assumes the customer is not present at the agency. Once the customer has paid, the RMV will complete the transaction and forward to the Service Provider/agent the PDF of the Registration document and the fee receipt. In the case of a transfer, these documents will also be posted to the customer's account on "MyRMV" and the customer notified via e-mail to log on to MyRMV and print the registration and RMV Fee Receipt. In cases where the customer does not have a computer or access to a printer, they can contact the Permit Holder (agent/carrier) who can print the documents for them.

NOTE: In the case of a New Registration and Title where a Temporary Plate is required, the Service Provider/Permit Holder will receive the .PDF of the Registration document, RMV Fee Receipt and the paper Temporary Plate. In this instance, the customer will be notified by the Service Provider via email to contact the Permit Holder who can print the documents for them and provide them with the plate sleeve. The Permit Holder will have the ability to recall the documents from the Service Provider's system and reprint them, if necessary. Another option would be (in cases where a new registration is necessary) to provide the plate sleeve to the customer when they present the title to the Permit Holder.

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6. **Document Management:** The Permit Holder (agent/carrier) will follow the same process as every other EVR participant; they retain the originals for 90 days and then use the specified EVR process to destroy the documents and acknowledge their destruction.
7. **Plate Issuance:** In each case where a Temporary Plate is produced ATLAS will create a work item; the RMV Fulfillment Center will fulfill the work item by pulling the plate, affixing the expiration sticker on the plate, and inserting the plate and Registration in the envelope that is addressed with a mailing label that ATLAS has produced. The goal will be to have the plate in the mail by close of business (COB) of the next business day after the issuance of the Temporary Plate. Initially, the RMV will support all passenger (including all of the specialty plates that do not have specific qualification requirements), Commercial, Camper, and Trailer Plates via the EVR Phase 3 process. Based on the results of this process, the RMV intends to add most of the existing plates to this process so they can be issued as Temporary Plates. In order to meet the plate demand, the RMV will enhance the current "Plate Fulfillment" section to have the responsibility for the issuance of all plates associated with Temporary Plate issuance.

Goals and Proposed Timeframes

- The goal is to have this process in place with one of the Service Providers and a small group of pilot EVR Phase 3 users (Permit Holders) in March/April 2021. This goal will be dependent on at least one of the Service Providers being able to meet this proposed schedule. (Note: It is possible for a carrier to become a Service Provider for themselves in which case they function as both the Service Provider and Permit Holder.)
- The approximate number of new/transfer Registration transactions annually processed by the Service Centers is 675,000. The target for EVR Phase 3 is, by the Q3-Q4 2021, to have 20% of those transactions processed using EVR Phase 3.
- The RMV expects the "new" EVR Phase 3 users to come from either the current 1200 agents that are using the Pre-Stage process; carriers that are direct writers or from the dealer community that did not meet the 30 transaction minimum.
- The RMV will undertake a significant campaign with the carriers, especially the direct writers, to adopt this new EVR process. The goal is to have one carrier adopt the new EVR process in 2021. In addition, the RMV intends to sunset the current "Electronic Insurance Stamp" by the end of 2021 and to have all of the carriers that currently use this process using at least the Pre-Stage portion of EVR Phase 3 by the beginning of 2022.