

Dealer Payoff/Duplicate Title eSignature Proposal

Massachusetts Registry of Motor Vehicles (RMV)
and
Interested Business Partners



November 10, 2020

Background Information

- In July of 2020, the RMV developed and solicited comments on eSignature Guidelines for the Registration and Title Application (RTA) Form and a new Certificate of Origin for a Motor Vehicle (MCO)
- One of the more consistent comments received was if the RMV could consider adoption of an eSignature for the current Duplicate Title and a Duplicate Title with Payoff processes
- In reviewing the current Duplicate Title processes and the business use cases where they are commonly invoked, many of these are instances where the vehicle is being transferred to the dealer

Current State

There are three use cases and associated transactions today:

- **Duplicate Title Transaction - myRMV Version:**
Undertaken by the current owner via myRMV; RMV prints the title and mails it to the vehicle owner.
- **Duplicate Title Transaction - From a Dealer:** Dealer completes the Amend/Lienholder Maintenance/Duplicate Title Application (TTL104) Form and sends it to the RMV; RMV prints the Title and sends it to the dealer. Dealer either has the owner sign the Duplicate Title transferring the vehicle to the dealer or has the owner sign the Massachusetts Registry of Motor Vehicles Application for Dealer Reassignment (DRT-1) Form. The DRT-1 Form, combined with the Duplicate Title, allows the transfer of vehicle ownership to the dealer.

Current State (continued)

- **Assignment and Authorization for Payoff - From a Dealer:** Dealer completes the Massachusetts Registry of Motor Vehicles Application for Dealer Reassignment (DRT-1) Form and sends a copy of the form to the lienholder along with guaranteed funds to the lienholder who electronically releases the lien along with instructions to send the printed title to the dealer.
 - The DRT-1 Form and the Title serve as transferring ownership from the current owner to the dealer. Dealer must also apply for a Title in their name if the vehicle is being sold out of state (OOS).

Proposed Future State

The same three use cases and associated transactions will exist in the future; however, two of the three will be processed differently:

- **Duplicate Title Transaction – my RMV Version:**
 - No Change
- **Duplicate Title Transaction - From a Dealer:**
 - Dealer completes the new Dealer Title Transaction (DTT-1) Form; current owner can sign this form using an eSignature. Dealer completes a new EVR Title Only transaction (DTT-1 Form is submitted as a scanned document as part of the transaction) and the Title is printed in the dealer's name.

Proposed Future State (continued)

- **Assignment and Authorization for Payoff - From a Dealer:**
 - Dealer completes the new Dealer Title Transaction (DTT-1) Form; current owner can sign this form using an eSignature. Dealer sends a copy of the form to the lienholder along with guaranteed funds for the loan payoff. At the same time, the dealer processes a new EVR Title Only with Payoff transaction and when the lienholder electronically releases the lien, the RMV will print and send a Title in the dealer's name.

Pros and Cons of Current State Process

Pros:

- eSignature-enabled forms allow the customer to undertake the transaction without being physically present
- Much more straightforward process that will work whether the vehicle is being sold in or out of state (OOS)
- Title will be printed by the RMV when the EVR transaction is processed by the dealer or lien is released by lienholder
- RMV Title Record reflects current ownership, e.g., it is not “signed over” to the dealer via a separate form

Con:

- \$75 for a title in the dealer’s name vs. \$25 for a Duplicate Title

Comments, Discussion, and Questions

Proposal Comments:

- Comments on the proposal should be sent by email to ATLAS.EVR@dot.state.ma.us by COB on Thursday, November 19, 2020

Discussion/Questions:

- For discussion and questions during the webinar, please use the question feature
- For any questions or comments that we are not able to address within the allotted time, the RMV will document and distribute answers after the webinar

RMV RESOURCES

Business Partner Website:

<https://atlas.massrmv.com/>

Email Support:

ATLAS.EVR@dot.state.ma.us

RMVSupport@dot.state.ma.us

RMV Coronavirus Updates:

<https://www.mass.gov/info-details/rmv-covid-19-information>

Twitter for real-time updates:

[@MassRMV](https://twitter.com/MassRMV)

RMV Website:

[Mass.Gov/RMV](https://www.mass.gov/RMV)

RMV Contact Center:

800-368-8000

MassDOT press releases:

[blog.mass.gov/transportation/](https://www.mass.gov/blog/transportation/)

How can we be of assistance?

Submit Questions Using Question Function