

RMV eSignature-enabled Duplicate Title Transactions

November 10, 2020

Question	Answer
I am having a hard time trying to locate this DTT-1 form via the website provided	The form can be located at on the RMV website
On the agency part we'll only be able to request a duplicate title, correct?	The dealer will have the capability to request a Duplicate Title, which is printed in the current owner's name or, for the dealer payoff case, a title transaction that results in the title being printed in the dealer's name.
How are the banks being notified to release the etitle within 3 days and does this new process only apply to the banks list in Dealertrack?	The notification comes from the dealership in the form of payment to the lienholder along with the DDT-1 Form that constitutes the demand notice. The statutory requirement is that "...the lienholder shall... with three days after demand, in any event, within t10 days execute a release of his security interest...". Payment is "...deemed cleared immediately upon receipt by a lienholder if the amount owed is tendered in cash, certified check, cashier's check, teller's check, intrabank transfer of funds or by an electronic transfer of funds." The three-day requirement is after demand and without demand it is 10 days provided the funds are tendered as described.
This is only for duplicate titles correct? If there is a trade in title present, we can sell using the old title correct?	Yes, that is correct.
What is the mode for eSignatures? Is it on the RMV site? How will we be obtaining eSignatures?	See the RMV's eSignature Policy published in September 2020. In general, the software package you choose to use to accomplish an eSignature task is up to you.
If the dealer has POA from the vehicle owner, is the DTT-1 form required for EVR participating dealers?	No. Keep in mind the Power of Attorney requires a notary.
Is option 2 when dealer gets duplicate title now \$75 vs \$25 as title will be in dealers name?	Yes.
Can someone please touch on the	The RMV does not have any additional insurance requirements for 7D vehicles other than they have the minimums required any MA auto policy

liability/collision insurance coverage requirements for 7D vehicles	which are noted here: https://www.mass.gov/info-details/basics-of-auto-insurance .
Did I hear correctly that we will be able to process a DTT-1 through CVR?	Yes, this will be an EVR Program transaction available to CVR to implement.
Why is currently taking so long from a title being released to actually arriving in the mail, whether it is a duplicate or a payoff	As of 11/11/2020, the RMV was working on Duplicate Title requests dated 10/30/2020. The delivery time after RMV processing is 7-10 business days.
Will this speed up the process of the dealer actually receiving the title? Currently a duplicate title is taking close to 30 days.	Yes, at the minimum, it will take all the time associated with sending the request, receiving, and processing the request by the RMV out of the equation. In short, it will reduce the time to the current 7-10 business days for printing and mailing.
Will this change how we work with titles regularly? Or will this only be for Duplicates?	This is for Duplicate Titles or Title Only transactions.
Does the form have to be signed electronically, or could we have them wet sign it while at the dealership? I would suggest being able to use the form manually also! It would be a good tool for in house transactions also	The form must be processed and signed electronically because it contains the odometer disclosure statement. Federal Regulation 580.4 (a) requires any "physical documents which are used to reassign the title...shall be set forth by a secure printing process or other secure process." To use this form manually, the RMV would have to print the form on secure paper and uniquely number each form, much like the DRT-1 Form today.
We use dealer checks for payoff, will that work for electronic title transaction? Or will we need to use cashier's checks?	Note that the dealer will still send the loan payoff to the lienholder using whatever payment method chosen by the dealer. The RMV does not currently, and will not in the future, have any role in that process.
Will insurance companies be able to	Yes, although we anticipate it will be both a different form and transaction as the result will be a Salvage Title.

use this functionality for totaled vehicles?	
How would the eSignature forms occur? And where could we find them?	It is up to you to determine which eSignature product(s) you want to use to process this form The form can be located on the RMV website .
The lienholders are absolutely not complying with the three-day rule.	If you have specific cases where the title has not been released in the appropriate amount of time, you should complete the Lienholder Complaint form, which can be accessed on the RMV website .
How does the dealer pay for the duplicate title online?	If the dealer owns the vehicle and orders a title online, they pay using a credit/debit card or an eCheck.
The biggest problem we have is that once the title is produced it typically takes 7 to ten days to get here. A real problem.	The RMV notes that of late the U.S. mail has been a little slower, however, there is not much we can do about this.
If this is accepted approximately when will it go into effect?	The specifications will be done before year end, but it may be later in the first quarter 2021 before the transaction is widely available.
Also, when will the new form have to be used	Anytime you want to process this transaction through EVR.
Will this help in anyway with obtaining a title for a vehicle that has been paid off but shows as a memorandum?	The RMV used to issue Memorandum Titles up until November 2019. A Memorandum Title is non-negotiable and reflects the circumstance where a prior state issued a title with a lien and that title is/was being held by the lienholder when the registrant applied for a MA registration and title. If the previous out-of-state title is not submitted to the MA RMV and converted to a clear MA title, the previous out-of-state title must be used to transfer ownership. A paper Memorandum Title is only permissible when accompanied by the previous out-of-state title. If the original previous out-of-state title is unavailable, the owner must request a Duplicate Title from the original state.
If titles were created in the dealership's name, would the dealership then have access to a company myRMV profile to then order titles online? As long as they were in the dealership's name?	Yes, as long as the dealership was the owner.
Will there be a document of questions and answers later?	Yes, you can find both the recording and the PowerPoint presentation from the webinar on the RMV's Business Partner website .

<p>Have you considered sending the title electronically to the dealer for reassignment rather than printing the title?</p>	<p>We have but need a change in the statute to support Electronic Titles.</p>
<p>Will you be collecting an odometer reading when the owner signs to dealer?</p>	<p>Yes.</p>
<p>We are having trouble with banks releasing the titles in a timely manner when paid in cashier's check.</p>	<p>So noted, see the response above to a similar question for a clarification on the standard for lien release.</p>
<p>Do you have a time frame to cancel a duplicate title if a customer cancels the transaction at the dealer?</p>	<p>The RMV does not anticipate offering the ability to cancel a Duplicate Title transaction that is processed through EVR as once processed, it will be queued and printed the same day. For the dealer payoff scenario, once the lienholder releases the lien, the transaction cannot be "withdrawn." Up until that point, the RMV could build in the capability for the dealer to stop or negate the transaction if that is what is desired. Note that obtaining the funds back from the lienholder would be the responsibility of the dealer.</p>
<p>If the proposal goes through will that be the only way to obtain Dup titles or will the old way still be an option?</p>	<p>No, the current mailed option will still exist; the proposed process is an additional method to process a Duplicate Title transaction, not a replacement to the current process.</p>
<p>How will we know when a title is electronic? Currently through Dealertrack, our electronic titles are no longer showing the e for electronic titles and not showing brands on titles. I don't know if this an ATLAS issue or a Dealertrack issue, but we should have a way to know if a trade is a branded title or if a lien is electronic like we used to.</p>	<p>The response record the RMV sends to Dealertrack does contain an indicator that indicates whether or not the title has an electronic lien. We have contacted Dealertrack and their software will be amended to display "e" indicator.</p>
<p>Have the specifications been written for this transaction yet? I</p>	<p>The process is that we need to first agree on these specifications. Once this is completed, the RMV will published proposed technical and business specifications for the EVR Service Providers. Then the RMV and Service</p>

<p>wanted to start the analysis process on our side to find out what the level of effort will be from our development team.</p>	<p>Providers will code and test the new transactions. The final transaction is rolled out to the dealers by the Service Provider, probably sometime in the first quarter of 2021.</p>
<p>This transaction would be used by both Dealers and Agents, correct?</p>	<p>Probably mostly dealers, but it will be available to insurance agents as well.</p>
<p>For producing a title in the dealership's name, how will the transaction show up on the CarFax. If a new title is produced, generally the CarFax will show that the vehicle has had another owner and inherently lessen the value of the vehicle. Will there be a way to negate this effect or is that something the dealership will have to consider when processing these new transactions?</p>	<p>The RMV is researching this question and will post answer once received.</p>
<p>Can the dealer use the title that results from the dealer payoff transaction to register the vehicle in the dealerships name?</p>	<p>No, as the sales tax for the vehicle in question has not been paid. The title record will indicate (in a manner yet to be determined) that the title is for resale only.</p>