E-TITLE STAKEHOLDER UPDATE & PROJECT ROADMAP
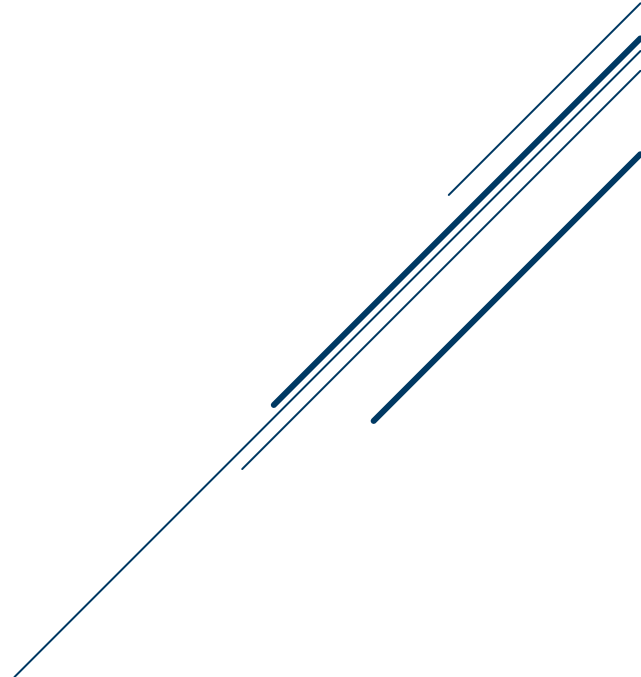
Indiana Bureau of Motor Vehicles

AGENDA

- Introductions

- E-Title Design, Development, and Implementation

  - Phased Approach

  - Phase 1 Discovery

    - High Level Review of Identified Requirements

- Q & A

INTRODUCTIONS

Joe Hoage
Commissioner

Rachel Clark
Chief Information Officer

Keri Washabaugh
Deputy Commissioner of Vehicle and Credential Policy

Chris Charles
Director of Titles

Lavonne Elliott
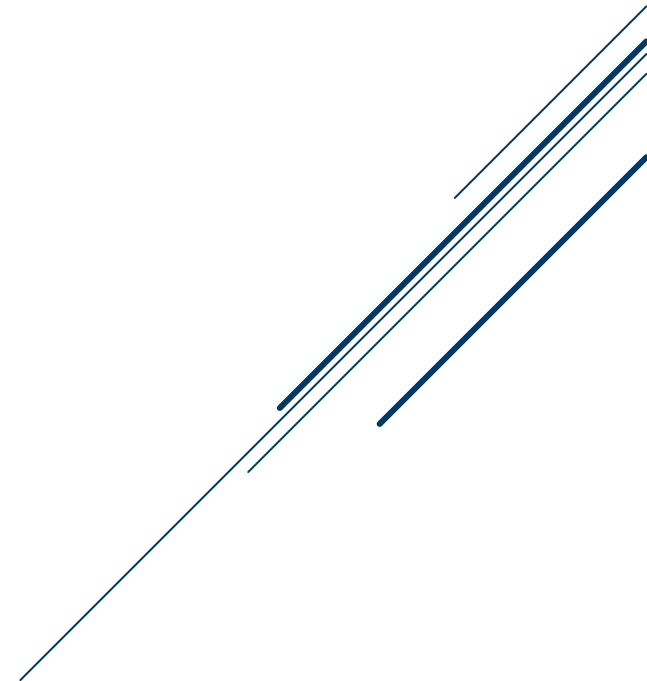Director of Partial Services

PURPOSE OF MEETING

Provide stakeholders with updated information regarding 4 key areas

1 Phased approach to E-Title implementation

2 Overview of functionality to be delivered

3 Timeline to deliver
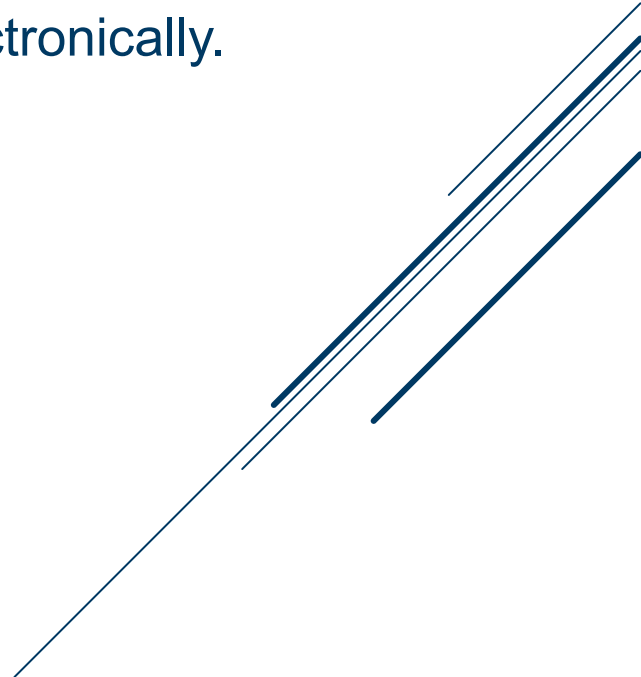
4 Opportunity to ask BMV questions about the project

WHAT IS E-TITLING?

E-Title or Electronic Title
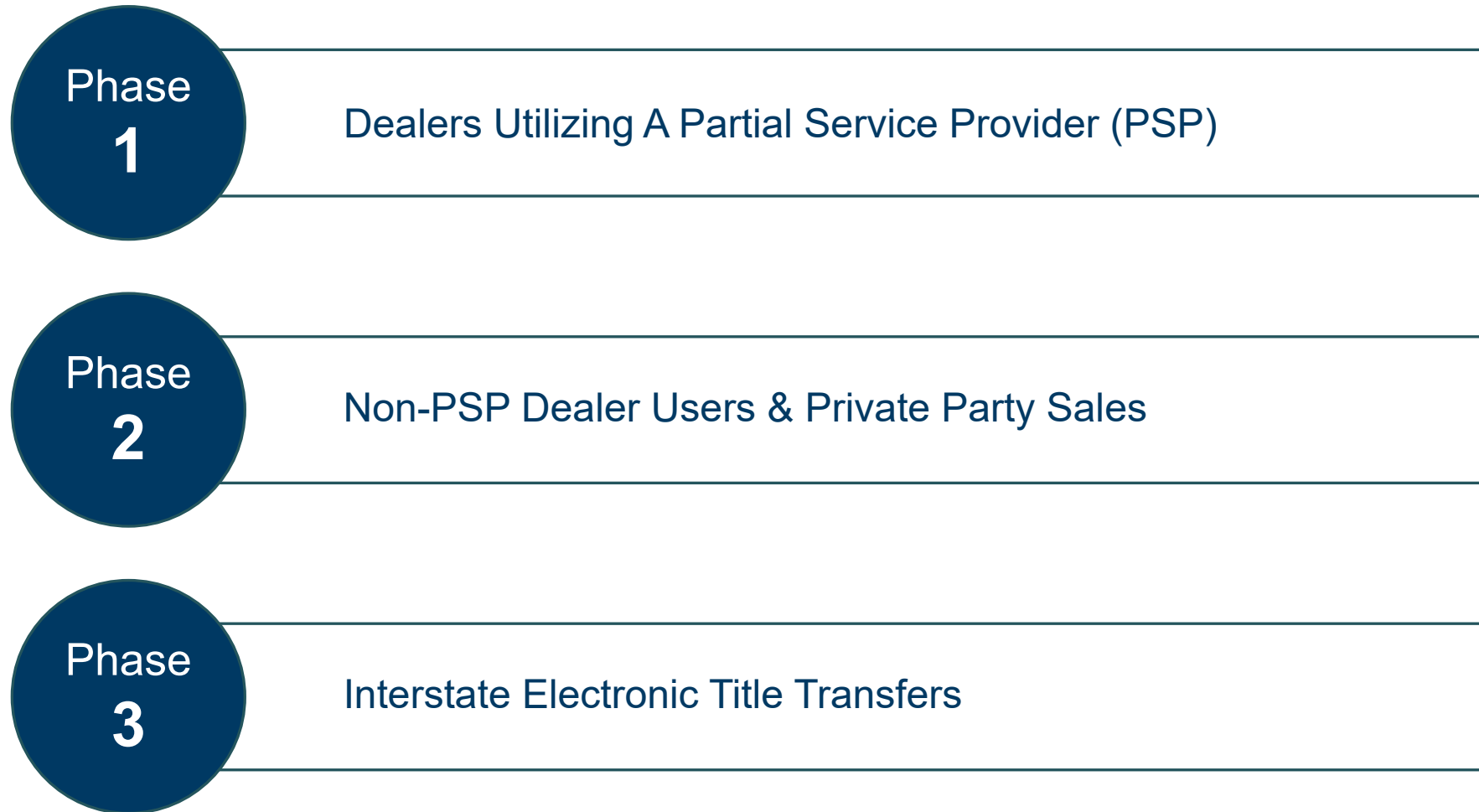
▶ The electronic **record (digital data)** of vehicle ownership created and maintained by a title issuing jurisdiction.

Electronic Titling

▶ The **process** by which a title issuing authority creates, maintains, and transfers vehicle titles electronically.

PHASED APPROACH

Phase 1 — Dealers Utilizing A Partial Service Provider (PSP)

Phase 2 — Non-PSP Dealer Users & Private Party Sales

Phase 3 — Interstate Electronic Title Transfers
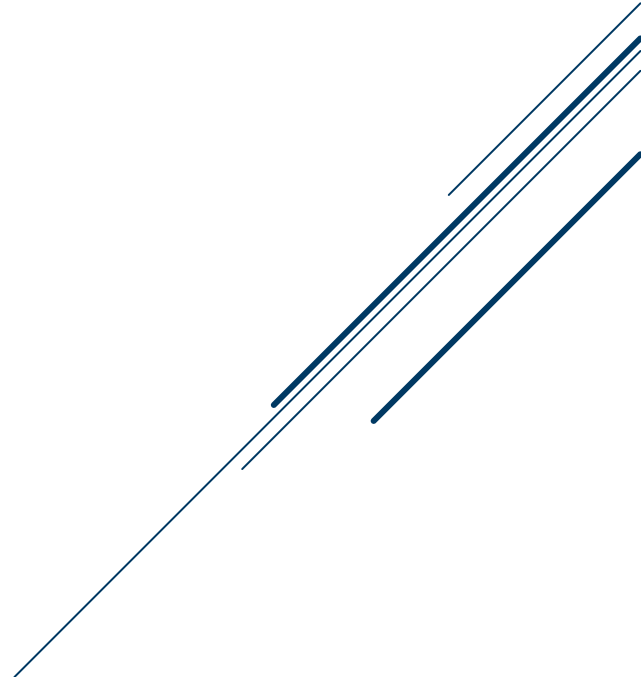
PHASE 1 – DISCOVERY

Evaluate BMV's existing systems

- ▶ Architectural Review
- ▶ Systems Analysis
- ▶ Data Attributes

Engage Stakeholders

- ▶ Existing PSP Dealers
- ▶ Auctions
- ▶ Leasing Companies
- ▶ Fellow Jurisdictions

Review AAMVA's "Jurisdiction Considerations for Electronic Titling" whitepaper

DISCOVERY – ARCHITECTURE REVIEW & SYSTEMS ANALYSIS

Rewrite full set of PSP APIs (V1 and V2) in .NET 8.0 (.NET Core)

Rewrite only the Web APIs and leave business logic layer (NuGet packages) untouched. Hence, Microservice architecture is not required for the new PSP APIs since we are recommending a rewrite of just the Web API layer.

Replace the current custom authentication and authorization process to Oauth2 - the universal standard authentication process

Introduce Azure API Manager & MuleSoft Proxy for PSP APIs to provide gateway, authorization, throttling, and API store front.

Deploy the PSP APIs to Azure Cloud with containers

Enable Swagger & Open API Spec to new version of PSP APIs to provide developer and consumer documentation

Keep both current (V1 and V2) and new API versions active until all PSP providers have been converted to new API version and certified

Implement Azure Application Insights, Log Analytics workspace & Azure Monitor to proactively alert BMV when it detects issues

DISCOVERY – DATA ATTRIBUTES

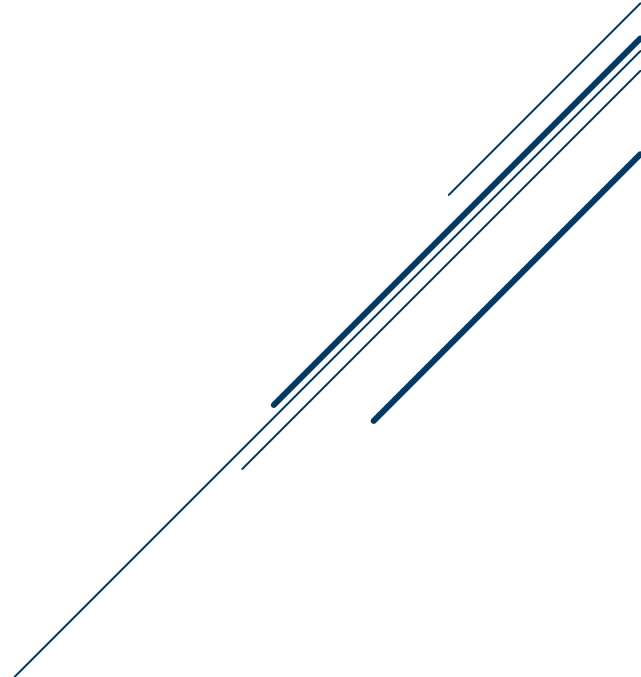**BMV is sending all required title issuance information**

- Several optional fields are being captured but not shared

- No need for remapping of BMV data and/or NCIC codes

Bug discovered – Vehicle model abbreviation

Work to be completed:

- Begin sharing optional title issuance data that BMV is already capturing

- Fix the vehicle model abbreviation bug
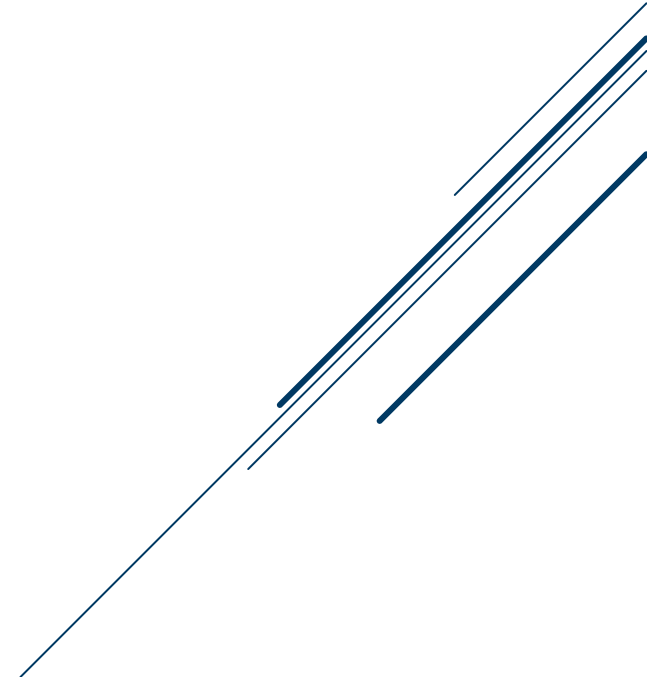
DISCOVERY – STAKEHOLDER ENGAGEMENT

Key Takeaways:

- Multiple stakeholders expressed the need to request a paper title

- Allow choice of title format during title application process

- Digital signatures are critical to the electronic process

- Identity proofing needs to be fast and easy

- Dealers need the ability to identify when a title record is electronic (inquiry)
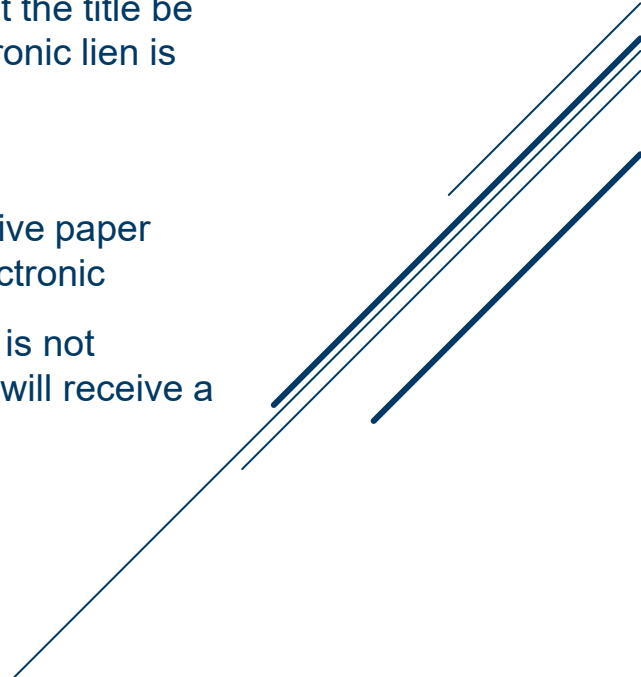
PHASE 1 IMPLEMENTATION OBJECTIVES

① **Enhance PSP API**

- ▶ Rewriting portions of the API to support future growth and increase security

- ▶ Real-time NMVTIS check at time of PSP title transaction

② **Default to E-Title**

- ▶ Titles issued for "individual" customer types will default to an electronic title upon issuance (PSP and BMV transactions)
  - ▪ If desired, the applicant can request the title be issued in a paper format if no electronic lien is present

- ▶ Exceptions:
  - ▪ "Company" customers will still receive paper unless they specifically request electronic

  - ▪ Titles with a primary lienholder that is not participating in the E-Lien program will receive a paper title
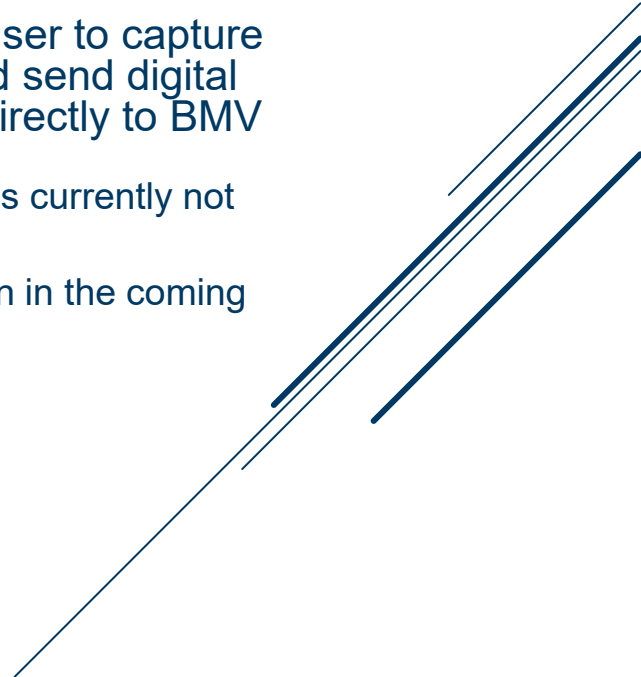
PHASE 1 IMPLEMENTATION OBJECTIVES

③ **Transfer of Electronic Title**

- ▶ Dealers using a PSP will have the ability to accept an electronic title upon purchase of a vehicle from a customer with an electronic title
  - ▪ Title format will be available on vehicle inquiry
  - ▪ BMV to develop a form to facilitate the transfer
- ▶ The dealer maintains the ability to require a customer to request a paper title from the BMV

④ **Streamline imaging documents from dealer to BMV**

- ▶ Adding support for imaged transactions to be electronically sent from dealer to PSP for quality verification prior to submission to BMV
- ▶ Will support the ability for a PSP user to capture signatures on electronic forms and send digital image of transaction documents directly to BMV
  - ▪ Exception: Odometer disclosure is currently not eligible for electronic signature
  - ▪ AAMVA to share more information in the coming weeks

PHASE 1 TIMELINE

February 23, 2024
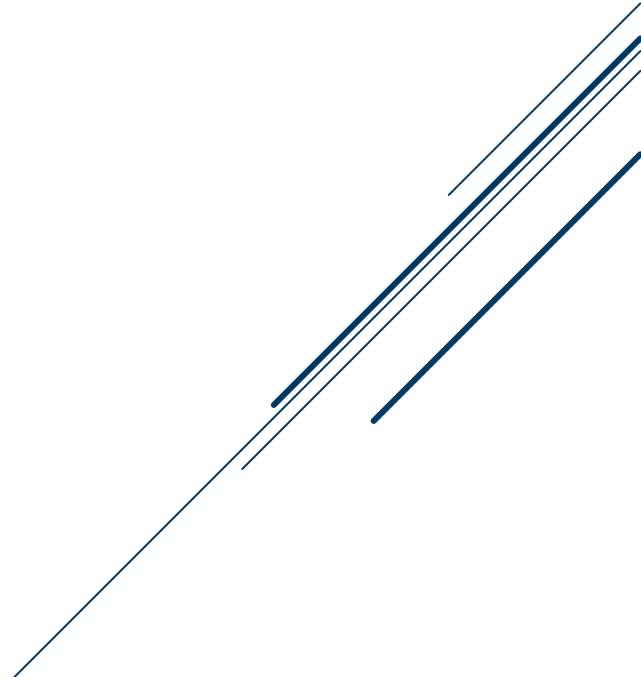
Discovery complete!

Early March 2024

Finalize SOW for implementation
Work begins!

July 1, 2025

Implementation Complete!

BMV will make the existing PSP API and the rewritten PSP API available to support all PSP Service Providers during their transition

BENEFITS OF PHASE 1 IMPLEMENTATION

Faster Title Issuance

- ▶ Real time NMVTIS, improved imaging features, and the acceptance of an electronic title record all combine to reduce the overall time required to issue a title

Improved Security System

Modern API will make future enhancements easier
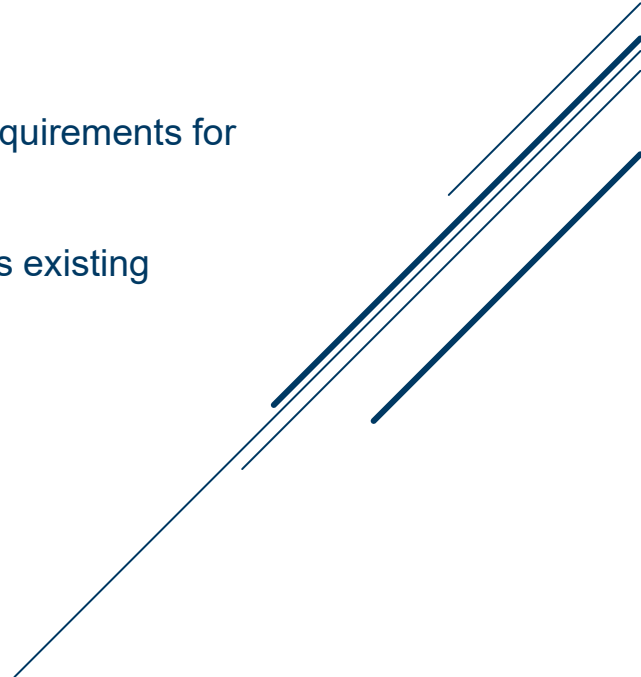
PHASE 1
Q&A

PHASE 2 OBJECTIVES

① **Intrastate Casual Sales**

▸ BMV to issue RFP for development of a method to capture electronic title transfers for casual sales not occurring at a PSP dealer

▸ Sales between sellers and purchasers within Indiana for vehicles with an Indiana title record

② **Default to E-Title**

▸ BMV's RFP will require the vendor to provide an identity management solution that meets NIST requirements for electronic odometer disclosure

▸ This identity management solution will be available for integration into BMV PSP Service Providers existing software

③ **Electronic Dealer Reassignments**

▸ With the implementation of electronic odometer disclosure, dealer reassignments will be available.

▸ This functionality will also be available for integration into BMV PSP Service Providers existing software
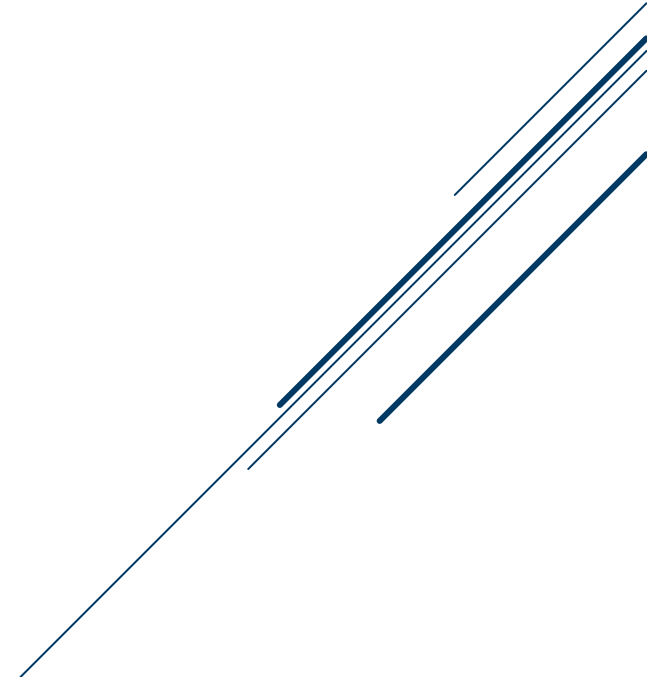
PHASE 2 APPROACH & TIMELINE

Immediate Next Step: BMV to begin work drafting RFP

Phase 2 Goals

❑ Publish RFP

❑ Award RFP

❑ Implementation TBD

BMV will continue to update stakeholders on progress of this project along the way
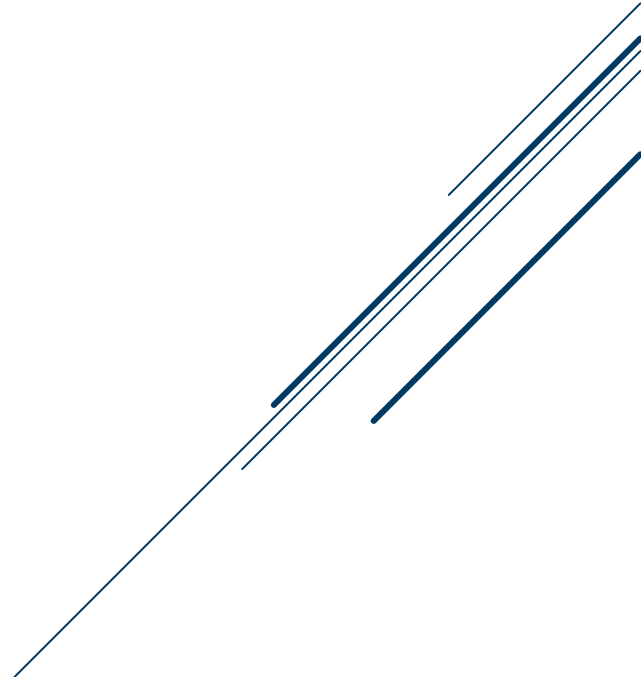
PHASE 2
Q&A

PHASE 3 OBJECTIVES

① **Interstate Electronic Title Transfers**

▶ Purchases from out-of-state

▶ New Indiana residents

▶ Indiana residents relocating to other states

PHASE 3 TIMELINE

No anticipated implementation date currently

Electronically transferring titles between jurisdictions will require:

- ▶ National standardization of data elements & API protocols
- ▶ Partner jurisdictions who are ready and willing to begin this process

CLOSING Q&A

Thank you for your continued support of the BMV's E-Titling Initiative!

CONTACT INFORMATION

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