

West Virginia Dealer Association Training 2023



## **Message from the Commissioner**

## Over 600,000 Titles in new system!!!

Average Time from Sale Date to Title Issued 45 42 40 35 36 30 25 20 15 17 10 5 0 2021 2022 2023 Title Issued

Overall Titles in 2023 issued 60% faster than in 2021!

Dealerships submitting paperwork 50% faster than in 2021

DMV approving 76% faster than in 2021

DMV reviewing title work within one business day (on average)

# Overview



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## **Overview**

- Survey Results
- Saving Lien Holders
- Signing up for Rejection/Send back Emails
- Using Dealer Portal and VRS
- Editing In Dealer Portal
- Withdrawing In Dealer Portal
- Multi-Factor Authentication
- Duplicate Title Portal
- Electronic Liens and Titles
- Upcoming New Features

# VRS Survey



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## **VRS Survey**

- 220 Responses
- 31% new dealerships, 38% Used, 29% License Service
- Average User Satisfaction was 8 out of 10
  - 35% rating it a 10
  - 2% rating it a 1
- 75% of users submitting title work to DMV within a week, with delays due to
  - Obtaining Funding
  - Obtaining Previous Title
  - Dealing with trade-ins
- Average time to use VRS to complete filing within system 6 minutes or less.

## **VRS Survey – User Feedback**

- Love the new system
- Fast and Easy Walkthrough for completing titles
- Nothing gets lost in the mail
- Ability to check the status from start to finish
- Don't have to go to DMV anymore
- "I think that the system as a whole is a slam dunk. I used to dread doing West Virginia tag work but now it's so simple and easy that I actually look forward to doing it. As soon as I get the tag work completed, I immediately scan it in and submit it to the state and it is done! I love how fast and easy this is now!!!!"

## **VRS Survey – Requested Features**

- 1. Faster access to dealer title
- 2. More ways to communicate with DMV for rejections
- 3. Ability to mail plates to Lessee instead of Lessor
- 4. Faster access to ELT titles after bank releases
- 5. Ability to correct mistakes after submitting to DMV

# Saving Lien Holders in VRS



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## Saving Lien Holders

VRS allows you to auto-fill lien holder information for faster and more accurate transactions. You can save multiple lien holders.

### Steps:

- 1. Under Dealership Management, click "Manage Lien Holders"
- 2. Start typing the name of the bank and if it's enrolled in ELT, remaining information will auto complete
- 3. Fill in address if need
- 4. Click Add button.

#### **Dealership Management**

Contact Information and Email Settings

Manage Emergency Tags Void Control Number Order Supplies Order DMV Forms Manage Users Manage Lien Holders Manage Owners

# Signing up for Rejection/Send back Emails



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## **Dealing with Rejection...**

• Send back/DMV Rejections notices are no longer mailed

- Two options to see them:
  - VRS Email Alerts
  - Rejected Tab in Dealer Portal

• Review the reason from DMV and resubmit through Dealer Portal



## **Manage Contact Information and Email Settings**

- Available to administrative users only
- Can update dealership addresses, low Inventory warning, and maximum vehicle sale price
- Can signup for system generated emails which includes rejections

#### Steps:

- 1. Click on "Contact Information and Email Settings" under Dealership Management
- 2. Select Dealership location and click "Edit"
- Under the contact information section, enter email address and choose email type: Sent Back
- 4. Click "Add"
- 5. Add multiple if you wish
- 6. Scroll to bottom of page and hit 'Save'

Dealership Management

Contact Information and Email Settings

Manage Emergency Tags Void Control Number Order Supplies Order DMV Forms

# Using VRS and Dealer Portal



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## **Creating and Submitting Title Requests**

- 1. Select "Create New Vehicle Registration" under "Vehicle Registration Tools"
- 2. Choose transaction type
- 3. Follow guided steps for your transaction. You will need transfer information, owner information, vehicle information, purchase price (excluding trade-ins), previous title state, trade-ins, liens, insurance information, and odometer statement. You will also need an Inventory Control Number for temp tags.
- 4. Print Temp Tag or Transfer Slip along with completed TR-1/ DMV-1L form.

#### When ready to send to DMV

- 5. Login to VRS and find transaction.
- 6. Click on the "Upload Documentation" button.
- 7. Upload MCO/previous title, other supporting documentation, and system generated TR-1/DMV-1L form to DMV. Do not mail a check or any paperwork.
- 8. Submit to DMV
- 9. Keep original documents for 3 years in paper or electronic form.



## **Viewing Status in Dealer Portal**

Title Applications are organized into the following statuses:



## **Viewing Status in Dealer Portal**

To view the status of a Title Application:



## **Editing Fields in Dealer Portal**

#### To the fields of a Transfer Agreement:





## **Editing Capabilities in Dealer Portal**



## Withdrawing a Transaction

Transactions that have been submitted to DMV but not yet approved can be withdrawn to allow for edits and resubmit to DMV.

- 1. Search for the transaction needing correction
- 2. Click "Withdraw" in top right
- 3. Click "Edit" and make any necessary changes, including uploading any additional evidence.
- 4. Click "Submit to State."

dwest Virginia	Pending	Submitted	Approved	Rejected	<b>Q</b> Title Numbe	r, VIN, Owner Name, Plate Number	Title Number	👻 SEARCH 💄
	Transa	action Detail: N	VR000002021			UPLOAD EVIDENCE	WITHDRAW	
	<u>Title Details</u> <sub>Type</sub> ORIGINAL	Region West Virginia	Origination System VRS	Dealer Cer Clara Ca	rtification Name ars LLC	Dealer License Number DUC01234	Sections Title Details Previous Title Owner Details Vehicle Details Begistration	
	Previous Title Stat	tle <sup>re</sup>		Previous Title Numb	ber		Insurance Liens Sale Trade-Ins	
	West Virginia			DA56725			Fees Evidence	

## **Resubmitting a Rejected Transaction**

2

Dealership notified via current sendback process.

- Locate request on the "Rejected" tab of the Dealer Portal.
- 2. Review Rejection Reason
- Click "Upload Evidence" or the "..." to edit and make any necessary changes
- 4. Click "Submit to State."

itle Details	REJECTED				Owner Deta Vehicle Deta
Type ORIGINAL	<sub>Region</sub> West Virginia	Origination System VRS	Dealer Certification Name Digital Dealership	Dealer License Number DUC00000	Registration Insurance Liens Sale
Previous Title					Trade-Ins Fees Evidence
Previous Title State Statement of Orig	jin		Previous Title Number —		

Transaction Datail: NIV/D00001067

# **Multi-Factor Authentication**



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## **Multi-Factor Authentication**

- Complaint with FTC Safeguards Rule.
- Enabled by user choice
- Requires text message each time logging in (data/msg rates may apply)

#### Enable MFA:

- Login to VRS and Click on "My Account" in top right.
- 2. Click on "Update Profile Information"
- Choose "Yes" for Enable Multi-Factor Authentication
- Enter phone number to receive text message starting with +1
- 5. Click Continue

West Virginia State Agency Directory Fornine Services West Virginia Department of Transportation	Dealer Submission Po Test3
Vehicle Registration System	Home   My Account   Help   Log
Current Dealer Group: Test Motors (Change)	Charleston
Username: wvtest3 E-mail:	wv
Name: WV Test3 Address: 10 Hale Street 3Rd Floor Charlestreet 3Rd Floor	25301
Phone: (304) 414-0265 Fax:	test@test.com
Update Profile Information     Account Permissions     FullRegistrationAdmin	3 Enable Multi-Factor Authentication Yes
	+1 3045551234

Cancel

WV

## **Multi-Factor Authentication**



This system is for use by authorized Dealerships and License Services to title vehicles with the West Virginia Division of Motor Vehicles.

For individuals wishing to renew your vehicle registration, please visit the DMV Online Services website.

## Login with MFA Enabled

- 1. Login to VRS
- 2. Click "Send Code" to get text message code
- 3. Enter Verification Code
- 4. Click "Verify Code"
- 5. Click "Continue" to complete login process



# Duplicate Title Requests



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## **Duplicate Title Requests**

- New System!!!
- Ability to create a login
- Ability to request title to be printed without liens being released
- Ability to track progress
- Ability to respond to rejections without completing new form
- New Payment Options

Contact Information	Dealership Information	
Vehicle/Watercraft Information	Dealership Name *	Dealership License Number *
Release Affidavit	<ul> <li>① Dealership Name is required.</li> <li>Dealership Phone Number *</li> </ul>	Dealership Email *
Review	(999) 999-9999	email@example.com

#### Ownership Information

#### Owner's Name \*

#### Address \*

Address Line 1

Address Line 2

City



Is the mailing address to send the duplicate title the same as the owner's address above?  $\star$ 

○ Yes

 $\bigcirc$  No

Save and Exit



Duplicate Title Appli	cation		
<ul> <li>Contact Information</li> </ul>	<b>Vehicle Type *</b> O Motor Vehicle		
Vehicle/Watercraft Information	○ Watercraft		
Release Affidavit			
Review	< Previous	Save and Exit	Next >
Submit Delete			

<ul> <li>Contact Information</li> </ul>	Vehicle Type * Motor Vehicle	
Vehicle/Watercraft Information	○ Watercraft	
Release Affidavit	Vehicle Title Number *	Vehicle Make *
Review		
	Vehicle Year *	Vehicle Vin *
Submit Delete		
	Vehicle Plate	Reason for requesting a duplicate title *
	Has there ever been a lien on this vehicle? *	
	⊖ Yes	
	○ No	
	< Previous	Save and Exit Next >

<ul> <li>Contact Information</li> </ul>	Vehicle Type * Motor Vehicle	
Vehicle/Watercraft Information	○ Watercraft	
Release Affidavit	Vehicle Title Number *	Vehicle Make *
Review		
Submit Delete	Vehicle Year *	Vehicle Vin *
	Vehicle Plate	Reason for requesting a duplicate title <b>*</b>
	Has there ever been a lien on this vehicle? *	
	@ 1C5	

 $\bigcirc$  No

#### Discharge of Lien Holder(s)

If the vehicle or watercraft has EVER had a lien against it, this section MUST be completed by the lien holder before a clear title can be issued. If you do not wish to upload a lean holder release document, the title will be mailed directly to the lien holder on record.

Do you wish to upload a lien holder release document?  $\star$ 

○ Yes

⊖ No



Save and Exit



<ul> <li>Contact Information</li> </ul>	<b>Vehicle Type *</b> Motor Vehicle	
Vehicle/Watercraft Information	○ Watercraft	
Release Affidavit	Vehicle Title Number *	Vehicle Make *
Review		
Submit Delete	Vehicle Year *	Vehicle Vin *
	Vehicle Plate	Reason for requesting a duplicate title *
		~

Has there ever been a lien on this vehicle? \*

Yes

 $\bigcirc$  No

#### Discharge of Lien Holder(s)

If the vehicle or watercraft has EVER had a lien against it, this section MUST be completed by the lien holder before a clear title can be issued. If you do not wish to upload a lean holder release document, the title will be mailed directly to the lien holder on record.

Do you wish to upload a lien holder release document? \*

○ No

#### Please upload lien holder release for each lien on the vehicle

Upload Documents *	×
	i
Choose File No file chosen	1
	1.1
	- i

+ Add Additional Lien

<ul> <li>Contact Information</li> </ul>	Affidavit of Duplicate Title for a Vehicle or Watercraft
✓ Vehicle/Watercraft Information	<ul> <li>A copy of your driver's license</li> <li>A copy of the registration card, if available</li> <li>A signed release affidavit, authorizing the dealership, lienholder, or individual to receive the duplicate title</li> </ul>
Release Affidavit	DMV-9-TR form Limited/ Restricted Power of Attorney, if applicable
Review	Document Upload
Submit Delete	Owner Driver's License Front *
	Choose File No file chosen
	Owner Driver's License Back *
	Choose File No file chosen
	Upload a copy of your registration card, if available
	Choose File No file chosen
	Upload a copy of DMV-9-TR Limited/ Restricted POA form
	Choose File No file chosen
	''

< Previous

Save and Exit

Next >

<ul> <li>Contact Information</li> </ul>	Contact Information		
Vehicle/Watercraft	Dealership Information		
Information	Dealership Name: John Doe Motors	Dealership Licer	nse Number: DUC12345
Release Affidavit	Dealership Phone Number: (304) 414-0265	Dealership Emai	il: jdm@wvinteractive.com
Review	Ownership Information		
bmit Delete	Owner's Name: Test Owner 1		
	Address *		
	Address Line 1: 10 Hale St		
	Address Line 2:		
	City: Charleston	State: WV	<b>Zip:</b> 25301
	No Recipient Mailing Address * Address Line 1: 10 Hale St		
	Address Line 2		
	City: Charleston	State: WV	<b>Zip:</b> 25301
	Vehicle/Watercraft Information		
	Vehicle Type * Motor Vehicle		
	○ Watercraft		
	Vehicle Title Number: EZ123456	Vehicle Make: To	oyota
	Vehicle Year: 2020	Vehicle Vin: 1234	456789123
	Vehicle Plate: WV12345	Reason for requ	esting a duplicate title: Lost
	Has there ever been a lien on this vehicle? *		

1 Payment Type 2 Customer Info	3 Payment	4 Submit Payment
--------------------------------	-----------	------------------

#### **Transaction Detail**

SKU	Description	Unit Price	Quantity	Amount	
DuplicateTitle	Duplicate Title	\$18.00	1	\$18.00	
Total					

#### **Transaction Summary**

TOTAL	\$18.00
Duplicate Title	\$18.00

#### Need Help?

Select Payment Method and Continue to proceed with payment.

#### Payment

Payment Type		
	Payment Type *	
	Select One ~	
	Select One Gov2Go Pay Credit/Debit Card Electronic Check	Next >
Customer Information		
Payment Information		
Cancel		



# My Forms To Do In Progress Done Duplicate Title Application 10/23/2023, 5:53:07 PM Download • In Progress Test Submission

# **Electronic Liens and Titles**



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## **Electronic Lien and Title**

Electronic Lien & Title is a program that allows for the electronic exchange of lien and title information with lienholders in lieu of a paper certificate of title

REDUCE	Fraud, errors, confusion at the end of the loan, & lengthy cycle times
ELIMINATE	Paper storage, mailing/handling costs, & "lost" titles
	Customer service, secure online storage, ease of lien management, real-time lookup, & customer experience



1. Customer is pre-approved for an auto loan

- 2. Dealer creates Title Application through VRS or CVR
  - 3. Title Application is submitted to the DMV
  - 4. DMV approves the Title Application
  - 5. DMV requests confirmation of the lien from the lending institution
  - 6. Lending institution verifies the lien with the DMV
- 7. Lending institution holds electronic title for life of loan

## Selling a Car with ELT



1. Payoff Loan with Bank with instructions on where to send title.

2. Bank will release lien

3. Bank will request paper title mailed to Dealership

4. DMV mails title directly to the Dealership

## **Printed Title Timeline**



Day 0:

- Loan is paid off by dealer
- Lender releases lien, which triggers paper title request to the DMV
- Paper title print request is processed by the DMV

**Day 1:** 

• The title record is printed in the nightly print job.





- Day 2:
- The clear paper title is mailed to the address that is listed.
- Primary address = Vehicle owner's address
- 3<sup>rd</sup> Party Address = Alternate address
- Dealership expect to receive the title within *approximately* 1 business week (if not sooner), pending no mailing delays.

## How Banks or Buy Here/Pay Here Enroll

# https://dmv.wv.gov/elt



# **Upcoming New Features**



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## **Upcoming New Features**

• Owner Information Changes

• Title Format Changes

• Dealer Digital Title Vault

• Citizen Digital Title

## **Owner Information Changes**

#### Step 3 of 12: Owner Information

Please answer the following questions and enter the information requested regarding the owner.

\*Name to Appear on the Certificate of Title:

#### Title Address

*Street Address:	
*City:	
*State:	WV
*Zip Code:	

#### Registration Address Same as Title ONO OYes

*Street Address:	
*City:	
*State:	WV
*Zip Code:	

#### **Owner Identification**

Please list all owners as	ssociated with this vehi	cle	
Driver License X123456		WV	Delete
Type of ID: Driver	r License ID #:		Issued In: WV Add

#### **Contact Information**

ease provide contact information for owner				
Email Address:				
Daytime Phone:				

#### Active Military

\*Is the new owner Active Miltiary stationed out of the state within the last 9 months? ONo OYes

Any person claiming this exemption must provide a DD-214 or required document proving discharge or end of deployment

Title Address (1

**Registration Address** (2)

Multiple Driver Licenses (3)



## **Printed Digital Title (Sneak Peak)**

• New Format for Paper Titles

Online Verification Portal

• More Details Coming Soon!!!

<b>STATE OF WEST VIRGINIA</b> DIGITAL VEHICLE TITLE			]:	SSUED: 09/01/2022 BRAND: <b>CLEAN</b>
VIN: 1FTEE24H0HHA31328 YEAR: 2018 MAKE: FORD MODEL: F150 DESCRIPTION: Pickup truck	WEIGHT: CLASS: / BODY TYI 2DOOR L	8,458 A PE: ight truck	TI D:	TLE NUMBER
ODOMETER	READING: B BBAND:	, Act	12	2 5 0 9
OWNER INFORMATION Owner(s): John Galt, AND Anne Galt , OR Andrew Galt		First Lien: None	LIEN INFO	RMATION
Owner(s) Address: 100 Main St. Springfield, OH 45501		Second Lien None	1:	

60CD8951B2B049FA A8D9AB22D855B53C A6488923EFCA7A39 E699E13C8B151413



Please scan the QR code or visit https://dmv.wv.gov/digitaltitle/verify to verify the authenticity of the digital title.

This is a State of West Virginia Vehicle Digital Title. This document represents legal evidence of ownership and must be verified by WVDMV prior to executing title transfers.

West Virginia Digital Vehicle Title R1.3

## **Dealer Digital Title Vault (Sneak Peak)**

- Dealer Titles land in vault automatically
- No WV Title Fee to obtain Digital Dealer Title
- Printed Titles would include Title Fee
- Easy reassignments between WV licensed dealers
- Automatically attached as previous title on digital evidence

ETRS   Dealer Portal		Q Owner Name, VIN, Title N	umber, Plate Number	Search by	▼ SEARCH			•
Home		Issue Date 🔸	Title Number	VIN	Vehicle Details	Dealer Number	Status	
Title Applications	~	mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Active	
Digital Title Vault	^	mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Active	
Digital Titles		mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Pending Transfer	
Incoming Reassignme	ents	mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Active	
Outraing Desseignm	onto	mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Active	
Outgoing Reassigning	ents	mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Active	
		mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Active	
		mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Active	
		mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Converted to Paper	
		mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Active	
		mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Active	
		mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Active	
		mm/dd/yyyy	NCC193847209	8T4BSANC851108114	2017/SUBA/IMPREZA	987654	Active	

## **Citizen Digital Title (Sneak Peak)**

• DMV maintains complete control of the Digital Title even after issuance

- Eliminate Copies of Titles on Secure Paper All Digital Titles Link Directly to the System of Record in Real-Time
- Prevent Fraud and Counterfeiting as the Digital Title is Unique and cannot be Duplicated
- Title Data can be Corrected Centrally by DMV







## **VRS Support**

Phone: 877-260-5414

Email: vrs@wvinteractive.com

Training Videos: <a href="https://dmv.wv.gov/vrs">https://dmv.wv.gov/vrs</a>





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