WEST VIRGINIA

DIVISION OF MOTOR VEHICLES

EMERGING & INNOVATIVE TECHNOLOGIES

DMV DIGITAL TITLES

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EXECUTIVE SUMMARY

The West Virginia DMV's Digital Titling Project introduced fully digital vehicle title & registration submissions, an Electronic Lien & Title solution, and a modern and optimized back-end system of record. These efforts combined to create immediate and significant benefits to citizens, auto dealers, lenders, and the DMV. In addition to removing 6 million pieces of paper per year from the process, the DMV's processing time for a title application has decreased from an average of 60 days to zero (same day/real-time processing). This modernization sets the foundation for West Virginia to introduce the nation's first Digital Vehicle Title in 2023!

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PROJECT NARRATIVE

In 2022 the West Virginia DMV took a huge step toward introducing fully digital, remote, and paperless services for all users of motor vehicle services in West Virginia. This modernization project includes the digitization of the dealer submission capabilities for title transfer application and registrations (live in January 2022) and the launch of a comprehensive Electronic Lien and Title (ELT) program that allows all lienholders to have a sensible option for participation in ELT (live in July 2022). In mid-2023, West Virginia will introduce a next level citizen portal and a citizen app that will allow for all title and registration related transactions to be done securely and remotely. With the launch of the citizen portal, the state will also introduce the nation's first Digital Vehicle Title, eliminating the need for secure paper titles and allowing for incredible functionality and transferability, both in-state and beyond. In 2022, the DMV also launched an entirely new cloud-based system of record which uses blockchain technology to securely store all title and registration data. As a result, West Virginia has successfully moved away from the aged and fragile mainframe system on which the state has depended for decades. The introduction of these fully digitized services has benefited the users of the system (dealers, lenders, the service providers who represent them) in many ways, all of which allow for a better customer experience. For the vehicle retailers, the ability for all transactions to be submitted in a fully electronic way eliminates the need for paper printing, handling, storage, and mailing/transportation expenses. At the same time, the ability to communicate with the DMV on a real time basis has allowed error corrections to be made in minutes, as opposed to the days and weeks that it took prior to the digital process.
With the launch of ELT, lenders have a secure way to confirm/perfect/file liens, make corrections or changes, and seamlessly release liens at the end of a customer's loan. Faster lien release is great for customers and retailers who need a clean title to sell their vehicles. Because West Virginia DMV wanted to ensure that all lienholders lending in West Virginia would participate and benefit from ELT, the DMV launched a first of its kind web service for smaller lenders, allowing them to directly engage with the state. This allowed West Virginia to eliminate all paper submissions from business users of their systems, increasing the efficiency of the DMV for all transactions. The average title clerk at the West Virginia DMV can now process 10 times as many title applications in the same time that it took to review and approve one paper application. This improved efficiency has contributed to a huge drop in turnaround times for title approvals, creating even more benefits to West Virginians. The reduction in paper is not only good for cost reduction and efficiency gains, but for the environment as well. West Virginia will save over 5 million sheets of paper annually using these advanced capabilities.

Since the launch of the new titling system, West Virginia DMV has issued over 200,000 vehicle titles. The average processing time from when a vehicle is purchased at a dealership to the DMV issuing a title has practically disappeared, decreasing from 60 days to 5 days with many titles being issued the same day. On multiple occasions in 2023, the WVDMV was processing work from dealerships in real-time, resulting in zero titles pending DMV approval!

Additional Information:
The introduction of a new system of record and modern digital service options has positioned

the West Virginia DMV to be the first in the nation to launch a fully digital vehicle title for citizens. This will provide the citizens of West Virginia the capability to fully transact on their vehicle titles and registrations where, when and how they choose. By offering this unprecedented functionality to West Virginians, the DMV is doing more than just providing a modern system to their stakeholders. The DMV is giving time back to the people of West Virginia by simplifying and speeding up all these processes that have been bogged down by increasing stacks of paper. These introductions make it unnecessary for West Virginians to visit DMV offices to safely and securely access motor vehicle services of any kind.

Story link: https://governor.wv.gov/News/press-releases/2022/Pages/Gov.-Justice-announces-West-Virginia-to-become-first-state-in-the-country-to-digitize-vehicle-titles.aspx