INFORMATION FOR MOTOR VEHICLE & LAW ENFORCEMENT OFFICIALS

SUMMER 13 VOL.18 NO.3

# move

## It's a Match

**A look inside AAMVA's new Driver License Data Verification (DLDV) service.**

**Setting Standards**
Best practices for Registration and Insurance Card Standardization (RICS).

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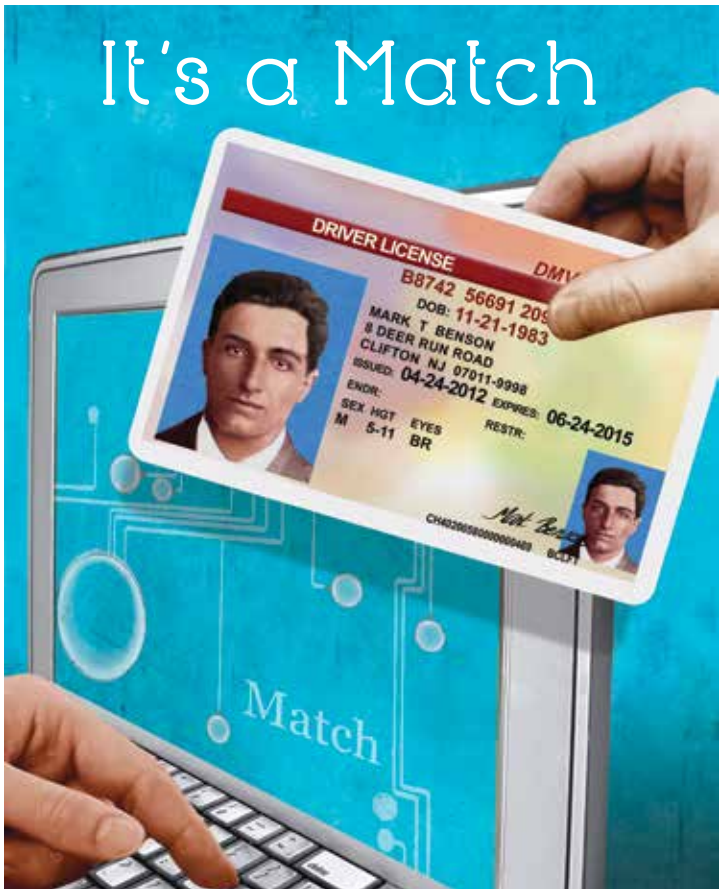


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# Q: HOW WILL REGISTRATION AND INSURANCE CARD STANDARDIZATION (RICS) AFFECT YOUR JURISDICTION?

**AMY SMITH,** Vehicle Services Manager, Idaho Transportation Department, Division of Motor Vehicles

"As the Vehicle Services Manager for Idaho, I can see this benefitting law enforcement and the courts more than anything. It may help our county assessors who run the motor vehicle offices on behalf of the department when customers are bringing in this type of information from another jurisdiction. We are quite proud of Idaho's current registration document, which contains the actual validation decals for vehicle registrations and is all printed in one document.

**MARK FRANCIS,** Manager, Provincial Vehicle Registration & Licensing, Insurance Corporation of British Columbia

"Standardization of these cards would make it easier to explain to our point-of-service staff what they can expect to see, resulting in a more efficient transaction that will:

- help reduce pressure on staffing needs—a faster transaction means more customers can be served in the same amount of time;
- create a better experience for the customer and staff;
- increase the overall accuracy of registration transactions; and
- help reduce the opportunity for fraud.

**SHERRY HELMS,** Alabama Department of Revenue, Motor Vehicle Division

"Standardizing the layout of the insurance cards and where data elements are to be shown on the card would allow licensing official clerks and law enforcement officers to obtain the NAIC and policy number needed more quickly so they could be more efficient in their duties. Incorporating barcodes onto the insurance cards with standard data elements (NAIC, policy number, VIN, policy effective dates) would be instrumental in eliminating data entry errors, which would result in incorrect unconfirmed Web service responses.

## YOUR OPINION MATTERS!

Access the *MOVE* readership survey online at **movemag.org** and tell us what you think of *MOVE*.

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# STRIVING FOR UNIFORMITY

## A LOOK AT 80 YEARS OF VEHICLE SERVICES

AAMVA has a rich 80-year history of seeking uniformity in vehicle services. From early attempts to standardize the size and gauge of license plates, to the development of the International Registration Plan, which brought order to a messy interstate commercial registration infrastructure, uniformity has always been a common theme.

Before national and international agreements to create uniform systems for vehicle services existed, each jurisdiction developed its own rules. Understandably, this resulted in a lot of confusion over which rules apply where. "When I first started in the business, someone traveling from Maine to Florida had to worry about paying a fine along the way," says Larry Greenberg, former executive vice president at AAMVA.

Fortunately, the vehicle services landscape has changed a lot since then, in large part due to AAMVA's efforts. AAMVA's contribution to this area was a natural evolution for the organization, according to Cian Cashin, senior manager of government affairs at AAMVA.

As the federal government became more involved with transportation over the years, the states needed a voice. "AAMVA, being a state representative agency, ensured the government was involved where it needed to be, and stayed out where it should," says Cashin.

Read on to see a timeline of AAMVA's most notable dates in its history of vehicle services.

### 1996

*The federal government agency responsible for NMVTIS shifts from the DOT to the Department of Justice (DOJ). In addition, AAMVA establishes a pilot program with six states to develop NMVTIS.*

### 1994

*AAMVA begins to work toward uniformity in salvage law, a project that will be completed almost 15 years later.*

### 1992

*The Anti-Car Theft Act is passed, forming a legislative mandate for the creation of the National Motor Vehicle Title Information System (NMVTIS).*

### 1991

*The Intermodal Surface Transportation Act requires all states to become members of IRP.*

### +

*AAMVA works to establish the uniform definition of disabilities to meet disability-parking requirements. AAMVA also develops a standard design and bulk-purchasing option for disabled parking placards.*

### 1989

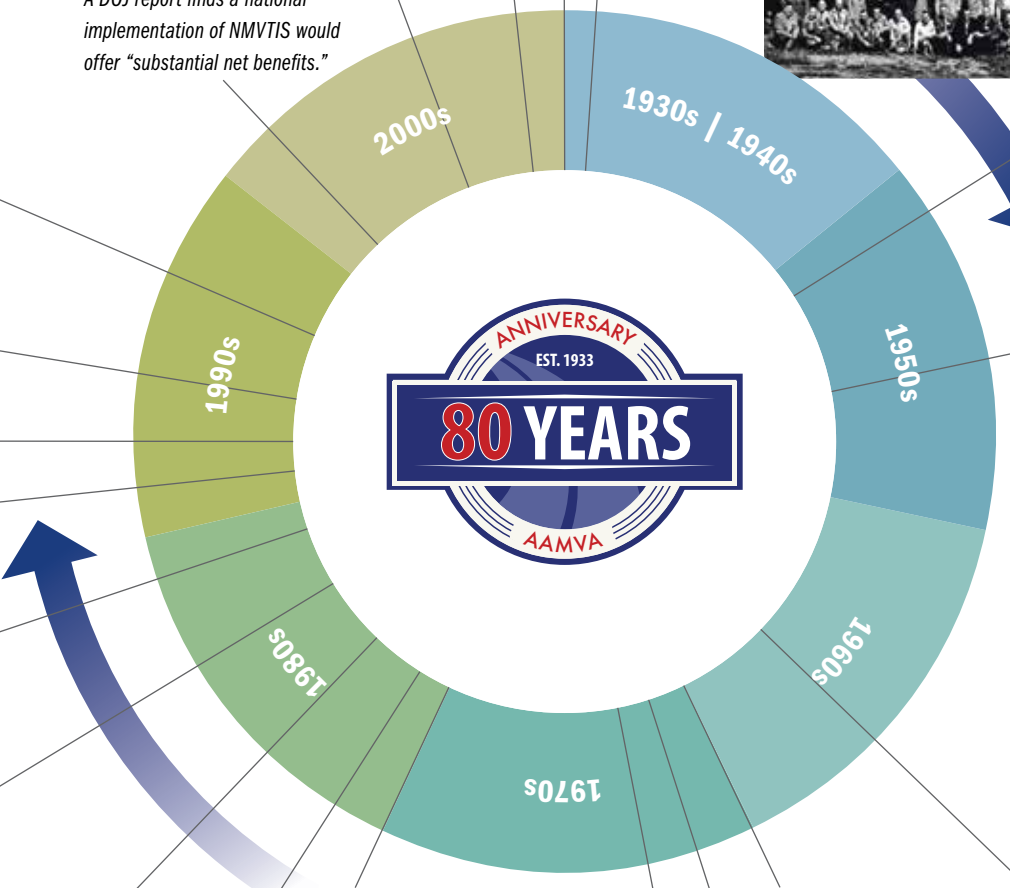
*The TMA task force, led by AAMVA, prepares a comprehensive manual to help state motor vehicle administrators implement the act.*

### 1986

*The Truth in Mileage Act (TMA) is passed. AAMVA is instrumental in establishing and promoting the rules passed for odometer-rollback issues.*

### 1983–1985

*AAMVA creates a working group to develop the regulations needed to implement the IRP.*




**2006**
*A judge makes official a landmark 2002 IRP Dispute Resolutions Committee ruling that the state of Oklahoma's failure to comply with the IRP caused economic harm to the state of Illinois.*

**2009**
*As a result of AAMVA's salvage uniformity work, beginning in March all insurance providers, auto recyclers, salvage yards and junk yards are required to report salvage information to NMVTIS.*

**2010**
*All U.S. states are required to report to NMVTIS and use it as part of their titling application.*

**1933**
*AAMVA is founded.*

**2001**
*A DOJ report finds a national implementation of NMVTIS would offer "substantial net benefits."*

**1951**
*AAMVA issues the first in a series of memos regarding license plate uniformity. The January 1951 memo recommended all states use only one license plate for the 1952 registration year due to anticipated steel shortages.*

**1956**
*An agreement is reached between the U.S. states, Canadian provinces and the Automobile Manufacturer's Association to standardize license plate size.*

**1967**
*Congress establishes the Department of Transportation (DOT), and the first Federal Motor Vehicle Safety Standard—FMVSS 209 regarding requirements for seat belts in vehicles—is adopted.*

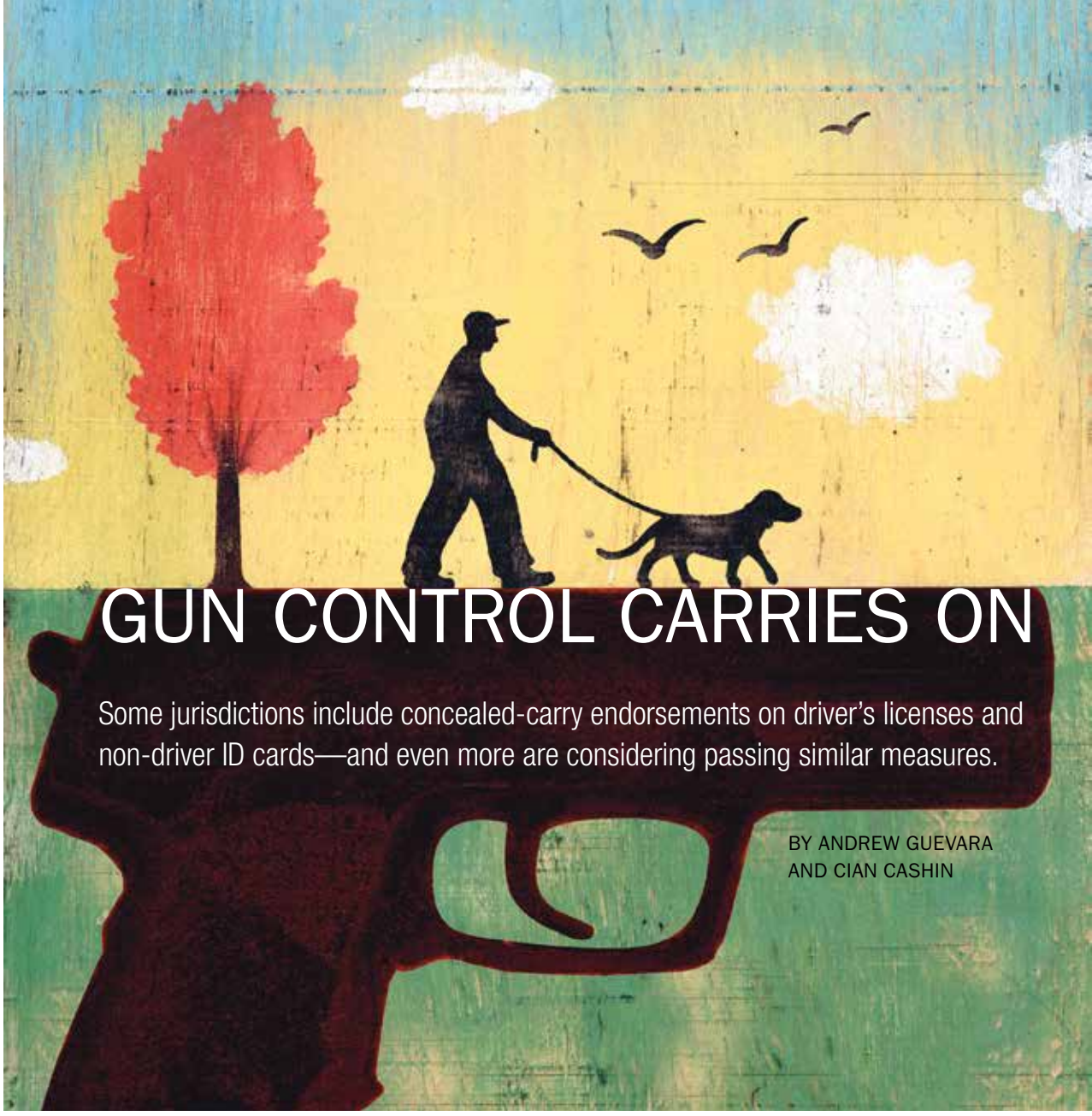
**1970**
*The National Highway Traffic Safety Administration (NHTSA) is established under the Highway Safety Act.*

**1972**
*At the AAMVA International Conference, an ad hoc committee made up of motor vehicle administrators from AAMVA's four regions is formed to develop the proposed International Registration Plan (IRP) into an agreement.*

**1973**
*The IRP is formally launched with nine state signatories at the AAMVA International Conference.*

**1980**
*AAMVA signs a four-year, $4 million contract for demonstrating the International Registration System (IRIS) in six states.*

**1981**
*NHTSA requires that all vehicles have a standardized 17-character Vehicle Identification Number (VIN).*



# GUN CONTROL CARRIES ON

Some jurisdictions include concealed-carry endorsements on driver's licenses and non-driver ID cards—and even more are considering passing similar measures.

BY ANDREW GUEVARA AND CIAN CASHIN

The shooting at Sandy Hook Elementary School in Newtown, Conn., which left 27 people dead, including many youths, was the catalyst that spurred gun control activists into action in 2013. Other prominent shooting incidences had occurred in 2012, but the catharsis that flowed from this particular tragedy forced gun control to the forefront of national public policy.

Proponents of federal gun control push comprehensive legislation that would require national background checks, assault weapons bans and limits on the purchase of ammunitions. In an indirect way, any federal legislation, failed or successful, would have repercussions for the AAMVA community. States would look to their own legislatures to cover any provisions federal legislation does not address. Accordingly, elements of federal or state legislation may include requirements such as placing concealed-carry endorsements on driver's licenses, as Missouri and Kansas have done.

In late April, a number of amendments that backers of gun control promoted were dismissed in the Senate in a comprehensive piece of legislation, ultimately leading to the demise of the bill. A background-check amendment (termed the Manchin-Toomey amendment), a ban on an array of military-style assault weapons and a limit on the amount of ammunition that could be purchased all failed.

On the other hand, measures backed by gun control opponents were defeated as well. These included an amendment that would have permitted a "national reciprocity" of state-issued concealed-carry permits and a plan to broaden gun rights for veterans. Without much compromise, as expected, the bill did not gain much traction. The Manchin-Toomey amendment was the largest component of the bill, and with its failure came the downfall of the overall Senate measure.

States like Maryland, Colorado and Connecticut have responded to this failed measure by passing

more restrictive state bills, but, while falling short of including endorsements for concealed-carry licenses, they have stepped closer to the possibility of their inclusion, which others like Nevada are currently investigating.

## INTERAGENCY COOPERATION AND CONCEALED-CARRY LICENSES

While each state reacts to the default of federal legislative gridlock in its own way, agencies within each state must comply with current laws on the books and the implications of new state laws as well. In the realm of gun control, an area that requires intense interagency cooperation for compliance purposes is the implementation of concealed-carry licensing systems and their continual maintenance. State motor vehicle divisions serve a niche function in the distribution of concealed-carry permits, specifically concerning the addition of endorsements on driver's licenses. These can affect design standards, identity verification processes and other related matters.

In Kansas and Missouri, state procedures allow concealed-carry license holders to have a concealed carry endorsement written on their driver's license or non-driver identification card. Other states have struck down this procedure in legislation, citing the difference in the lifespan of a concealed-carry license and the driver's license or non-driver ID card.

In 2013, Nevada introduced legislation to allow eligible individuals to obtain a driver's license or non-driver ID card with the same concealed-carry designation. If states like Nevada decide to adopt this measure, there will be greater emphasis on partnerships between law enforcement agencies, motor vehicle departments, secretaries of state and local governments to allow for greater interoperability to manage concealed-carry endorsements.

Each jurisdiction has its own concealed-carry law and issuance processes in place, except for Illinois and the District of Columbia. At the writing of this article, Illinois and the District of Columbia do not allow private citizens to possess guns under most circumstances, according to the National Council of State Legislators.

At the end of the Illinois legislative season in May, the General Assembly passed a concealed carry statute that would go to Gov. Pat Quinn for his signature. This came in response to a 7th U.S. Circuit Court of Appeals decision in December that declared Illinois' ban on concealed carries unconstitutional. Certain jurisdictions also have reciprocity programs in which they recognize or honor permits or licenses issued by other jurisdictions with comparable standards.

During the issuance of concealed-carry licenses, states generally require some if not all of the following components: a background/criminal history check; minimum-age requirements; fingerprint submissions; proof of residency; a practical demonstration of handgun proficiency; proof of the successful completion of a course in firearm safety; and required fees. The number of agencies involved in this issuance process and the data-verification systems varies depending on the measures in place.

Given the requirements for an individual to obtain a concealed carry license and the reciprocity agreements among states, streamlined and efficient interagency cooperation is a valuable asset to ease the burden of state administrations, be it law enforcement agencies, motor vehicle divisions or other relevant stakeholders. Safety training verification with an approved instructor, background checks, confirmation of residency, and the issuance of driver's licenses or non-driver ID cards with concealed-carry endorsements are all instances in which collaboration takes hold.

## STATE RENEWALS

State leaders and advocates of gun control reform have sought other avenues to make amends for the failure of federal legislation. Many, including President Obama, demand further action citing popular opinion. An April 4 Quinnipiac poll said Americans backed background checks—similar to the ones the Manchin-Toomey amendment would have created—91–8 percent. State leaders pushing for stricter gun control laws turned to their state legislatures to fill in the gaps left by Capitol Hill.

In Maryland, Gov. Martin O'Malley signed into law in April a bill that added a slew of guns to a list of banned weapons and created a grandfather clause for owners of the newly listed weapons. The legislation also included a limit on handgun magazines, and a requirement that prospective gun owners obtain licenses for weapons and provide their fingerprints as part of the application process.

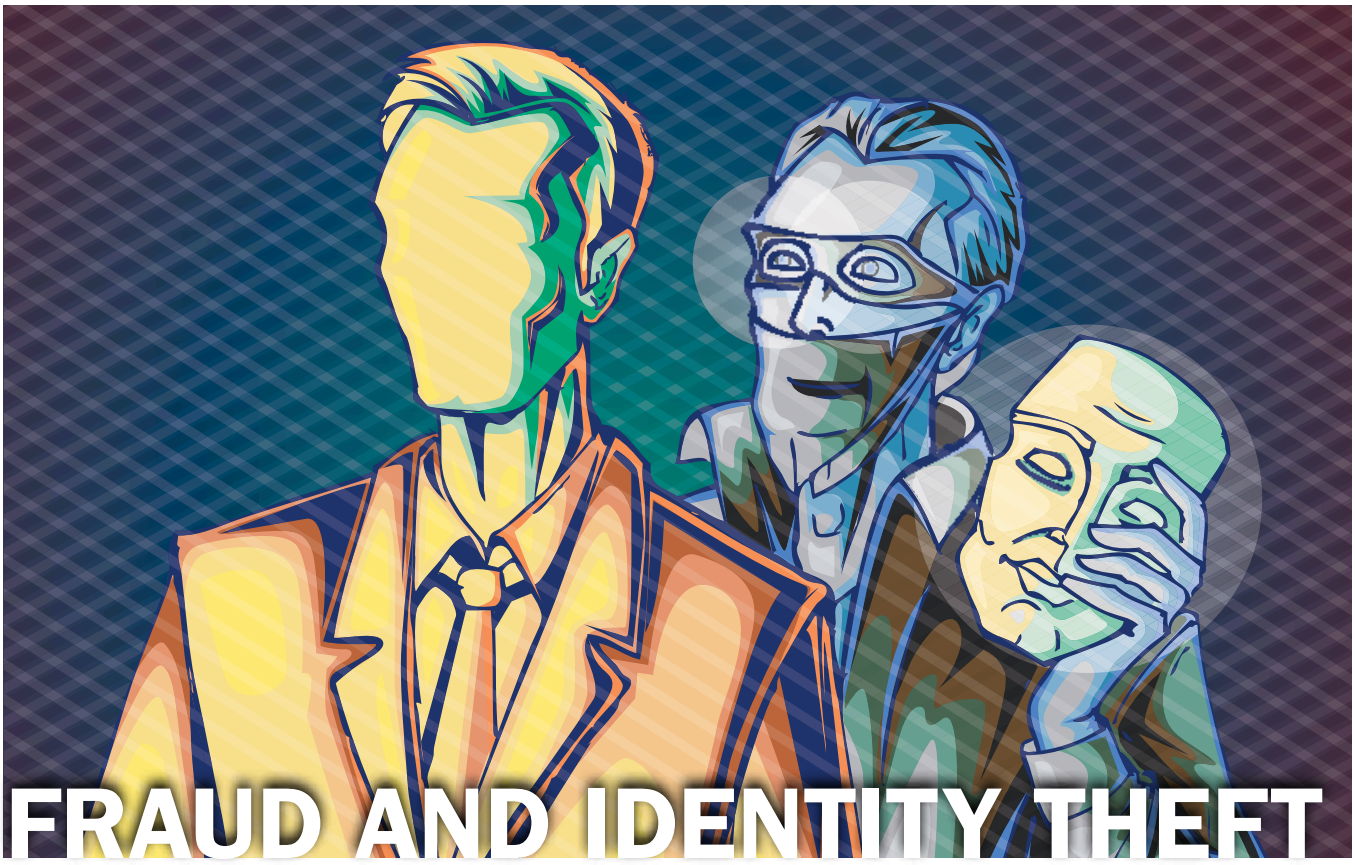
In Colorado, where the July 2012 Aurora theater shooting that killed 12 occurred, Gov. John Hickenlooper signed a bill that requires background checks for private and online gun sales and a ban on ammunition magazines that hold more than 15 rounds.



In the state of Connecticut, where the Sandy Hook tragedy occurred, Gov. Dannel Malloy signed into law a bill that strengthened the state's assault weapons ban and outlawed the sale of high-capacity magazines. In early June, both chambers subsequently passed a package of revisions to reduce confusion about the new rules and expand the list of officials who can legally possess restricted firearms.

Federal gun control legislation may have been defeated in the Senate, but certain states are looking to temper public anger by passing measures to tighten gun usage in light of recent tragedies. Amongst the restrictions that some states are looking to implement are concealed-carry licensing laws. The overwhelming majority of states already have a licensing law in place, but some, such as the law that Nevada is proposing, are looking to move to one that would require greater collaboration among state agencies. Like those of Missouri and Kansas, Nevada's law would require its state agencies to have greater collaboration. With gun control legislation taking shape in many statehouses, this trend will require state agencies to work together more closely to enforce new regulations and restrictions.

Besides greater collusion, motor vehicle divisions also will need to manage how driver's licenses are becoming the focal point of social policy enforcement in light of the fact that only a finite amount of real estate exists on the surface of the card. As this movement persists, motor vehicle departments will need to make trade-offs on how to comply with new ultimatums and also support the original intent of driver's licenses. m



# FRAUD AND IDENTITY THEFT

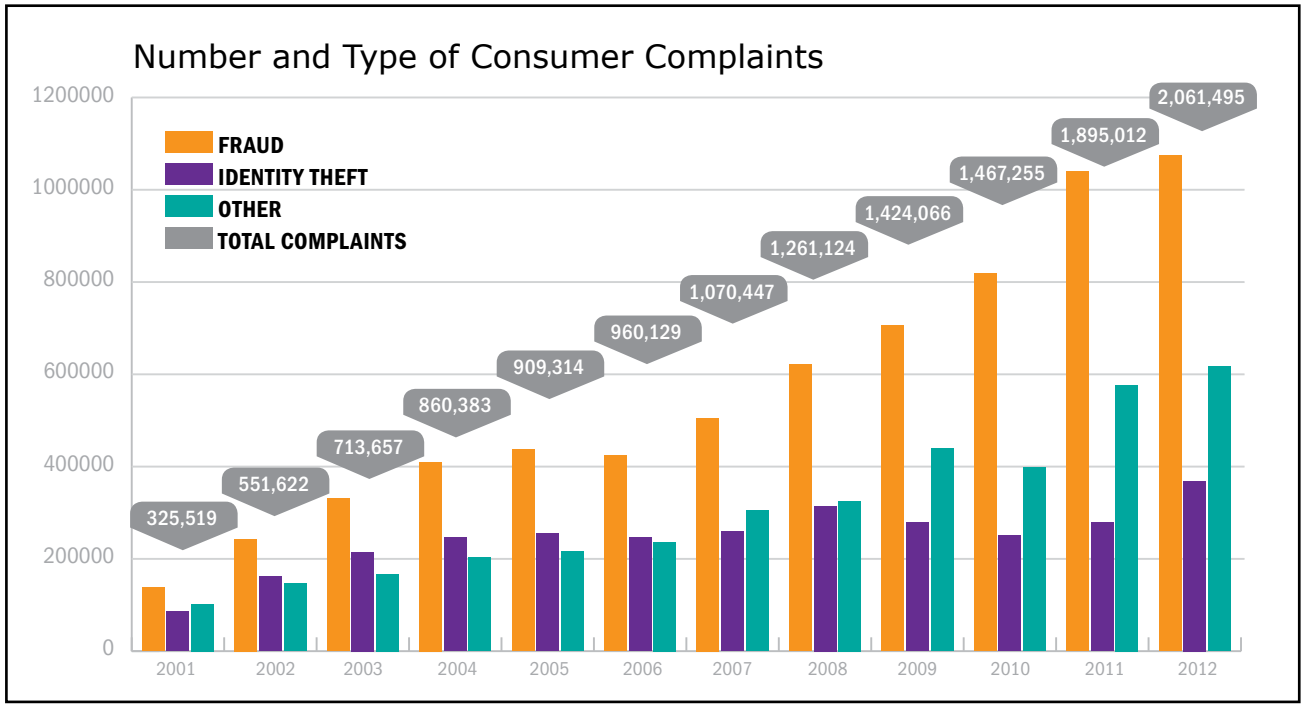


BY JANICE DLUZYNSKI, DATA LADY

The risk of identity theft and fraud are higher than ever before. The DMV community works diligently to prevent and detect fraud through many methods. Here are some statistics and information that provide a snapshot of this complex challenge.

## IDENTITY THEFT, GENERALLY SPEAKING

The Consumer Sentinel Network Data Book for 2012 provides information on all types of fraud and identity theft. The table below shows the increase over the last 11 years.



## THE DMV COMMUNITY – DETECTION AND INVESTIGATION OF EXTERNAL FRAUD

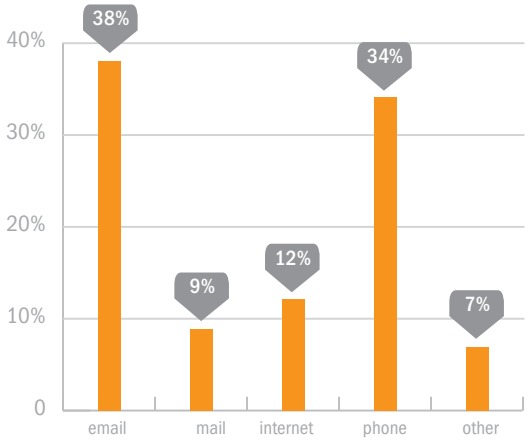
The AAMVA jurisdictions conducted a survey in 2012 on the topic of external fraud and investigation. Here are some highlights from that survey.

**What types of external fraud do you find on a regular basis?**

- Multiple identity fraud to avoid driving and maintenance enforcement suspensions
- Identity theft to gain service from various government agencies/medical coverage, avoidance of debt, passport and immigration fraud, avoidance of court or superintendent imposed suspensions, underage alcohol purchase
- Document fraud (i.e. altering or fabricating documents to claim prior driving experience in other jurisdictions, forged reciprocal licenses, etc.)
- Driver examiner fraud and driving school training fraud
- Residency fraud
- Assistance with auto theft files (re-vinning)
- Odometer rollbacks
- Ticket payment using a stolen credit card
- Counterfeit international driver permit/ licenses
- Auto dealer tax and title fraud
- Altered title and title washing
- And more

Fraud Complaints by Company's Method of Contacting Consumers

January 1 – December 31, 2012




The complete Consumer Sentinel Network Data Book for 2012 report can be found on the Federal Trade Commission website at: **ftc.gov/sentinel/reports/sentinel-annual-reports/sentinel-cy2012.pdf**.

**What types of technological tools does your agency use to prevent and/or detect fraud? What other methods does your agency use?**

- Facial recognition
- Document scanners
- Bar code scanners
- Video spectral comparator and microscope
- Security cameras
- SSOLV – Social Security Online Verification
- NMVTIS – National Vehicle Title Information System
- GDR – Genuine Document Reference
- VLS – Verification of Lawful Status
- Digital Image Exchange
- CDLIS – Commercial Driver's License Information System
- PDPS – Problem Driver Pointer System
- Fraud Detection & Remediation Training
- NADA Title & Registration Guide
- And more

## WORKING ON IMPORTANT ISSUES

AAMVA has many working groups that focus on issues of concern for the DMV community and produce best practices and other resources. Current working groups include the External Fraud, eID, and many others. Visit AAMVA's Working Groups page to learn more: **aamva.org/Committees-and-Working-Groups**.

REGION I

## Helmet laws cause for concern in Pennsylvania

A debate has been going on for the past 10 years in Pennsylvania regarding motorcycle helmets. In 2003, the state legislature passed a bill repealing a requirement that motorcycle riders wear helmets. New data published by the *Pittsburgh Tribune-Review* suggests that deaths have gone up since the change.

According to the *Tribune-Review*, deaths in motorcycle crashes have increased 35 percent since the law was enacted. In 2012, 104 people in Pennsylvania died in motorcycle accidents while not wearing helmets. Citizens questioning the lifting of the ban wonder how many of those people could have avoided death by wearing a helmet.

Some riders and associations consider this an issue of freedom and are adamantly against any helmet requirements. "I believe I have the right to make that decision myself, as to what sort of safety gear I will use," Len Young, a motorcycle rider who rides without a helmet told the *Tribune-Review*.

REGION II

## Florida clamps down on texting truckers

Federal regulations for interstate truck and bus drivers regarding talking on the phone and texting while driving are enforceable by Florida officers as of July 1. States were given three years to mirror federal regulations, Duane DeBruyne of the Federal Motor Carrier Safety Administration told the *Tampa Bay Times*.

The main difference in this legislation compared to previous anti-texting initiatives is that using hand-held devices while driving is now a primary offense for interstate truck and bus drivers, which means that drivers can be pulled over specifically for using a hand-held device. Previously it was a secondary offense and could only be tacked on to a stop made for other reasons.

The new law includes fines that are enforced on both the driver and the company that employs the driver. Drivers can pay up to a $2,750 fine—for third and subsequent violations—and lose their commercial license for 120 days, while employers can be fined up to $11,000.

*Florida truckers caught texting while driving now face fines of up to $2,750 and could lose their commercial licenses for 120 days.*

REGION III

## Ohio considers accepting digital proof of car insurance

A proposed bill in Ohio is set to change the way you think about car insurance, the *Columbus Dispatch* reports. Following the lead of initiatives from the tech sector, and even other states like California that have implemented similar services, the Ohio legislature wants to put car insurance information on smartphones or other electronic devices.

Instead of needing to worry about putting an insurance card in the glove box every time a new one is issued, this proposed Ohio program will allow indivduals to present their insurance information to officers—and others, including courts and the traffic-violations bureau—through an electronic device.

A wide range of devices can be used to store car insurance information, including laptops, tablets, smartphones or any other similar wirelessly communicating electronic device.

REGION IV

## Marijuana legalization creates a new standard for DUI in Colorado

With its recent legalization of marijuana for recreational use, the state of Colorado has needed to set intoxication standards for driving under the influence of the drug. The trouble is, unlike alcohol, there is no real scientific consensus on how much marijuana in a person's bloodstream is too much when it comes to driving impaired.

The state legislature has endorsed a standard of five or more nanograms of tetrahydrocannabinol—also known as THC, the active ingredient in marijuana—present per milliliter of blood. Some legislators argued against this standard, saying it is too low because medical marijuana users always have some THC in their systems and because a blood test is too invasive.

However, state troopers are less concerned with the standard. A spokesman for the Colorado State Patrol told the *New York Times* that he didn't expect to see any large changes in stop procedure, other than increased drug recognition training for officers.

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# SETTING

## AAMVA PIONEERS REGISTRATION AND INSURANCE CARD STANDARDIZATION (RICS).

BY CLAIRE O'BRIEN

**"A place for everything, and everything in its place."** At least that's how the saying goes. But apply that phrase to the content and layout of data in documents read by law enforcement officers at the roadside or DMV employees at the counter—suddenly it transitions from a simple saying to a vital part of conducting business efficiently and safely.

"The registration documents and insurance cards vary greatly between jurisdictions and between insurance companies, and it's very difficult for the folks that are the end users of these documents to find specific pieces of data or information that they're looking for on a document when they look at documents from many different jurisdictions or insurance companies," says Cathie Curtis, director of vehicle programs at AAMVA.

AAMVA formed the Registration and Insurance Card Standardization (RICS) working group, bringing together representatives from law enforcement, motor vehicle administration and industry to address inconsistent data content and formatting of vehicle registration and insurance identification documents. The RICS working group's newly released *Motor Vehicle Registration Document & Insurance Identification Best Practices Guide for Paper & Electronic Credentials* presents recommendations for standardizing data elements for vehicle registration documents and insurance identification cards and the format in which they should be presented.

"Customer service is important to motor vehicle administrators. Having insurance cards and registration documents that are standard helps us collect information more quickly, and that results in better customer service because we are processing customers more timely, and, thankfully, that leads to customers not having the same wait times that they traditionally have in our driver license and motor vehicle offices," says Dana Reiding with the Florida Department of Highway Safety and Motor Vehicles (FLHSMV).

AAMVA's RICS working group has developed best practices for registration and insurance card standardization.

Registration documents and insurance cards vary greatly among jurisdictions and insurance companies. Standardization would result in better customer service, according to AAMVA's RICS working group.

"In addition, it helps us ensure that we're collecting data accurately so that when we, for example, have to send insurance information to insurance companies to verify the validity of the insurance provided, we can do that without errors that might result in customers being inaccurately suspended for lack of insurance. Overall, having standards helps us process customers faster and provides less inconvenience to customers who might be affected negatively by bad data."

# THE STANDARD

Having a standard format for data on registration and insurance documents would make law enforcement's job easier.

## A PRACTICAL SOLUTION

For the law enforcement community, quickly and accurately synthesizing information on insurance and registration documents is essential to doing the job safely.

"When the data on a document is formatted differently from jurisdiction to jurisdiction, it requires an officer on the side of the road to have extensive knowledge in each of those formats and be able to interpret the information correctly—and in a very short time frame. That's not practical," says Captain Lenny Casper with the New York State Police. "An officer's attention is already divided during a traffic stop or crash investigation between the safety and security of the scene for all the involved parties and the proper collection and validation of required data for completing the necessary forms."

The best practices guide produced by the AAMVA working group also discusses considerations for moving from paper vehicle registration documents and insurance identification cards to the electronic presentation of both.

"We're in 2013 now—it's the age of smartphones; it's the age of new technology; and a lot of customers are increasingly going paperless," says Chris Ziance with Progressive Insurance. "You're seeing a lot of electronic ID card legislation throughout the country. Just in 2011, six states enacted a law. By the end

of this session in 2013, I expect half the country will allow electronic ID cards."

## OPPORTUNITIES IN TECHNOLOGY

For DMVs that are responsible for the production of paper registration documents, like the Florida Department of Highway Safety and Motor Vehicles, the shift to electronic documents presents an opportunity for cost-savings and better customer service. "The registration certificates could be electronic, and if they were they would potentially save taxpayer dollars," says Rieding. "Customers have come to expect that we will have state-of-the-art provision of services like the private businesses they deal with. In many cases we do our activities online, and we no longer carry a big thick stack of documents in our wallet or car pocket, so having electronic documents overall is helpful to the customer as well as helpful to us in saving taxpayer dollars."

"Moving to electronic vehicle registrations and electronic insurance identification documents has the potential to enhance the ability of an officer to efficiently collect and authenticate data during a traffic stop or crash investigation," Casper says. "That potential can only be realized if all of the involved entities—the insurance companies, the DMVs and law enforcement—work together to create a systematic approach to the utilization of an electronic system and its electronic document, including authentication of the data presented to the officer."

## A COMPREHENSIVE UPGRADE

The working group's inclusion of insurance industry representatives in helping craft the best practices guide proved vital in creating a document with which both AAMVA jurisdiction members and industry partners will be able to work.

"It was important to include industry in the conversation because they know things we don't," says Brian Ursino, director of law enforcement at AAMVA. "They indeed brought things to the table that we otherwise would have been unaware of. It was that confluence of subject matter expertise at the table between MVA and law enforcement jurisdiction members and technical experts from the insurance industry that helped come up with a very comprehensive document. We believe we discussed all the issues at great length, and we believe the recommendations we came up with are solid and can be implemented both by the motor vehicle administrators on the registration side, and insurance companies on the private side."

> "YOU'RE SEEING A LOT OF ELECTRONIC ID CARD LEGISLATION THROUGHOUT THE COUNTRY. JUST IN 2011, SIX STATES ENACTED A LAW. BY THE END OF THIS SESSION IN 2013, I EXPECT HALF THE COUNTRY WILL ALLOW ELECTRONIC ID CARDS.
>
> – Chris Ziance, Progressive Insurance

"I think we as a group did a very good job of identifying the requirements that needed to be included in the best practice guide, and I also think we were successful in incorporating as many of these as we could into the final recommendation," says Dennis Haake with Polk, a member of AAMVA's Industry Advisory Board (IAB) who participated in the RICS working group. "I also think that was a very key component—having IAB participation to identify some of these essential requirements. As a result, I do believe that vendors should be able to work with the DMVs to conform to the final recommendations that we've put into the document."

While the working group recognizes that jurisdictions will most likely be unable to immediately move toward standardizing their data and forms, the group hopes that when members have the opportunity to change or upgrade their current operations, they utilize the recommendations in the best practice guide.

"We fully understand that not everyone can retool their system immediately, and that's not our expectation," Ursino says. "But as motor vehicle administrators evaluate their documents over time and are talking about retooling or reformatting, that would be the time to take our best practice guide and take our recommendations to heed when they're developing a new or next-generation document." m

**WHILE THE AAMVA RICS WORKING GROUP RECOGNIZES THAT JURISDICTIONS WILL MOST LIKELY BE UNABLE TO IMMEDIATELY MOVE TOWARD STANDARDIZING THEIR DATA AND FORMS, THE GROUP HOPES THAT MEMBERS UTILIZE THE RECOMMENDATIONS IN THE BEST PRACTICE GUIDE WHEN THEY DO HAVE THE OPPORTUNITY TO CHANGE OR UPGRADE THEIR CURRENT OPERATIONS.**

Visit **movemag.org** to watch a video about Registration and Insurance Card Standardization.

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Microsoft | Trustworthy Computing

# NSTIC Offers Opportunities for MVAs

by: John Biccum, Principal Security Strategist in Microsoft's Trustworthy Computing (TwC) group

On April 15th, 2011 President Obama signed the National Strategy for Trusted Identities in Cyberspace. This strategy contains no mandates for states but recognizes the unique role that states provide in citizen identity:

*"...these governments are well-positioned to lead efforts to protect individuals, help standardize policies, and act as early adopters in the provision and consumption of Identity Ecosystem services As such, State, local, tribal, and territorial governments are encouraged to align with the Identity Ecosystem Framework and to support its establishment by participating in its development..."*

The federal government has a long history of relying directly on state-issued identity credentials. Indeed most of us showed a driver's license to the TSA screeners in order to fly to this event, or have in the past in order to enter a federal courthouse or other US Government building. The federal government also has an indirect reliance on state-issued identity credentials and that indirect reliance is key to understanding the US Government's interests in having states help in solving citizen identity issues, especially as those identity issues move online.

One of the largest portions of every state's budget is transfer payments. These are federally funded such as state administered programs such as unemployment insurance, workers compensation, Supplemental Nutritional Assistance Programs (SNAP), nutritional assistance for Women Infants and Children (WIC) and similar programs.

Fraud in these state administered programs costs the federal treasury millions of dollars per year. Audits have shown that much of the fraud results from fraudsters falsely asserting the identity of a person eligible for the benefits. Since the federal treasury pays for this fraud it is in the federal government's economic interest to assist states in solving identity issues. As many of these programs move online, one can expect the fraudsters to move online as well.

When it is in the federal government's interest to have states solve a problem, history tells us we can expect to see either an extremely unpopular unfunded mandate (some cite REAL ID as one example) or see the availability of federal grants. The NSTIC National Program Office chose the latter approach: NSTIC has grant money available. An AAMVA-led team submitted a grant request to the NSTIC National Program Office. As this issue of Move! goes to press we are still waiting for the results of that grant request but by the time attendees arrive for the AIC, we should have word on whether the grant request was funded.

**John Biccum** is a Principal Security Strategist in Microsoft's Trustworthy Computing (TwC) group. John is the founding member of the End to End Trust team, a team Microsoft chartered to help make the internet a more trustworthy place. John joined Microsoft's Trustworthy Computing (TwC) group in its infancy. His focus in TwC is driving the alignment of technology, public policy and economic factors in order to tackle complex societal problems. About one third of John's time is spent working with and advising Microsoft product groups and another third is invested working with other companies in the computing ecosystem. The remaining time is spent engaged with public policy makers. John contributed to the *Securing Cyberspace for the 44th Presidency* recommendations to the incoming Obama administration as well as the National Strategy for Trusted Identities in Cyberspace (NSTIC).

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# Virginia Partners for High Stakes Challenge of Electronic Identity

by: Dave Burhop, Deputy Commissioner, Chief Information Officer at Virginia Department of Motor Vehicles

Commonwealth Authentication Services (CAS) is the e-ID system we are building in Virginia. CAS represents Virginia's first step towards cross-agency authentication. CAS leverages multiple sources of data in order to better bind the claimed identity with the person claiming that identity, delivering higher levels of assurance about the authenticating user. We want to ensure that we issue e-ID or other credentials only to those who really are who they say they are.

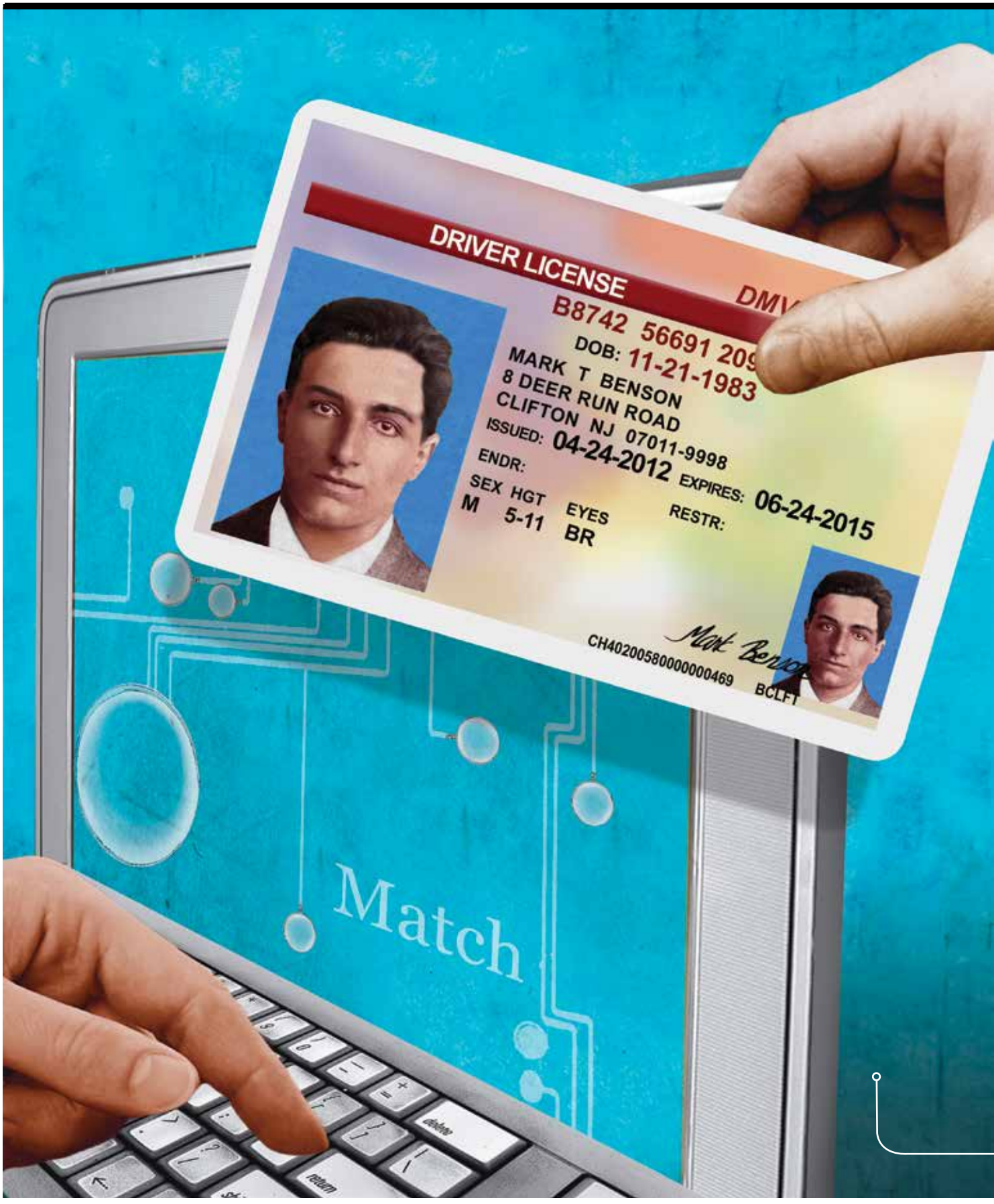
As AAMVA moves forward with e-ID and its Driver's License and Data Verification system, the role the jurisdictions, and systems like CAS, will play in the development of a national and even international e-ID ecosystem becomes clearer. We DMVs/MVAs can play a key role in creating an ecosystem that protects us from the fraudster while facilitating secure commerce and trade over the Internet.

The federal government and other organizations in both the public and private sectors have only recently recognized the value of our DMV/MVA data and the role that data can play in helping to establish trusted identities in cyberspace. DMV/MVAs and other agencies in our states need trusted identities suitable for cyberspace if we are to grow the efficiency of our citizen-facing business processes and continue to improve the productivity of our shrinking workforce. Sure, there are those companies that claim they have the answer to on-line authentication using self-asserted identities or data from "identity warehouses," but those companies cannot conduct in-person proofing at the kind of scale we already deal with every day.

For the better part of the last ten years many attempts have been made to develop an identity infrastructure that supports business transactions over the web. The federal government, realizing the high stakes in this challenge, is currently making grant funding available to select organizations for identity projects.

For more information on how the need for electronic authentication will impact the jurisdictions from a political, economic and technical perspective, please join Microsoft's John Biccum and me at AAMVA's e-ID session at the AIC. We will update you on the latest NSTIC news; discuss a cross-state casual sale proof of concept built to show how e-ID can enable online casual sales and share the news on the NSTIC AAMVA grant status.

**Dave Burhop** is the Deputy Commissioner, Chief Information Officer at Virginia Department of Motor Vehicles. In addition to his role as Chief Information Officer at Virginia's DMV, Dave has been working on electronic identity and credentialing for the past six years. His most recent focus has been the utilization of state data and how logically combining agency data sources can help provide a higher assurance of identity authentication. As a member of the Cross Sector Digital Identity Initiative (CSDII) with AAMVA and private sector companies like Microsoft, Computer Associates and AT&T, and as the Chair of AAMVA's e-ID Workgroup, Dave understands the fragility of our current system of user-ids and passwords can only be overcome through the combined efforts of public and private partnerships.


DRIVER LICENSE
DMV
B8742 56691 209
DOB: 11-21-1983
MARK T BENSON
8 DEER RUN ROAD
CLIFTON NJ 07011-9998
ISSUED: 04-24-2012
EXPIRES: 06-24-2015
ENDR:
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Match

# It's a Match

AAMVA's new Driver License Data Verification (DLDV) service aims to meet jurisdiction goals of protecting a credential's integrity by curbing identity theft and document fraud.

BY KATHLEEN HAGAN

**It has been decades since the driver's license was solely used as a means to prove that an individual is adept at driving a motor vehicle. Over the years, as establishing identity has grown in importance in commercial transactions, the driver's license evolved into the primary document used to verify if people are really who they say they are.**

Consequently, businesses across North America primarily rely on the driver's license—and non-driver identification card—as a means to differentiate citizens for transactions in which identity is an

> **"DLDV WILL VERIFY THAT THERE ACTUALLY IS A RECORD ASSOCIATED WITH A DOCUMENT AND THAT THE DATA ON THE DOCUMENT IS VALID.**
> —Geoff Slagle, director of identity management at AAMVA

The driver's license has evolved into the primary document used to verify if people are really who they say they are.



illustration by Michael Morganstern

important factor. And make no mistake: Identity matters to commercial entities—a lot—for the negative financial and sometimes legal ramifications that can occur due to identity theft and document fraud.

Merchants have been clamoring for ways to verify the validity of the driver's license or ID card because of their heavy reliance on these documents to prove identity. One solution to verify the data on the card: Confirm, in real time, that the data is actually what's on file with the issuer. And that's exactly what AAMVA's new Driver License Data Verification (DLDV) service does. "We recognized that interest for the product was there, so AAMVA worked with industry and the jurisdictions to create the service," says Philip Quinlan, vice president of business solutions at AAMVA.

**"I THINK THERE ARE A LOT OF STATE AGENCIES LIKE OURS WHERE TRADITIONAL REVENUE FUNDING IS LIMITED AND EVEN DIMINISHING ... DLDV OFFERS A REAL OPPORTUNITY [TO LEVERAGE THE INFORMATION IN OUR DATABASES TO POSITIVELY INFLUENCE OUR REVENUE].**
—Mark Lowe, director of the motor vehicle division at the Iowa DOT

## MATCHING UP

While the impetus for DLDV came from the commercial sector, Quinlan says that state DMVs ultimately provided the direction for how to structure and shape the service. The end result: a simple, easy to implement electronic service that uses real-time data and has a minimal impact on jurisdictions' workloads. Also, because of privacy concerns, no data is released to the third-party vendor—only a "match" or "no match" response is given.

"From a technical point of view, the way we have implemented the solution is through AAMVAnet, which was set up back in the early '90s to allow for the sharing of information among states," says Philippe Guiot, CIO at AAMVA. "Because states are already supporting the types of connections DLDV requires [through AAMVAnet], adding one more [connection] to their system is not a big thing to do," he says.

DLDV routes data queries from third-party vendors to jurisdictions via AAMVAnet. The information on file with the jurisdiction is compared to the query, and then a "match" or "no match" response for each attribute on the request is relayed back to the vendor. Attributes include name, driver's license number, date of birth and address, among others.

"States are comfortable with this approach," Quinlan says. "It's simple and does not provide personally identifiable information to the third

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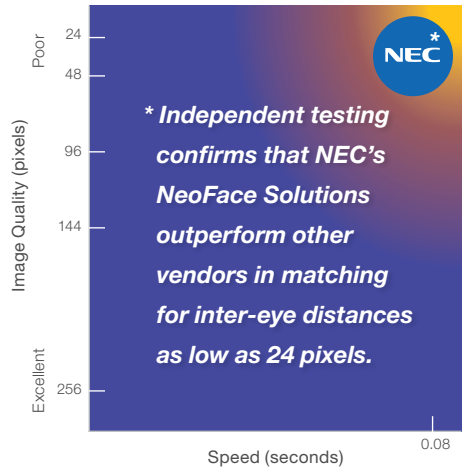


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parties—everything goes through AAMVAnet."

Mark Lowe, AAMVA board member and director of the motor vehicle division at the Iowa Department of Transportation, reinforces Quinlan's thoughts: "We're not creating new relationships, but we're strengthening our existing one [with AAMVA]," he says.

Iowa was one of the jurisdictions that participated in the 2012 DLDV pilot program, which proved that there is demand for the DLDV service across multiple sectors and markets. "We know that it's fairly easy to get a fraudulent license, so the need for coming up with a system where you can verify in real time that the document has been issued by a DMV is there," Guiot says. Quinlan also notes there has been a lot of commercial interest in the service because of the high value of real-time data verification to businesses.

"The 'bad guys' [people committing identity theft or documentation fraud] are counting on the fact that the document will only be subject to visual or machine



## Driver License Data Verification at-a-glance

Queries are sent to verify whether the data on a driver's license is what's on file with the issuing jurisdiction.

Attributes on the license that can be verified through DLDV include name, date of birth, license number and state, among others.

DLDV keeps private information secure by not releasing any data to third-party vendors—only a "match" or "no match" response is given.

DLDV can be a source of revenue for all parties involved because the information held in DMV databases is valuable to commercial entities.

Third-party vendors see DLDV as a way to increase their profits as well because the data and information gleaned from DMVs is valuable to their customers.

# AAMVA 2013 BEST PRACTICES GUIDE TO REDUCING SUSPENDED DRIVERS

- Drivers suspended for highway safety related reasons are almost three times more likely to be involved in a crash than drivers suspended for social non-conformance (non-highway safety) reasons.
- In 2002 29% of all suspended drivers were suspended for social non-conformance reasons. By 2006 that number jumped to 39%.
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- By reducing the number of suspended drivers, motor vehicle agencies, law enforcement, and the courts will realize significant time and cost savings.

AAMVA

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# 2013 BEST PRACTICES GUIDE TO REDUCING SUSPENDED DRIVERS

AAMVA SUSPENDED & REVOKED WORKING GROUP

- The *AAMVA 2013 Best Practices Guide to Reducing Suspended Drivers* provides some alternatives to driver license sanctioning for non-highway safety reasons.
- The *Guide* also includes a legislative proposal template that provides a framework for jurisdictions to begin drafting jurisdiction specific legislation.

American Association of Motor Vehicle Administrators
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## Download the Best Practice and watch the video at AAMVA.org.

Photo credits: "Law Enforcement" provided by Washington State Patrol; "Judge's Gavel" © Rich Legg/iStockphoto; "DMV Administration" courtesy Georgia Department of Driver Services

inspection—not a query back to the issuer," adds Geoff Slagle, director of identity management at AAMVA. "DLDV will verify that there actually is a record associated with a document and that the data on the document is valid."

While it's easy for jurisdictions to join and use the service, Guiot notes that there are a number of stringent steps that third parties must take in order to utilize and benefit from DLDV. "We have specifications that they need to comply with in order to connect to the [network] environment," he says. "They must work with us to access the network and have the correct software in place."

Typically, the third-party vendor is a gateway partner or aggregator that is connected to the merchants and end-users. Quinlan says the pilot established a business model that benefits all parties involved, including DMVs and DOTs.

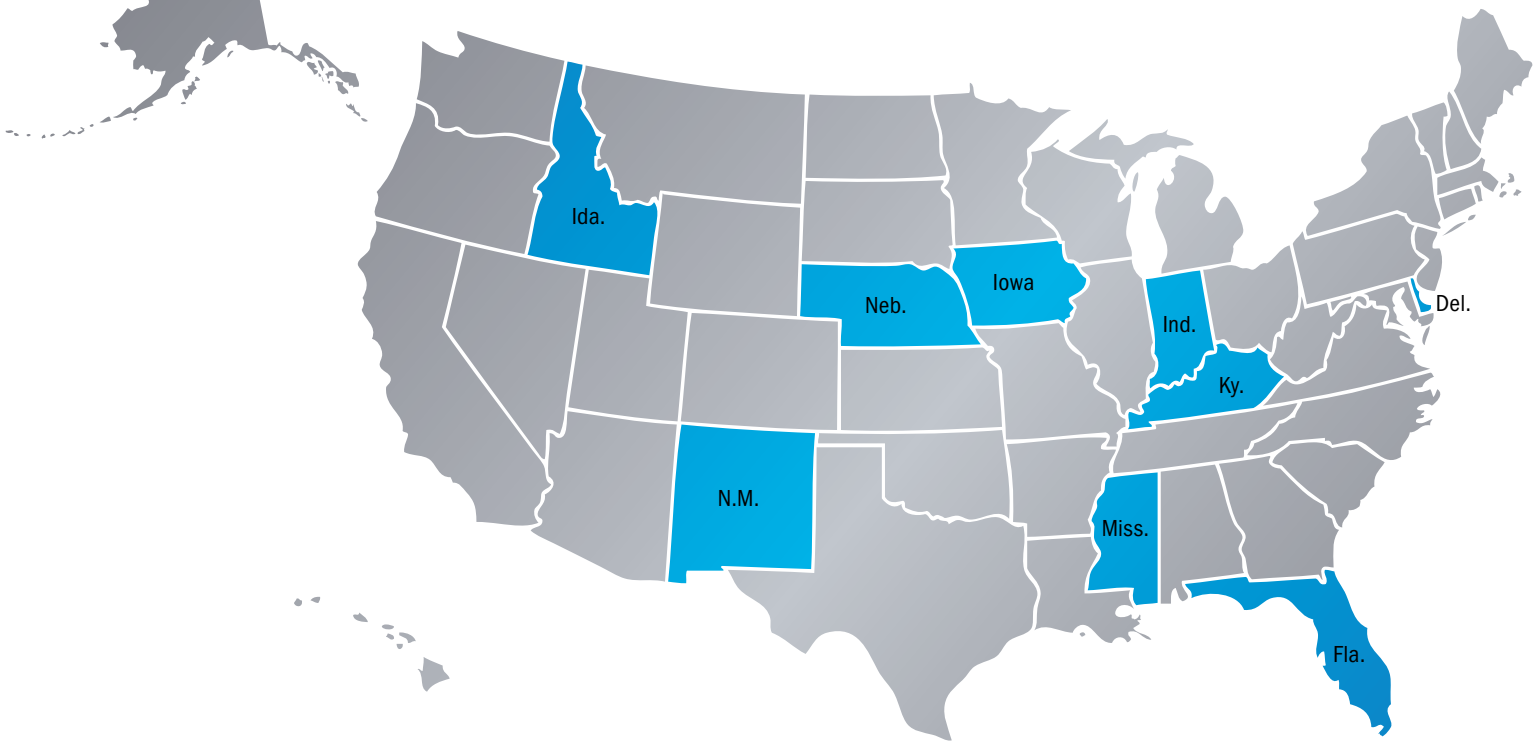
"DLDV offers a potential revenue opportunity for those who participate in the service," Quinlan says. There's a cost to the third-party aggregator for the "match" or "no match" data verification. The third party then can charge its commercial clients for the insight gleaned from DLDV, and these commercial entities can in turn charge a service fee to the individual whose identity needs to be verified for a transaction—if they choose to do so. Jurisdictions share in the revenue earned from the initial cost to the gateway partner.

### JURISDICTIONS ON BOARD

A number of jurisdictions plan to take advantage of the new DLDV service from the start, including Delaware, Florida, Idaho, Indiana, Iowa, Kentucky, Mississippi, Nebraska and New Mexico. Many other jurisdictions currently are reviewing plans to participate, and it would be extremely easy for additional jurisdictions to sign on and participate in the service, too. "The thing I love about [DLDV] is the simplicity," Slagle says. "It's piggybacking on an existing system that is tried, tested and familiar to the jurisdictions—I think it's

## LICENSED TO LEAD

A number of jurisdictions, indicated in blue, plan to take advantage of the new DLDV service from the start. Many other jurisdictions also are reviewing plans to participate.



DLDV is a simple, straightforward service jurisdictions can utilize to take an extra step to help merchants combat fraud in commercial transactions.

going to be very useful to a great number of people."

"Florida's participation in the program will enable AAMVA to access the jurisdiction's records to verify data of driver license, driver permit and identification card in an effort to prevent identity theft and fraud," says Maureen Johnson, chief of the division of motorist services for the Florida Department of Highway Safety and Motor Vehicles. "This program assists merchants in combating consumer fraud, which in turn saves on financial consequences to the merchants and investigations into these types of cases."

Lowe says Iowa finds the program enticing not just for its goal of reducing fraud, but also for its potential to be a new source of revenue, as the information that DOTs and DMVs host in their databases is incredibly valuable. "I think there are a lot of state agencies like ours where traditional revenue funding is limited and even diminishing, so we need to be open to new concepts about how we can legitimately leverage this information that has value to positively influence our revenue—DLDV offers a real opportunity for that," he says.

Third-party vendors see DLDV as a way to increase their profits as well because the data and information gleaned from DMVs is valuable to their customers. And with easy implementation and a minimal impact on jurisdiction workload, DLDV is a simple, straightforward service jurisdictions can utilize to take an extra step to help merchants combat fraud in commercial transactions. **m**

Learn more about DLDV. Visit the Multimedia Page on **movemag.org** to watch a video on this and other relevant industry topics.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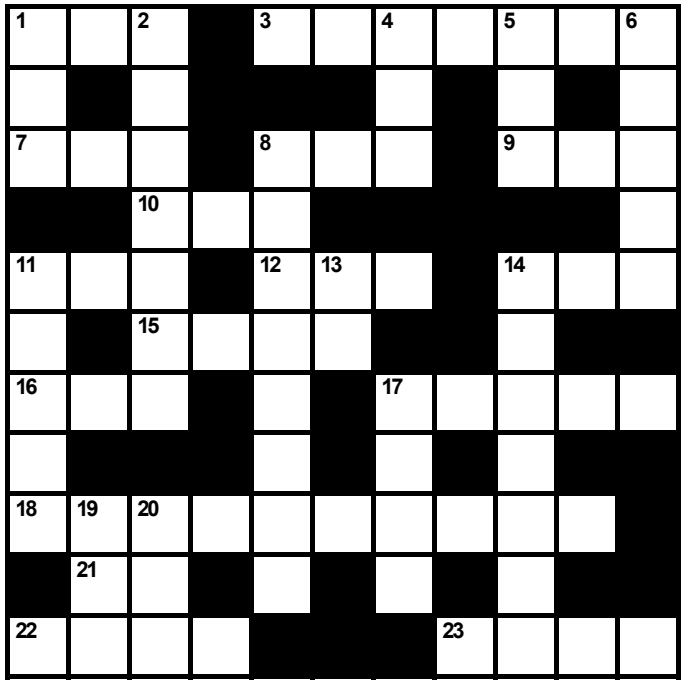


**Across**

1 AAMVA program to assist in fraud detection, abbr.

3 Used to ensure drivers are fit to drive, health-wise (goes with 2 down)

7 California's motor vehicle department acronym

8 Not be forthright

9 Access code number

10 Dangerous weather condition on the road

11 Signal

12 See 11 down

14 18 wheels and ___ted, AAMVA video relating to commercial vehicle traffic stops

15 Caution

16 Medical team that assists accident victims, abbr.

17 Vehicle weight measurement

18 Part of the at-risk driver population (2 words)

21 Florida to the U.S. (direction)

22 Trial period for software

23 Turn over (regarding an engine)

**Down**

1 Supplied

2 See 3 across

4 Payable

5 AAMVA program to facilitate exchange of license and ID information, abbr.

6 Changing ____ : a critical time when accidents can occur on the road

8 One of GDL's graduated steps, _____ permit

11 1990 Act giving the EPA power to regulate emissions (goes with 12 across)

13 Popular

14 A driver with _____ vision may cause accidents

17 Program advocated by AAMVA to improve safety of motor vehicles on the road, abbr.

19 Compass direction

20 ___ roads often lead to more accidents

INDUSTRY INSIGHT

# CUTTING DOWN LINES BY RENEWING ONLINE

## RHODE ISLAND PARTNERS WITH NIC TO OFFER ONLINE LICENSE RENEWAL

BY JAMIE FRIEDLANDER

The Rhode Island Department of Motor Vehicles partnered with Rhode Island Interactive (RII)—a division of online government solutions company NIC—to provide online driver's license renewal in May 2012. Little did they know their solution would be so effective: In May 2013 alone, 3,500 residents renewed online. During a previous month, 5,000 did.

The online license renewal program was the brainchild and campaign promise of Rhode Island governor Lincoln Chafee, according to Anthony J. Silva, DMV administrator and associate director of revenue services. RII and the state of Rhode Island then collaborated to make the vision a reality. Silva says the online renewal service has been a lifesaver.

"The program is extremely user-friendly and it's offered to Rhode Island residents 24 hours [a day], 7 days a week, 365 days a year," says Silva. "It's like the DMV never closes, and I think that's the beauty of it. It's almost like having a DMV in your home."

The online renewal process is simple. Residents visit **ri.gov**, provide their license number, last name, date of birth, zip code and several attestations, such as medical, insurance and vision. After paying the fee ($33.50 online versus $31.50 in person), residents receive their new license in the mail within two months, though it usually only takes about two weeks. Until they receive the new license, they carry a receipt that proves they renewed online.

Residents are allowed to renew online every other five-year period, as a new photo needs to be taken every 10 years. Those aged 75 and older can renew online every other two-year period.

Nicole Scaramuzzi Courtemanche, director of marketing for RII, points out that the online renewal process doesn't change the workflow of the DMV, but rather mimics it.

Courtemanche also says that while the online renewal process primarily services citizens of Rhode Island, it also benefits DMV workers. When citizens need to go to the DMV for an in-person matter, the process is much more streamlined. "Now, the lines are way down, making the agency staff more efficient [about completing] requests that need to be done in person," says Courtemanche.

Silva agrees: "Like any DMV in any other state, our DMV is very busy. We never have a slow day. If we can provide services to our customers online, our employees can then better focus on those transactions that need to be completed at a local branch."

Online license renewal is just one of nine motor vehicle services offered on **ri.gov**, including vanity plate reservation, registration renewal, access to driver records and more. Courtemanche anticipates that more online driving services will become available in upcoming years.

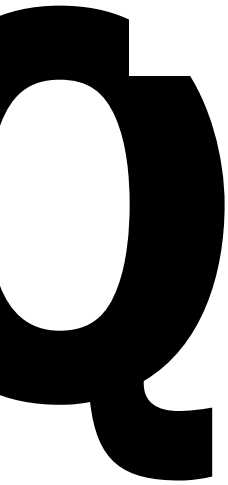
**DID YOU KNOW**

The states of Tennessee, Mississippi, Utah, Colorado and Maine also partner with NIC to offer online license renewal to their citizens.

# Q&A WITH JENNIFER L. COHAN

INTERVIEW BY LIZA BERGER

**THE SOON TO BE CHAIRWOMAN OF AAMVA IS DIRECTOR OF THE DELAWARE DIVISION OF MOTOR VEHICLES. *MOVE MAGAZINE* CATCHES UP WITH JENNIFER COHAN, WHO HAS NEVER STRAYED FAR FROM THE DMV—OR HER HOME IN DOVER.**



### WHAT DO YOU THINK ABOUT BEING THE NEW CHAIRWOMAN OF AAMVA?

I'm very excited about it. I look forward to continuing on the same path as my predecessors and incorporating some of my own vision. I started out as a board member and then became secretary and then vice chair. It was a logical progression. Once I was on the board and saw all the great things that were being done, I really wanted to step up and take a leadership position in the organization.

### WHAT ARE YOUR GOALS?

I'm looking forward to rolling out the State to State service. We're going to be launching DLDV (Driver License Data Verification), which delves into the retail world. Also, I'm very excited about how far AAMVA has come with technology. We're doing webinars, TWIRcasts and relaying our message through other social media. We want to continue all these things to make information more accessible for general consumption, and I want to spread the message that AAMVA is doing these things.

In addition, I want to focus on leadership and creating leadership training for the member jurisdictions. That's important to me because one thing that is consistent with the DMVs across North America is we have not done a lot of succession planning. A lot of up and coming jurisdictional leaders could benefit from exposure to AAMVA and their colleagues from other jurisdictions—to encourage them to stay and grow in the DMV community.

### HOW DID YOU COME TO START WORKING AT THE DMV?

When I was in high school I always volunteered for anything I could volunteer for. I knew that public service was in my blood. As a high school senior I entered into a program called Jobs for Delaware Graduates, which put me in contact with the DMV. I worked for the DMV through a co-op program in high school. That started my career in state government in 1989 on the front lines of the DMV.

I think that experience gave me two things that would later help me as Director: First, it gave me firsthand experience on what our employees deal with on a daily basis. Second, and more importantly, it gave me some "street cred" with employees.

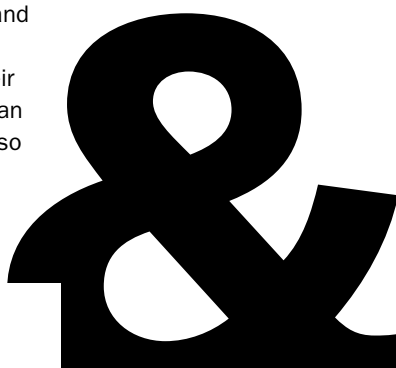
### WHAT DID YOU DO IN-BETWEEN?

I held various positions in state government. Starting at the DMV, I was a motor vehicle specialist and held several other positions in the Division. I later worked at the Department of Natural Resources and Environmental Control managing the department's finances and then moved on to run our state's Clean Water Program. From there, I went to the Office of the Controller General and worked in the state legislature.

When I was tapped to be director of the DMV in 2007, it was like coming home. It was a no-brainer for me. I know it sounds crazy. I have the best job in the world and wouldn't want to work anywhere else. I love coming to work every day.

### WHAT DO YOU LOVE ABOUT YOUR JOB?

I love working with the employees. They are the most resilient, hardworking people I have ever met. I have over 600 employees, and they astonish me every day with their dedication and "can do" attitudes. I also like helping customers.



> “I HAVE THE BEST JOB IN THE WORLD AND WOULDN’T WANT TO WORK ANYWHERE ELSE. I LOVE COMING TO WORK EVERY DAY.



### WHAT ARE YOU MOST PROUD OF AS DIRECTOR?

I am very proud that we were able to transform the Delaware DMV from a regulatory, rigid agency into a customer-focused organization. This success started with our employees. We adopted the concept “hire for attitude and train for success.” It has paid off: We now have a 98 percent customer satisfaction level of excellent. If it is possible (and lawful) to make the customer happy, that’s what we’ll do. Customers want prompt and courteous service. We instituted a 20-minute rule: We will wait on all our customers within 20 minutes, and I am happy to say that our average customer wait time is nine minutes statewide. In addition to prompt service, doing small things like adding free Wi-Fi, vending carts and reading materials has helped improve the overall customer experience.

### WHAT WILL YOU BRING TO THE AAMVA BOARD?

I’m a firm believer in innovation and idea generation. AAMVA is on the precipice of doing a lot of innovative things and that is very exciting. People say you can’t be creative in state government. We prove that wrong at the Delaware DMV.

Here’s one example: A few years ago, we were looking to do some community outreach to start to shed the negative DMV image. A friend of mine who works at the Division of Public Health was looking to do a mass flu inoculation exercise—as a requirement for a Centers for Disease Control (CDC) grant—and he didn’t have a place to do it that would allow them to meet the numbers required by the CDC. We came up with the idea of using the DMV inspection lanes—the first time ever for a mass inoculation exercise. This “Drive-Thru Flu Clinic” allowed us to vaccinate over 500 people—who did not even need to get out of their vehicles—in less than two hours. I pride myself on that kind of out-of-the-box thinking and am looking forward to bringing that to the AAMVA board.

### YOU’RE A DOVER LOCAL, CORRECT?

I’ve always lived in Dover, Dela., within four miles of where I grew up. I went to Wilmington University and put myself through college while I was working. I have a bachelor’s degree in Business Management and a master’s degree in Public Administration from the university. Currently, I am an adjunct professor there, teaching leadership development and public administration.

I still live in Dover with my very handsome husband, Chris. My daughter, Brittany, is a sophomore in college. I’m also president of the Boys and Girls Club in Dover, which is the highest performing Boys and Girls Club in the state.

### TELL US SOMETHING UNIQUE ABOUT YOURSELF.

I like walking out at the end of the work day with my employees. I like seeing them leave happy, knowing they did a good job. To start my day, I stand at the employee entrance and hold the door open for employees. That sounds corny, doesn’t it? But it gives me pride, knowing I help them start their day well and that they have a leader who cares about them.

WE HEAR FROM ED PEMBLE, BETTY JOHNSON AND DR. NELSON LUDLOW.

# The Business of Identity

## TWO JURISDICTIONS AND ONE ASSOCIATE MEMBER SHARE THEIR PERSPECTIVES ON AAMVA'S NEW DRIVER LICENSE DATA VERIFICATION (DLDV) SERVICE.

### ED PEMBLE

DRIVER SERVICES MANAGER, IDAHO TRANSPORTATION DEPARTMENT

Driver License Data Verification (DLDV) is a verification service that provides a general public benefit to assist government entities—as well as private sector organizations—in detecting identity theft and fraud. Idaho's interest in participation [in the service's pilot program] was to support this countermeasure to identity theft and fraud while potentially providing revenue to the state.

The biggest effort involved [with initiating the DLDV service] was setting up the memorandum of understanding (MoU). There was some development and testing involved also, but it was minimal compared to other software development projects. Programming for RIDE (Records and Information from DMVs for E-Verify) and DLDV was done simultaneously, which minimized development time.

While DLDV is a match/no-match program and personal information is not released, as with any program it could draw some criticism. There also appears to be some demand for increasing the number of verification fields, which could add complexity to development and maintenance.

I think DLDV will become a widely used verification tool across government organizations and private industry. Private entities will likely see the tool as a way to minimize business risk. Government entities will use it as a tool to be more assured of client identity and the genuineness of identity documents being presented.

Hopefully more states will participate in DLDV. As more states participate, more entities that need the verification service will begin using DLDV. As a result, states should realize increased revenue potential.

Visit **movemag.org** for more great content on DLDV.

### BETTY JOHNSON

ADMINISTRATOR, DRIVER AND VEHICLE RECORDS DIVISION, NEBRASKA DEPARTMENT OF MOTOR VEHICLES

The Driver License Data Verification service is a great product when we're talking about trying to curb identity theft and prevent fraud. Additionally, because of the capabilities of the service, I think the use of it could be endless. We've already identified various businesses—ones that frequently need to check IDs—that can benefit from this service, and I have a feeling there are way more uses out there that we haven't even begun to identify. I think that anything we can do to help businesses meet their requirements to identify individuals with whom they're doing business helps everybody.

Nebraska is planning to market DLDV to all of the entities located in the state that use the driver's license as a means to prove identity. It's rare that a day doesn't go by without a call from someone asking if we can help him or her verify that the data on the driver's license document is legitimate. DLDV is a great service in that it will enable a business to do that for itself, so I can see us really making sure that we reach out to the businesses in Nebraska and letting them know that the DLDV service is available.

As an issuer of driver's licenses, I think that we need to be doing our due diligence to protect the personal information that resides on our databases. The partners [vendors] have asked for some enhancements [to DLDV], and while many of those enhancements would be really great, the problem is that some of them would bounce us over into an area where it would not be legal for us to do some of the things they are asking for. It's a learning process for them to learn what data we can and can't release.

I also hope that if there is a greater detection of fraudulently prepared licenses through the use of DLDV, we will hopefully be able to curb the creation, distribution and use of these false documents. We hear stories about how these cards are out there, and DLDV will better equip us to find those cards and hopefully, eventually, identify where they are being obtained. Then, once we find the source, we hopefully can combat the process altogether.

**DR. NELSON LUDLOW**
CEO, INTELLICHECK MOBILISA

Driver license data verification is a logical and necessary next step, and I'm very glad that AAMVA's doing it. This is a whole new capability, and this is the ultimate way to do it. DLDV goes right to the source [the department of motor vehicles] in real time, and verifies the data on the driver's license or identification card.

We're not just in the business of the department of motor vehicles; we're really in the business of the "department of identity," because that's what that card is used for. It is the de facto standard in North America of who you are. DLDV makes proving who you are more secure—it makes it more likely that the person showing an ID card is really that person.

My company, Intellicheck Mobilisa, employs a technology to read barcodes and subsequently obtain information from driver's licenses, and our customers use that data in various ways. But there's currently one missing piece, and it's a piece we would like to see AAMVA's DLDV service provide in the future: We would like to take that information and actually talk to the source and check it and see if [the ID card] is live.

What if someone has a completely valid driver's license—the card is real—but unbeknownst to the person checking it the license was suspended or revoked just a few days prior? The DMV knows that, but, for example, a rental car agency looking at the license doesn't. With this potential enhancement to the service, the rental car company would be able to know the status of the license.

Enterprise Rent-A-Car is one of our customers. They scan the barcode on the back of the driver's license, and that action pulls the name and the address [and additional data] to help them fill out their forms. But what they would like to do, and other rental car companies have also asked this of us, is they wish there was a way we could talk to DMV databases live and find out if an ID card was stolen or a license had been suspended. They care about that, but they haven't been able to do this. So one of the most logical places you'll see DLDV in the future is with rental car companies. It just makes sense. They need to very quickly verify data on the license.

We fully intend to offer DLDV as an added security feature to our customers. It gives the final end user and our customers (retailers) an added benefit. Right now, DLDV is only in a handful of states. A logical and important next step would be other states also joining and adding on to the service.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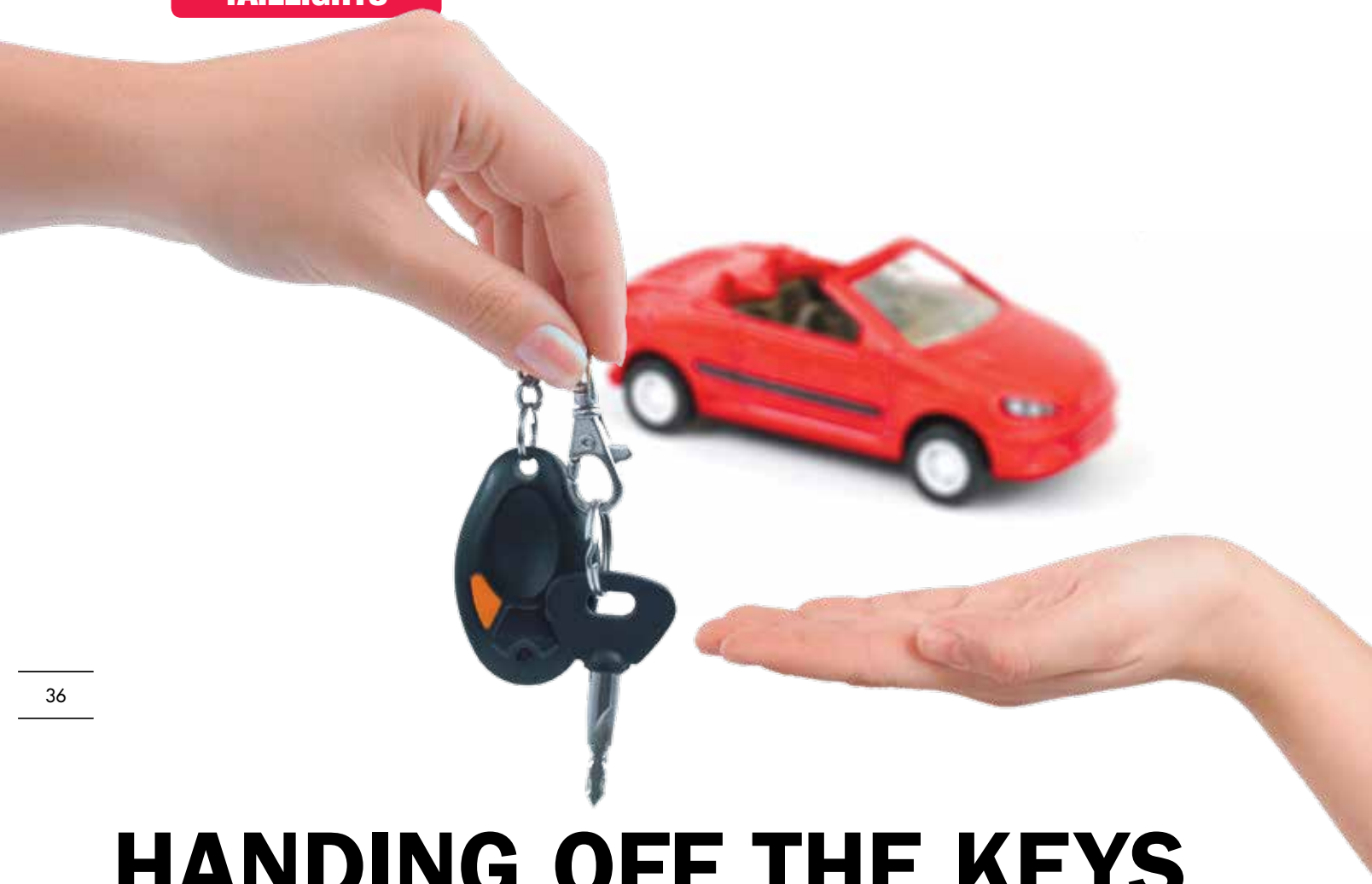



# HANDING OFF THE KEYS

## SO LONG, FAREWELL …

How the time flies! It's hard to believe my year as chairwoman has come and gone. What a ride it's been. I wanted to be known as the AAMVA chair who helped to bring to completion projects we've been working on for years. I'm so honored that State to State was signed under my watch. I also hope to be remembered as a good chair, a personable chair, a chair who had the best jokes. (Here's one: What do you get when you cross an alligator with a railroad? The answer: Three pieces of alligator.) At the end, I realize it's not about me, but the 79 chairs who came before me and the 79 who will follow me. Thank you for choosing me as your chair and giving me the privilege to serve you. See you around!

Stacey Stanton
Outgoing Chair of the Board

## FULL SPEED AHEAD

I'm so thrilled to be the next chairwoman of AAMVA. As you have read in "Behind the Wheel," the motor vehicle industry is near and dear to me, as I started working at the Delaware DMV when I was just a high school student. I am so impressed with the work that hardworking people at the DMVs and other motor vehicle professionals do every single day. I want to keep them on the front burner as well as the workings of our great AAMVA organization. One initiative we have started is to recruit memberships from Europe and other countries, and we continue to foster relationships with jurisdiction partners in Mexico and Canada. I look forward to advancing this project and the other great work of my predecessors. I can't wait to see what new ideas and plans unfold within the organization over the course of the next year!

Jennifer Cohan
Incoming Chair of the Board

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