

move

FIGHTING FRAUD

AAMVA's many systems
provide a safety net

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CONFERENCE**
ATLANTA, GA
SEPTEMBER 24-26



**REGION 3
CONFERENCE**
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OCTOBER 28-29



Register online at
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Phony licenses have become big business for counterfeiters. Here's what DMVs can do to secure licenses and owners' true identities

BY REGINA LUDES



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ONLINE EXCLUSIVES

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Fighting Fraud Together

STOPPING FRAUD TAKES ALL OF US

How can I best protect my agency? What vulnerabilities am I missing? Members tell me that these are the questions that “keep them up at night.” Fighting fraud is now a priority across our member agencies. Regardless of what service you deliver or where you are in North America, the never-ending, ever-expanding attacks on the process and products of motor vehicle agencies are a battle we are all fighting. Thankfully for AAMVA members, we can fight together. The newest in cyber-based fraud involves bad actors exploiting the expansion of online service delivery. To combat this trend, AAMVA created a working group to help members navigate the new frontier. This group will support members in understanding the 21st century world of digital fraud.



The increase in fraudsters using illegally obtained personal information to acquire authentic credentials is troubling. They can use these credentials to conduct other criminal activities, from fraud including vehicle transactions and non-government business like financial scams, to more serious offenses such as human trafficking. In fact, the most vulnerable citizens are increasingly falling victim, with exploitative scams targeting these individuals. The scam may even encourage individuals to enter personal details on websites built to mimic a DMV website.

The good news is that it's not a hopeless battle. New technology that can leverage increased online identity

vetting, incorporate biometrics and engage responsible use of artificial intelligence are available for members today. Meanwhile, time-tested, widely available anti-fraud tools remain critical in the fight to protect our customers. The AAMVA community has spent decades investing in standards, training, technology and verification platforms that must work cohesively to create the strongest defense possible to prevent, detect and mitigate against fraud.

This issue of *MOVE* highlights the importance of identifying new trends in fraud while simultaneously seeking new ways to leverage available tools like Driver License Data Verification (DLDV) and the National Motor Vehicle

Title Information System (NMVTIS). For example, one promising expanded DLDV use case provides members a new way to support a key stakeholder, the motor vehicle dealer community. The relationship between a DMV and motor vehicle dealers is about more than regulation and oversight. Dealers are primary business users of the agency's transactional services, particularly registration and titling. DMVs can introduce DLDV to their dealer partners as a fraud-fighting and safety-enhancing tool. Dealers are reporting increasing cases of fraud and theft perpetuated with counterfeit licenses. These cases range from individuals fraudulently purchasing vehicles to using test drives to access and steal cars. There have even been tragic instances where these test drives involved violent crimes. A dealer-initiated DLDV check prior to test drives and vehicle sales could better screen for counterfeit credentials and increase key stakeholder confidence that prospective clients are who they say they are.

Similarly, motor vehicle dealers can use NMVTIS reports not only to avoid selling used vehicles that shouldn't be on our roads, but also to ensure customers receive vehicles with a clean title. Some states are already working with their used car dealer community to encourage the pass through of NMVTIS reports as part of the used car purchase process. The more we welcome dealers intent on protecting customers into our community with tools like the NMVTIS report, the harder it becomes for dishonest dealers to succeed in moving stolen, flooded or junked vehicles.

No matter your role in the AAMVA community, I hope as you read through this issue of *MOVE*, you consider how you can join us in raising awareness of these critical tools. Using them and encouraging others to do so are the best ways to protect our agencies and our communities from fraudulent attacks. **m**

Ian M. Grossman

Ian Grossman
AAMVA President and CEO

FDR

FRAUD DETECTION & REMEDIATION E-LEARNING PROGRAM

Fraud Detection & Remediation (FDR) Training is our most widely-accessed voluntary program. AAMVA has been hard at work to meet its commitment to continually improve and update the material to best meet your training needs. The updated courseware package (January 2024 version) is now available to member jurisdictions and includes the following:

UPDATES:

- US Permanent Resident Card
- US Employment Authorization Card
- US "Bridge" Visa
- CAN Passports
- License Plate Standards
- Foreign National Driving Credential Guide

ADDITIONS:

- Module: Disability Placard Fraud Best Practices
- Video: "How Odometer Fraud Became a \$1B Business"
- Podcast: NMVTIS Investigation Tools
- Bureau of Prisons Release ID Card*
- Job Aid Appendices:
- US Currency Authentication
- US Immigration Forms
- AAMVA Policy Position: Authentic MVA Products

ENHANCEMENTS:

- Law Enforcement Module available by direct download for LE agency convenience
- "Locked Navigation" per jurisdiction requests
- New player console experience
- Re-engineering of audio tracks to podcast quality



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Motor Vehicle Administrators**

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When Disaster Strikes

THE COVID-19 PANDEMIC UPENDED PRACTICALLY EVERYTHING. AN AAMVA WORKING GROUP AIMS TO HELP JURISDICTIONS BE BETTER PREPARED IN THE FACE OF WHATEVER DISASTER COMES NEXT

BY MEREDITH LANDRY

After COVID-19 interrupted all normal business operations, AAMVA created a working group dedicated to helping jurisdictions prepare for the next emergency. The Emergency Resilience and Response Working Group is preparing a list of emergency preparedness best practices, which members can employ before, during and after a natural or manmade disaster strikes.

"All jurisdictions face different risks and hazards," says Kristen Shea, senior programs analyst for Member Services and Public Affairs with AAMVA. "Some are the same, such as a pandemic. While some of our jurisdiction

members face hazards like wildfires, earthquakes, hurricanes, blizzards and even cyberattacks. Anything that has the ability to disrupt the normal operation of one of our jurisdiction members would be considered a crisis."

So what does the best practices document recommend jurisdictions do in a crisis?

The first step should take place long before a crisis ever happens. Shea says that being adequately prepared means having a Continuity of Operations Plan (COOP) document already in place.

"The COOP is intended to be a living plan that gives jurisdictions an opportunity to think about how they will maintain critical services in the face of disaster," she says.

For the COOP to be most effective, however, jurisdictions must frequently revisit and update the document as changes occur.

"We want to help our members make their COOP a living document that is regularly reviewed and

updated, which better serves the organization,” Shea says.

For instance, she says that it’s unlikely anyone had a global pandemic in their COOP, but now that we know what can happen, everyone should address how to be prepared if—and when—it happens again.

The working group also recommends creating ample mitigation strategies. For instance, a good business practice is to keep information on multiple servers in different locations should one location see a disaster, like a fire.

“Anything that has the ability to disrupt the normal operation of one of our jurisdiction members would be considered a crisis.”

KRISTEN SHEA

AAMVA Senior Programs Analyst for Member Services and Public Affairs

“This is what we mean when we talk about resilience. It’s about hardening yourself and your organization against risk,” Shea says. “Jurisdictions need to build in redundancies as a resilience measure so that they can keep working and keep functions going while they—and perhaps the community at large—experience an emergency.”

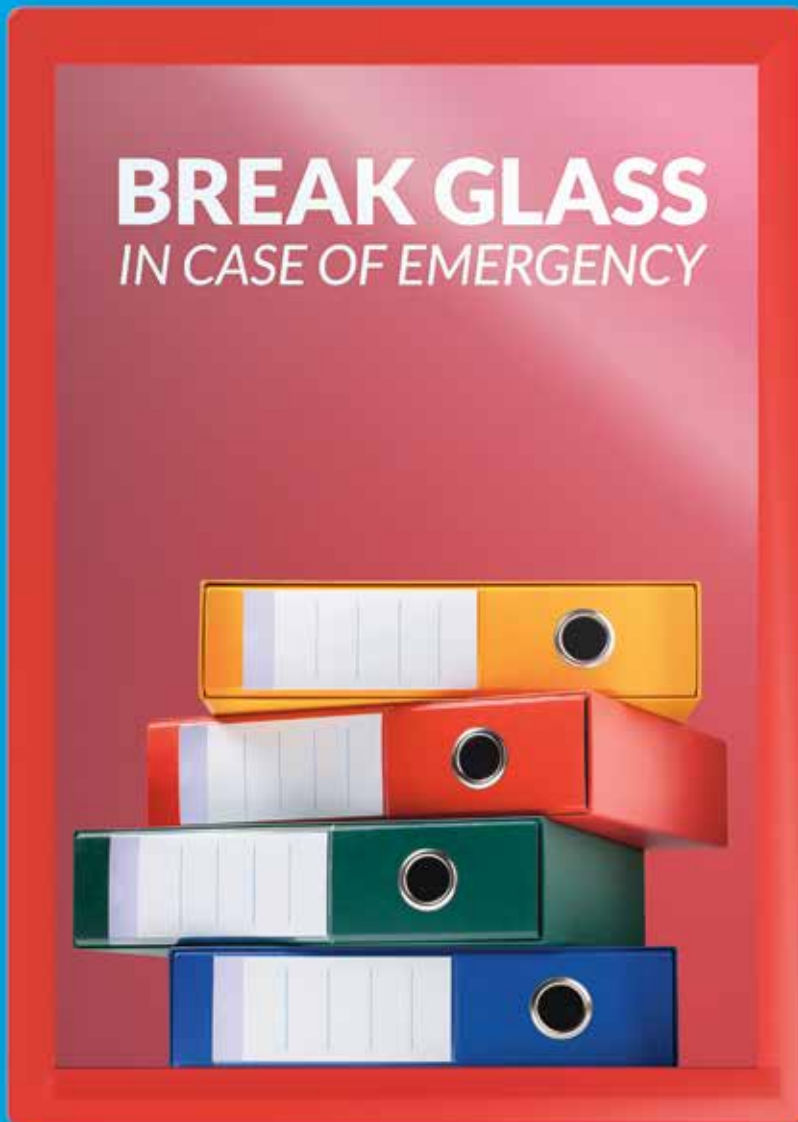
In addition to creating a COOP, regularly updating it and building in adequate mitigation strategies, the best practices document provides guidance on a jurisdiction’s IT infrastructure, risk assessment, external communication plan, chain of command, agreements with other agencies, PPE, workplace readiness and more.

Preparedness helps jurisdictions mitigate the impact of emergencies on normal operations. The key to being prepared is an effective emergency readiness, response and recovery plan covering communications, technology, service delivery and all other topics necessary for safety and operational continuity, according to Shea.

“Whatever the emergency, the importance of developing, regularly updating and practicing a comprehensive readiness and response plan cannot be overstated,” she says. “And the working group is very excited to be able to provide a novel resource that fills a need that members raised to AAMVA’s board.” **m**

find out more

FOR MORE INFORMATION ON THE
EMERGENCY RESILIENCY AND
RESPONSE WORKING GROUP,
LISTEN TO THIS PODCAST:
[TINYURL.COM/2H8JYXP6](https://tinyurl.com/2H8JYXP6).



 industry insight

Fast Times in Big Sky Country

HOW MONTANA'S MOTOR VEHICLE DIVISION REVAMPED THEIR PROCESSES

BY JASON HENNINGER

Montana is the fourth largest state geographically, but in terms of population density, it's 48th, averaging seven people per square mile (compare that to about 30,000 people per square mile in New York City). That means a significant portion of the population lives in rural areas, some of which may be an hour or more away from the nearest motor vehicle division office. Caring for all its customers spread across the state means the MVD needed to have a great software system in place to keep online interaction running smoothly and in-person appointments as convenient as possible.

But, until 2022, that's not what they had.

Instead, the system in place did not meet the needs of either the MVD or its customers. In fact, when Montana's attorney general was campaigning, calls to fix the MVD—which falls under the state's justice department—were among the most common concerns he heard. No one wanted to drive an hour or more for an appointment that may have taken months of waiting to schedule, and then took hours more waiting in the office. The inefficient system also placed a burden on the MVD staff, who bore the brunt of the complaints and could do little to improve things. Something had to be done.

MVD administrator Laurie Bakri was given the task of revitalizing the MVD software system. "We had a system that we purchased way back in 2007, that had been built and rebuilt and revitalized, and it was not

functioning. It was breaking down and transactions were slow. We just needed to improve that because our customers were waiting 60 to 80 days to make an appointment." After analyzing the challenges they faced, Bakri and her team put out a request for proposals.

"We were looking for something that had been proven," she said. "We didn't want to start with something fresh on our own. We wanted something that we knew was working, and we could go to another state and see it working. We needed somebody who we knew could deliver on time results."

FAST Enterprises responded to the request for proposal. Since 1997, they've designed and implemented software solutions for state-level and international government agencies, including tax boards, child support agencies and several motor vehicle divisions. Bakri liked

that FAST had a proven track record in other states, and their services stayed within budget and were delivered on time.

Matt Zeltwanger, a project manager at FAST, partnered with Bakri's team. "We knew from our experience in other states that we're definitely able to provide an intuitive and efficient process for end users so that they can serve customers more quickly," he says. "I think the statistics show we've definitely succeeded at that. MVD and the Department of Justice have been great partners to work with."

FAST broke the transition into three phases, two of which are now in place. The first phase, an overhaul of the scheduling software, went live in October of 2022. Due to the long distances people in Montana often have to travel to visit an MVD office, and with changes brought about by the pandemic, improvements in

online services were a crucial first step.

The new appointment setting system included text reminders with a link to reschedule or cancel, which led to a decrease in no-shows from 30% to less than 10%. Calls to customer service dropped by 30% and the average examiner was able to see two additional customers per day.

The second phase, implemented in November 2023, focused on driver services. More than 11,000 online transactions were completed within the first 60 days. Appointment times went down from months to two weeks, transaction times went from an average of 22 minutes to eight minutes, and in some offices the wait time for a written or driving test dropped from 79 days to six. As a result, even more examiner time is freed up and both customer and staff satisfaction skyrocketed.

Improvements
in online
services
resulted in a
30% decrease
in customer
service calls.

"It's important to mention the benefit to our employees," Bakri says. "Change is hard for a lot of people. But as soon as we started training with the new system, the employees could not wait to get this rolled out. It's very intuitive. So they're very happy with this change, too. And in this employment market, I think that's important. They're also a customer of the system."

The third phase, scheduled for March of 2025, will center on the vehicle side and will include further optimization by moving more paper-driven processes to cloud-based, electronic processes.

"MVD and the Department of Justice have been great partners to work with," Zeltwanger says. "These projects are not easy. They're a lot of work. But I think the work we did together made it go a lot smoother. It's led to great results for everyone in Montana who needs to deal with their driver's license or records."

"I've rolled out a lot of systems before. This was the smoothest rollout that I've ever experienced," Bakri recalls. She's looking forward to seeing the improvements the third phase and ongoing partnership with FAST will bring for MVD employees and customers alike. [m](#)

Want your business or jurisdiction featured in an upcoming "Industry Insights"? Scan this QR code for more information.



System Success

SPECIAL AGENT RANDY BELASIC SHUTS DOWN TITLE FRAUD USING NMVTIS AND WINS AN AAMVA AWARD



In 2021, Randy Belasic, who works for the Anti-Theft Unit of the Tennessee Department of Revenue as Special Agent in Charge, began an investigation based on an intelligence request from the

National Insurance Crime Bureau (NICB). Tennessee Highway Patrol CID agent Chris Holm responded to Belasic's call and checked out the vehicle in question. It turned out that NICB was right to be concerned: The vehicle's VIN was cloned.

Belasic ran the title history through NMVTIS. "When I ran the title history on it, I noticed it had a Florida title," he says. "So, I ran that title through NMVTIS and it came back with no title history at all for that title, which is extremely unusual because any title that would have been issued for that vehicle should have been on NMVTIS. Once we contacted Florida and sent them a copy of the title, Florida replied and said it was a counterfeit title."

Belasic says that was just the start of the investigation. "I noticed that the title had run through Sevier County in

Tennessee. We looked at the title's mailing address, which turned out to be the address for a local restaurant. That was unusual because people don't get titles at their work address or a business address, they usually get them at their homes." Belasic researched the names associated with that address, and "one title ended up turning into three fraudulent titles at the same address," he says. The investigation then showed that one name on one of the three titles was also on the title for yet another vehicle, and that title was fraudulent as well.

"That led us to believe that this was pretty sophisticated in that the suspect was able to get these titles without the system being flagged," says Belasic. "I started making a list of all these different vehicles, and I realized that this was pretty big. Then one of the agents that worked for Revenue called and said, 'Hey, the FBI would like to talk to you.'"

Needless to say, Belasic met with the FBI and described what he had discovered about the fraudulent titles. "The FBI explained that I had actually crossed over into something they were already investigating. It just was sheer luck that it happened that way," explains Belasic. "They asked if I could help them on the title part because initially, they had come into it as a drug case that turned into stolen vehicles."

It turns out that the suspect had stolen vehicles in Florida and was bribing two DMV clerks in Sevier County to falsify the

titles he had brought with him. Ultimately, the investigation would lead to state and federal corruption charges against the clerks, both of whom plead guilty, were fined and are serving probation.

While it took a year and a half to bring this case to a successful conclusion, Agent Belasic continues to track down other issues related to resale and salvage through NMVTIS. He says the system is "absolutely 100% important for us—we use it every day. We use it for salvage rebuilds or if somebody has replaced an airbag with a donor airbag, we require they put a VIN on it. We can run the VIN on the parts airbag to find out through NMVTIS where it was titled last, and if it was sold through an auto auction, we could trace who it was sold to and if that matches up with where the receipts claim they bought it from."

All these efforts were instrumental in Belasic receiving the 2023 NMVTIS Law Enforcement Award. "My manager nominated me for the award, and I had no idea that I was even going to be considered because I figure everybody's out there doing the same thing. When I heard that I'd actually gotten the award, it was overwhelming. It helps because when we put on training classes for local law enforcement, I can tell them, 'This is what you can do with NMVTIS.'" **m**



"NMVTIS is absolutely 100% important for us."

Special Agent in Charge for the Anti-Theft Unit of the Tennessee Department of Revenue

ALL ABOUT FRAUD

BY AAMVA'S DATA LADY, JANICE DLUZYNSKI

There are several surveys related to fraud. These surveys have additional questions that provide more information. Full details can be found at: [WWW.AAMVA.ORG/SURVEYS/SURVEYUSER/SEARCHSURVEYRESPONSES/FRAUDULENT_DL/ID SUSPENSION AND REPORTING](http://WWW.AAMVA.ORG/SURVEYS/SURVEYUSER/SEARCHSURVEYRESPONSES/FRAUDULENT_DL/ID_SUSPENSION_AND_REPORTING).

DRIVER LICENSE FRAUD

25 RESPONSES

DOES YOUR JURISDICTION HAVE A STATUTE OR RULE THAT WOULD PROVIDE A SUSPENSION OF ONE'S DRIVING PRIVILEGE FOR DISPLAYING AND USING A FRAUDULENT, ALTERED OR COUNTERFEIT DRIVER LICENSE OR IDENTIFICATION CARD?

Yes: 

No: 

IS LAW ENFORCEMENT ALLOWED TO REPORT USE OF AN ALTERED OR COUNTERFEIT DRIVER LICENSE OR IDENTIFICATION CARD TO YOUR JURISDICTION'S DRIVER LICENSING AGENCY WITH A REQUEST FOR ADMINISTRATIVE ACTION AGAINST DRIVING PRIVILEGES WITHOUT FILING CRIMINAL CHARGES?

Yes: 

No: 

TEMPORARY TAG FRAUD

27 RESPONSES

IS TEMP TAG FRAUD PERCEIVED AS AN ACTIVE ISSUE IN YOUR JURISDICTION?

Yes: 

No: 

DOES YOUR JURISDICTION HAVE LAWS OR REGULATIONS SPECIFIC TO DETER TEMP TAG FRAUD?

Yes: 

No: 

CYBER-DIGITAL FRAUD WORKING GROUP SURVEYS

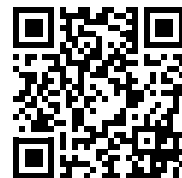
24 RESPONSES

HAS YOUR JURISDICTION EXPERIENCED FRAUDULENT TRANSACTIONS THROUGH USE OF YOUR INTERNET-BASED ONLINE CUSTOMER ACCESS PORTAL?

Yes: 

No: 

View the cyber identity fraud presentation from 2023 AIC
tinyurl.com/yk4txds3



At Your Fingertips

THE DIGITAL IMAGE ACCESS AND EXCHANGE PROGRAM SIMPLIFIES FRAUD DETECTION



AAMVA's technology systems allow jurisdiction members to serve their customers more easily, more safely and more securely. The Digital Image Access and Exchange program (DIAE) is just one tool at AAMVA members' fingertips. The DIAE program enables U.S. jurisdictions to exchange images of individuals during the process of issuing a license, permit or an identification card and during the process of driver records duplicate resolution. The program leverages the Problem Driver Pointer System (PDPS) driver status request transaction to allow states to send and receive digital images. In addition to driver information, a jurisdiction participating in DIAE may request that the most recent facial image associated with the driver in question be returned.

DIAE is one of many examples of AAMVA working cooperatively with jurisdictions to design and develop solutions that meet jurisdictional needs while continuing to focus on front line staff and customer service and support. For the Arkansas Department of Finance and Administration Office of Driver Services and Motor Vehicles, the DIAE program makes verifying images easy and fast, says Manager III Melony Turner. "We use the Digital Image Access and Exchange program for SPEX's work items to ensure our photo matches the possible

duplicate state. It provides an extra safeguard when resolving possible duplicates. We have also recently started using it for DHR possible duplicates. This helps us to determine if a conviction needs to be sent to the state of record or not. It is extremely beneficial to have the additional photo verification when fraud is suspected."

Turner says the DIAE program has made completing SPEX work items and CDLIS reports much faster and easier, and it has helped prevent fraud in the jurisdiction. "DIAE

is one of the biggest ways we have identified fraud," Turner says. "We run DIAE regardless if all information matches between possible duplicate states. Documents and personally identifiable information can easily match but a photo cannot. We can upload the out-of-state photo into our facial recognition system and find additional records that were obtained fraudulently."

Turner says the additional check with the DIAE program is fast and easy to use. "It is as simple as running all other AAMVA inquiries," she says.

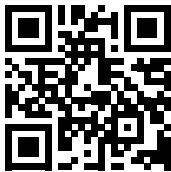
"Using DIAE, we have found several 'fraud rings.'"

MELONY TURNER

Manager III, Arkansas Department of Finance and Administration



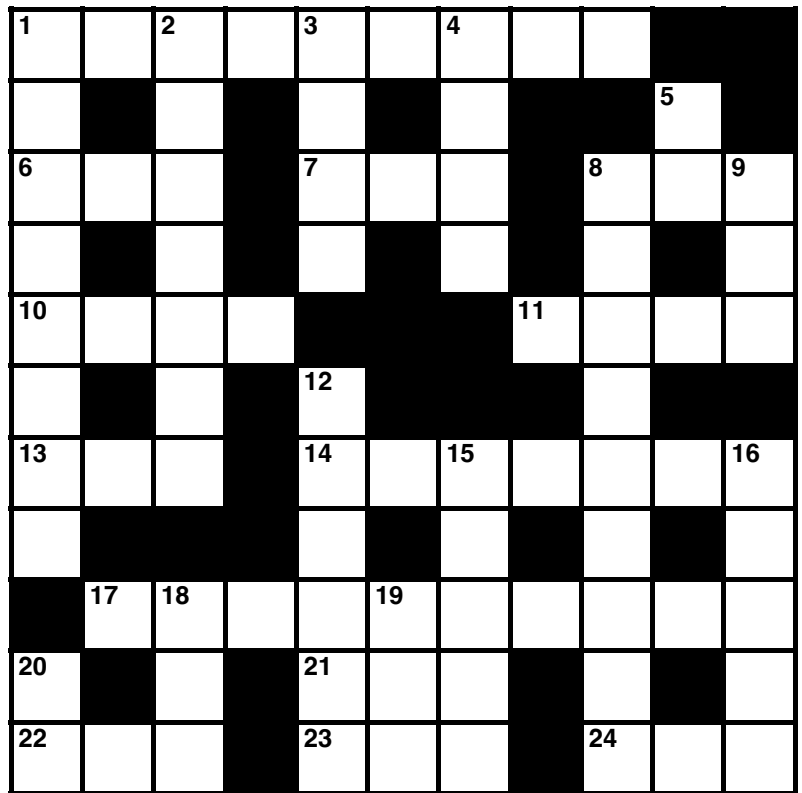
Visit bit.ly/aamvadia for more on DIAE.



“I love that you have the image within seconds. We are able to help customers faster than ever because we are not having to wait on information to make a determination if two (or more) records are the same or not. We are able to stop fraudulent activity faster since we can compare photos and records within seconds. Using DIAE, we have found several ‘fraud rings.’ One case involved a total of 25 people who were exchanging their documents and obtaining different identities in different states. Without DIAE, we would have never found this since all of their personal information and documents did match. This group of people obtained identities in five states so far.”

To successfully exchange images, both requesting and receiving jurisdictions must be DIAE participants, so the program is more effective as more states participate. Turner has a clear message for states considering participation: “Do it! DIAE is an extremely beneficial tool for all states to use. It truly helps states work faster and more efficiently. DIAE is a reliable resource to support every state’s overall mission, ‘one identity, one driver, one license and one record.’” **m**

crossword



ACROSS

- 1 Making certain that an identity is real
- 6 Obtain
- 7 Collection of tools or equipment
- 8 Loving expression
- 10 Permits
- 11 AAMVA’s service which gives both commercial and governmental entities the ability to verify license and ID info instantly, abbr.
- 13 Compass point, abbr.
- 14 Employs or hires
- 17 Lawful and valid

- 21 Rate setters, The _____

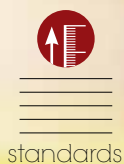
- 22 Examine carefully, when hiring for example
- 23 Charge for a service
- 24 Important number in checking identities, abbr.

DOWN

- 1 Watchful
- 2 Issue a new pink slip for a vehicle
- 3 Bogus
- 4 Involved with
- 5 Leave
- 8 Security features embedded in licenses and ID cards

- 9 _____TIS: Motor vehicle database created to help prevent motor vehicle fraud and theft, abbr.

- 12 ID verification company
- 15 Lead
- 16 Austere
- 18 Had a snack
- 19 Golfing location
- 20 Touring vehicle, abbr.



*AAMVA'S MANY
VERIFICATION AND
INFORMATION SHARING
SYSTEMS PROVIDE A SAFETY
NET TO CATCH FRAUD IN THE ACT*

BY JASON HENNINGER ►

FIGHTING FRAUD



With technological advances, preventing fraud is an ever-changing game. The quality of printing and photo manipulation on fake identification documents have made it hard for businesses to tell a fake from a genuine product.

“And to a layperson, or even an issuing agent or car dealership, just looking at a license, you can’t tell if it’s counterfeit or not,” says Brent Lawson, former director of the risk management office for Pennsylvania Department of Transportation, Driver & Vehicle Services (now communications manager for the Commonwealth of Pennsylvania Office of Administration).

THE DLDV SERVICE

Fortunately, technology to fight fraud has also evolved to meet the challenges these fake documents pose. AAMVA’s many verification and information sharing systems provide a safety net to catch fraud in the act.

AAMVA’s Driver’s License Data Verification (DLDV) Service gives both commercial and governmental entities the ability to verify license and ID information instantly, comparing the data on a driver’s license or ID card with the information stored in secure state DMV records. DLDV is available for use by any organization that needs to verify a driver’s license.

Key benefits of the DLDV service center on speed, accuracy and security. Verification can be completed in a matter of seconds. DLDV ensures accurate verification results, reducing the risk of human error. Lastly, DLDV follows strict data protection regulations to ensure the confidentiality of personal information.

“DLDV is an excellent tool to protect consumers and the integrity of the credential issued by the motor vehicle agency,” says Philip Quinlan, vice president, Business Solutions

at AAMVA. “A fraudulent driver’s license or identification card can be created where a real person’s information, such as name, date of birth and address, is stolen and combined with other falsified personal information to create a new identity document. DLDV can prevent this credential from being used to commit fraud by verifying the information in real time with data from the issuing agency. This way, an individual’s personal information cannot be unknowingly used to perpetrate fraud.”

DLDV is used by governmental agencies as well as retail stores such as Home Depot and Lowe’s as a means to verify identification when applying for store credit. DLDV also caught the attention of the Pennsylvania Department of Transportation, PennDOT, as a means to protect against fraudulent or misleading transactions. “About two years ago, I heard about DLDV for retail. I thought, well, if it’s verifying driver’s licenses, why can’t we use it to verify driver’s licenses and IDs when you’re titling and doing a motor vehicle transaction?” says Lawson.

“In January 2022,” he continues, “Pennsylvania made it



Total fraud and identity theft cases have nearly **TRIPLED** over the last decade.

mandatory for all issuing agents under contract with the department to use DLDV when titling a vehicle. Since January 2023, there’s been approximately 2.2 million inquiries that have been done through DLDV for motor vehicle transactions. We’re averaging about 227,000 inquiries a month. From that, we’ve gotten 79 confirmed counterfeit driver’s licenses that were used to try to title a vehicle in Pennsylvania.”

DLDV’s success at mitigating fraud has led to other states working with their stakeholders to implement similar business processes. New use cases range from motor vehicle dealers who want a higher level of identity assurance when selling a vehicle to companies who vet individuals for federal identity programs.

NMVTIS

In addition to car dealerships utilizing DLDV to prevent fraud, they also have access to the National Motor Vehicle Title Information System (NMVTIS). NMVTIS was created to help prevent motor vehicles fraud and theft. The system provides valuable information about vehicles, acting as a central repository of vehicle history. It can be accessed by authorized entities, such as law enforcement agencies, insurers and consumers, to retrieve important information about a vehicle’s title, history, odometer readings and more.

NMVTIS collects data from various sources including state motor vehicle departments, salvage and junk yards, insurance carriers and auto recyclers. The data is then compiled into a single database that can be accessed by authorized users.

“Vehicle history reports that contain NMVTIS information are a key tool to help consumers make an informed decision about purchasing a used vehicle,” Quinlan adds. “NMVTIS data include five key data points: 1) current state of title; 2) title issue date; 3) odometer reading at time vehicle was titled; 4) any ‘brands,’ meaning, any events/conditions that could impact the safety or value of the vehicle; and finally 5) information if the vehicle was ever in the possession of an entity that determined the vehicle to be junk/salvage or an insurance total loss. These data points, coupled with an authorized vehicle inspection, are a simple way for a prospective buyer to determine if they should purchase a vehicle.”

With access to accurate vehicle history information, NMVTIS helps prevent fraud related to title washing (altering a vehicle’s history to conceal previous damage or theft) and VIN cloning (using a stolen vehicle identification number on a different vehicle). NMVTIS enables consumers to make informed decisions when purchasing a used vehicle, providing reliable information about any reported theft or damage, ensuring that consumers are not unknowingly buying a stolen or damaged vehicle. Additionally, by providing data on salvage and junk vehicles, NMVTIS helps prevent unsafe vehicles from being resold to unsuspecting buyers.

Vivienne Cameron, senior director of special projects for AAMVA, oversees strategic and operational management of NMVTIS. “It’s a federal mandate that all states participate in NMVTIS,” she explains. “Established under the Anti Car Theft Act of 1992, state motor vehicle agencies are required to report core title information to a central site.”

This repository is especially helpful in cases where a car may be registered in one state or jurisdiction and sold in another. Since jurisdictions vary in what they are required to report, it is helpful to have a single database that covers details, such as whether the vehicle was ever junked, salvaged or any other events that may affect the overall safety of the vehicle. “NMVTIS maintains a history of those events,” Cameron says. “So if a vehicle has been titled in five or six jurisdictions over its lifetime, that information is in the system. The intent of the system is to protect consumers from fraud, protecting people against unknowingly buying vehicles that are not really as presented by the seller. This potentially means stolen vehicles, fraudulently

“Since January 2023, there’s been approximately 2.2 million inquiries that have been done through DLDV for motor vehicle transactions.”

BRENT LAWSON

Communications Manager for the Commonwealth of Pennsylvania
Office of Administration

reported vehicles and vehicles that may be unsafe.”

When a vehicle is stolen, it’s reported to the police, but the various state motor vehicle agencies may have no access to that report. Without NMVTIS, there is a risk of retitling vehicles in one jurisdiction that have been reported stolen elsewhere.

While all states participate in NMVTIS, California goes an extra step. There, a statute requires that any vehicle offered for sale by a used car dealer must have a vehicle history report, and that report must be made available to prospective purchasers. If the NMVTIS report has some indication of a negative brand, that information has to be clearly communicated to the prospective purchaser. AAMVA has a policy that encourages states to take a similar approach, but California is currently the only state that requires dealers to do this.

PENNDOT

In Pennsylvania, according to Lawson, running DLDV is now mandatory, in addition to the already-required

NMVTIS. The DLDV check is done electronically by an issuing agent. A manual equivalent procedure for non-online agents also exists. The issuing agent is required to make a printout of the outcome and keep a copy of the driver’s license front and back. Copying the driver’s license is a longstanding policy required for titling by PennDOT.

“Now, in addition, they have to put the results of the DLDV in with the paperwork,” Lawson says. “And then when they get audited by the risk management staff auditors, issuing agents have to present this in the title work. On the electronic side, for an online issuing agent, that’s automatically in the packet of work that gets sent into the department.”

The complete vehicle history provided by NMVTIS and the instant identification of identity gained with DLDV can both play important roles in protecting consumers, preventing fraud and promoting vehicle safety. Should the further step mandated in California spread throughout the country, the protection available to consumers would be even greater. **m**

go online

LEARN MORE ABOUT NMVTIS IN ITS MOST
RECENT ANNUAL REPORT, AVAILABLE AT
[AAMVA.ORG/VEHICLES/NMVTIS/](https://aamva.org/vehicles/nmvtis/)
[NMVTIS-FOR-STATE-TITLING-AGENCIES.](#)



BRIDGING THE DIGITAL DIVIDE:

HOW TO SERVE EVERYONE, EVERYWHERE

Every day, you're making moves to transform your service delivery. But, as more and more services move online, how can you overcome equity barriers and ensure every customer's journey is seamless?

MAKE SERVICES ACCESSIBLE AND USABLE FOR EVERYONE.

Before launching any new system, make sure it's mobile-friendly and tested for cognitive, socioeconomic, language, sensory, mobility, and technological factors that affect usability. Browser-based features like multilingual toggling, screen reader compatibility, and simplified keyboard navigation help ensure compliance with the **Americans with Disabilities Act (ADA)** and adherence to the **Web Content Accessibility Guidelines (WCAG)**.

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Though it's exciting and efficient to digitize services, people who lack internet access or proficiency may still need to come into your office. How can you make their experience just as flexible and convenient as your digital offerings?

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- // A smart queuing system optimizes guest flow and gives customers greater control over their appointments.
- // Automated action triggers send printed reminders to customers without email addresses on file.

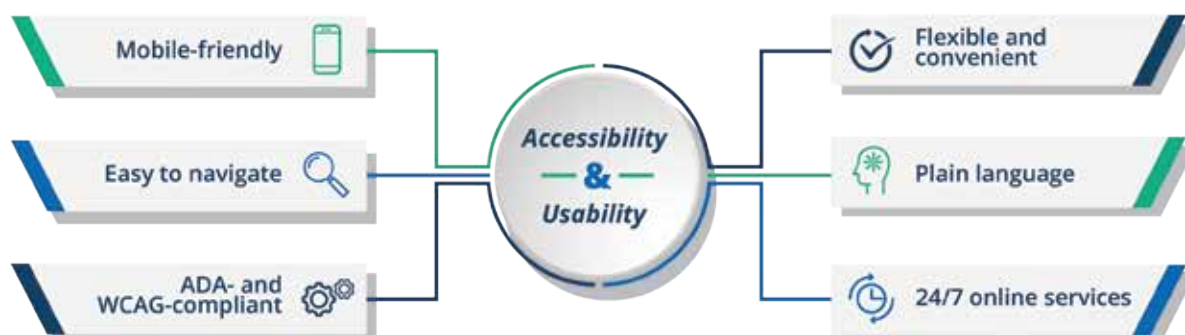
Since **Oregon Driver and Motor Vehicle Services** launched its online portal in 2020, drivers can complete nearly all transactions online. Thanks to centralized data and automation, 58% of vehicle title transactions were automatically approved, eliminating the need for an office visit or customer service interaction. **That means that customers who still visited an office had a faster, more efficient experience.**



BRING SERVICES TO THEM.

Not everyone can access your website or drive to an office. You can easily serve rural residents, seniors, and other underserved populations using flexible, web-based software—no more lugging around bulky equipment. For example, the **Arkansas Office of Driver Services and Tennessee Driver Services Division** recently won AAMVA Community Service

Awards for their programs to assist prison inmates and formerly incarcerated individuals with obtaining or reinstating driving privileges and ID cards. As part of this initiative, agency staff visited various locations, including prisons and rehabilitation centers, to help people rebuild their lives and reduce recidivism.



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DEEP FAKES

PHONY LICENSES HAVE BECOME BIG BUSINESS FOR COUNTERFEITERS. HERE'S WHAT DMVS CAN DO TO SECURE LICENSES AND OWNERS' TRUE IDENTITIES

BY REGINA LUDES

Departments of motor vehicles (DMVs) have become stewards of identity management, administering everything from driver's licenses and REAL IDs to vehicle registration and driver permits, with each document protected by layers of verification.

That expanded role has put more pressure on DMV agents to be more vigilant when verifying customers' personal documents to make sure the person standing before them is who they say they are. It's a tricky road to travel, but with the right staff, training and systems in place, DMVs can serve as the first line of defense against counterfeiters.

"There's a whole ecosystem for protection," says Mike McCaskill, AAMVA's director of Identity Management. "Every player in the system must work together to curtail the creation of counterfeit IDs."

That ecosystem consists of three phases, he adds. Phase one is properly identifying the customer standing in front of you and carefully reviewing their documents to make sure they are legitimate. Technologies like document scanners can help find discrepancies in documents such as passports and birth certificates,

and AAMVA's Fraud Detection and Remediation program trains customer service agents on what to look for when reviewing documents.

Several AAMVA programs can help verify driver's license documents.

- ▶ The Social Security Number Verification System allows agencies to verify social security numbers against the U.S. Social Security Administration's records.
- ▶ The State-to-State (S2S) Verification Service allows states to check with other participating states to determine if an applicant holds a current driver's license or state-issued ID there.
- ▶ The Digital Image Access and Exchange (DIAE) program enables jurisdictions to exchange images of individuals applying for a license, permit or ID card.
- ▶ The U.S. Passport Verification Service (USPVS) allows agencies to verify U.S. passport document data, such as the passport number and owner's date of birth, against the Department of Homeland Security's records.

The second phase involves layering several different security features on licenses and ID cards, such as bar codes, holograms and color-shifting designs. "Each jurisdiction chooses which features to use and how those features are layered on the card. This is a meticulous process aimed at making it difficult for counterfeiters to produce identical fakes," McCaskill says.

AAMVA's Card Design Standard (CDS) guides jurisdictions on the design of driver's licenses and ID cards so they not only are a reliable source of identification but also reduce the cardholder's exposure to identity theft and fraud. Similarly, AAMVA's Secure Card Design Principles (SCDP) provide guidelines ▶

and best practices to ensure licenses and ID cards won't be compromised.

"While CDS provides the building blocks for the design, SCDP explains the process for how those blocks should be used," explains McCaskill. The CDS, he adds, will be updated in early 2024 to reflect the latest design trends and security features.

Finally, parties that request identification need to be more thorough when checking the authenticity of ID cards. "While TSA agents are required to validate the card holder, the bouncer at a local nightclub may give only a cursory glance at IDs," McCaskill says. "The whole system must work in tandem."

SECURITY BEGINS AT HOME

According to ID verification company Veriff, 32.2% of college students have admitted to owning a fake ID, which they ordered online. There are two types of fake IDs: counterfeits produced outside of the DMV environment, often overseas, and genuine IDs issued by the DMV using fabricated or stolen information,

says Larry Benson, director, Strategic Alliances, Government with LexisNexis Risk Solutions.

The best defense against a DMV-issued counterfeit license, he adds, begins at the DMV with the hiring and vetting of new employees. Internal fraud may be more prevalent than you think. Benson says a particular agency averages one employee firing a month for selling counterfeit IDs and customers' personal information on the black market.

"DMVs must remain diligent, vetting people coming to work for them," Benson says.

Many fake IDs are produced using the identities of dead people, Benson says. Checking the Death Master File, derived from the Social Security Administration's database, can alert agents that the personal documents they're reviewing belong to someone who is now deceased.

Another challenge has historically been the limited access to ID holder records outside their own state. If criminals have crossed state lines to obtain breeder documents, such as birth certificates and non-Real ID driver's licenses from non-S2S verification states, agents aren't able to track the authenticity of those documents, Benson says. New resources are now available to help DMVs confirm identities and close the holes in the process, such as the S2S Verification Service and DIAE.

"Everyone is at risk because our system still has holes in it," he says.

INTRODUCING THE CRYPTOGRAPHIC KEY

To fix those holes and stay ahead of counterfeiters, some DMVs have added new levels of security to the licenses. Since 2013, New York has embedded a cryptographic key, computer coding that appears as a squiggly line in the bar code on the license, making it more difficult to replicate, says Owen McShane, deputy commissioner, Investigations and Law Enforcement with the New York DMV. When new licenses and ID cards were introduced in March 2022, the key was also updated.

"Without the key in the bar code, it's easier to access the owner's personal data," says McShane. "The key authenticates the card as a New York state-issued document. When the code is scanned, law enforcement can tell if the card is counterfeit or not."

McShane says the odds of duplicating cards with the key is 1 in 300 million. To date, the cost of adding the key has been minimal at \$50,000, which covers 24 million documents. The technology is easy to implement, and all driver's license card companies have the capability. Since being introduced,



Many fake IDs are produced using the identities of deceased people or people currently incarcerated.

McShane says law enforcement in his state has encountered fewer counterfeits.

EXAMINING COUNTERFEITS

The biggest threat with counterfeit cards is the potential for financial fraud, particularly among younger adults and college students, says Elaine Wooton, a forensic document examiner with Homeland Security Investigations (HSI) Forensic Lab, which provides technical assistance to states on the design of licenses and ID cards. That assistance is provided at the state's request (often via the federal Real ID office) and includes an assessment of genuine and counterfeit versions of their current documents, guidance about document design and security features, and testing and evaluation of prototypes.

"When college students order fake IDs online, they might unwittingly send their personal information overseas, such as their true name, home address and month and date of their birth. Some cases involving stolen identities have been noted."

Most counterfeits are created in China, then sent back to the U.S. through major carriers. "When international packages go through U.S. shipping hubs, they can be opened and examined by Customs and Border Protection," Wooton explains. "That's where the lab gets most of its counterfeit cards to examine."

During the investigation process, examiners determine whether the security features are holding up or if they've been compromised in some way. They look closely at the artwork and details and check how many security features might have been used.

Cards are also disassembled to reveal how they were made and what materials were used. "Some states' cards are produced with polycarbonate, which is harder for counterfeiters to purchase. Other states use Teslin, which is more commercially available and cheaper for counterfeiters to obtain. When the counterfeit Teslin cards are bent, they pop open and you can see the layers," Wooton explains.

ISSUES OF NATIONAL SECURITY

Counterfeit IDs have become a global multi-million dollar industry, with websites targeting underage youths and sophisticated technology to produce fakes that are hard to discern from the real thing.

"Within the last 10 years, fake IDs have increasingly crossed over into illicit activities, like global trade, financial fraud and money laundering," says Steven Hunter, Supervisory Special Agent with HSI, whose work is focused on reducing the number of fake IDs that come into the U.S.



The best defense against DMV-issued counterfeit licenses begins with the hiring and vetting of new employees.

32.2% of college students have admitted to owning a fake ID.

"Cards produced in China are sent to black market companies in the U.S. or to students who purchased them online," Hunter says. Identity theft is particularly high among younger adults. "Roughly 60% of individuals who have acquired a fake ID later report that their identity was stolen."

False IDs are frequently used to commit fraud against U.S. government agencies. For instance, during the pandemic, they were sometimes used by individuals to apply for benefits through the CARES Act and unemployment insurance payouts. Illegal immigrants have used phony IDs to obtain work in the U.S.

"The fake IDs are used to determine employment eligibility on the Form I-9 by employers as required by federal law," Hunter explains.

To investigate these crimes, HSI has 35 task forces dedicated to document and benefit fraud, with members representing various government agencies, including the Department of State, Department of Labor, Social Security and the U.S. Postal Service, among others. Still, the best defense is to be vigilant close to home.

"Don't be afraid to overtrain your DMV staff," Hunter advises. "Give them as much education and training as they need to give them the confidence to question situations that don't seem quite right." **m**

find out more

LEARN MORE ABOUT THE 2024 FDR UPDATE
IN THIS EPISODE OF AAMVACAST
[AAMVACAST.PODBEAN.COM/E/AAMVACAST-EPISODE-188-2024-FDR-UPDATE](https://aamvacast.podbean.com/e/aamvacast-episode-188-2024-fdr-update).



**WHEN YOU SOLVE PROBLEMS
AND TAKE CARE OF ISSUES,
YOU GET A QUICK SENSE
OF GRATIFICATION AND
SATISFACTION.**



Q & A WITH

William Childress

*EXECUTIVE DIRECTOR OF THE VIRGINIA MOTOR VEHICLE
DEALER BOARD AND PRESIDENT OF THE NATIONAL ASSOCIATION
FOR MOTOR VEHICLE BOARDS AND COMMISSIONS*

Q HOW LONG DID YOU WORK FOR THE VIRGINIA DMV?

Since July of 2001. I was initially in the motor carrier division, responsible for the liquidated damages program. Then about 2003, the hauling permit program—which is oversized, overweight vehicles—left the Department of Transportation and came to the DMV, and I had responsibility for that as well. I became the director of vehicle services starting in 2008. In vehicle services, I was responsible for the title and registration, insurance services, plate development, online vehicles, dealer services and things like that.

“One of the things that I’m proud of is that we seem to be growing.”

WILLIAM CHILDRESS

Executive Director of the Virginia Motor Vehicle Dealer Board and President of the National Association for Motor Vehicle Boards and Commissions

Q YOU ARE CURRENTLY THE EXECUTIVE DIRECTOR OF THE VIRGINIA MOTOR VEHICLE DEALER BOARD AND PRESIDENT OF THE NATIONAL ASSOCIATION FOR MOTOR VEHICLE BOARDS AND COMMISSIONS. HOW DID YOU TRANSITION FROM YOUR DMV ROLES TO THESE?

It was a huge change. In the DMV world, when you’re dealing with all the different areas I mentioned in my role as director of vehicle services, I had a variety of different functions. So it was very busy and chaotic in different areas every day. It was kind of fun, too, because when you solve problems and take care of issues, you get a quick sense of gratification and satisfaction, and they moved on to the next buyer. [The executive director] position is more focused in one area. It’s not as fast paced as the DMV, but it is every bit as challenging and involved.

The dealer board’s primary function is to license and oversee the operations of licensed dealerships. In Virginia, that means cars and trucks, motorcycles, RVs and trailers, both new and used. I oversee all those,

FAST FACTS

William Childress



HOMETOWN?
Roanoke, Virginia



WHAT KIND OF CAR DO YOU DRIVE?
2013 BMW X5



AND WHAT IS YOUR DREAM VEHICLE?
Porsche Macan



LAST MEAL YOU COOKED?
Baked scallops



FAVORITE MOVIE?
Whatever my grandkids are watching,
I'm OK with it.



Top: Childress and his wife of 41 years, Sherri.
Bottom: Childress never misses a chance to look sharp.

which is about 4,000 dealerships in Virginia. When I applied for the position, I believe my DMV background was seen as a natural fit and a benefit to the board in the sense of any DMV-related issues. I had contacts. I knew people who wanted to resolve those issues.

I served as the vice president [of National Association for Motor Vehicle Boards and Commissions] for three years, and the move to president was a natural migration based off of my three years of experience as vice president.

Q WHICH POSITION TAKES MOST OF YOUR ATTENTION?

The dealer board is a daily thing. The commission position takes a lot of time planning for our annual conference and our annual workshop. Every state has its own rules and regulations and laws when it comes to licensing, and what each jurisdiction does. When we have our annual conference, we come together as part of our work duty in our spare time to make that happen. It's mostly a volunteer effort.

Q WHAT ARE SOME OF THE SHARED GOALS BETWEEN THE DMV AND THE DEALER BOARD?

The biggest goal we have in common is the satisfaction and taking care of consumers. One of the biggest issues I deal with here on a daily basis is

consumers who feel that a dealership overcharges or the vehicles are overpriced, or something they bought is not working the way it should work. It's frustrating for them and frustrating for me to hear their experiences. Some situations that they experience are not necessarily their fault. But they may have had red flags during the transaction and chose to move forward anyway. You have some dealers out there, unfortunately, who are just trying to make a deal, taking shortcuts, doing harm to consumers and also harming the business as a whole.

Q WHAT ARE SOME OF THE HIGHLIGHTS OF YOUR VOLUNTEER WORK AS PRESIDENT OF NATIONAL ASSOCIATION FOR MOTOR VEHICLE BOARDS AND COMMISSIONS?

One of the things that I'm proud of is that we seem to be growing. Coming out of COVID, we are attracting more people to our conferences each year. At the end of the conference, they're saying that the agenda was good and that the topics that we were talking about have been informative and the contacts they're making have been helpful as well. **m**



Hear more from William Childress in AAMVAcadcast Episode 172 bit.ly/3Oh5fdy.





Securing Identities

*WE ASKED THREE
INDUSTRY EXPERTS HOW
WE CAN SECURE PHYSICAL
CREDENTIALS, PREVENT FRAUD
AND PROTECT OUR COMMUNITIES*

ALWAYS IMPROVING

BRYAN LEWIS, CEO OF INTELlicHECK, INC.

There are a lot of positive developments related to physical credentials, such as continuing improvements in the plastic, the holograms and other elements. Unfortunately, at the same time, manufacturers of fake IDs are continuing to improve their products as well. I watch the sites and within 30 days of a state coming out with, for instance, a Real ID, it's already for sale on these sites.

From the technology standpoint, we work with folks to not only validate the front of the ID, but we leverage 26 years of

experience in analyzing the full format, the front, back and barcode. At Intellicheck, we've got a comprehensive database of all the unique formats currently in circulation for driver's licenses, state IDs and military IDs. So that's our secret in terms of how we're able to be so accurate.

Unfortunately, the tool that most businesses rely on isn't technology, but their employees' eyes. Law enforcement clients tell us that fake IDs are so good these days, even they have a tough time validating them visually. So you can imagine the retail store clerk looking at it to sell alcohol, or the bank clerk examining an ID presented as part of application for credit. I would say that they don't stand a chance. Technology solutions are really the

only way to do it. But I would say those looking to prevent fraud using technology definitely need to do their homework.

Intellicheck already partners with AAMVA and DMVs across the country. We are continuing to work with communities and expanding that program. A great example of collaboration is from our work with the city of Charleston, South Carolina. We worked with local legislators and businesses to stop the use of fake IDs, which were causing quite a problem on King Street with underage drinking, given the number of college students who frequent the many bars in that area. Most of the crime and nuisance issues have since been eliminated. It just shows what you can do when you work together.

"We, as a nation, need to stay ahead of the counterfeiters and continually make our licenses more secure."

TONY POOLE

President, Document Security Alliance

TIGHTENING TIMEFRAMES

TONY POOLE, PRESIDENT, DOCUMENT SECURITY ALLIANCE

The first step in preventing fraudulent IDs is to reduce the amount of time a specific design is valid. Certain legislatures have proposed lengthening a driver's license validity to 18 years as a way to save costs, but that's an irresponsible idea, in my opinion. The longer a license is valid, the longer and more easily it can be counterfeited. Obviously, we can't issue new licenses every month or every two years but shortening the timeframe to four years would certainly help.

Another really important issue is how DMVs and state governments are generally forced to take the lowest price offer from a bidder after issuing a solicitation, which means that the licenses cover the minimum requirements. There is a major problem with that because a less sophisticated license is easier to counterfeit and ends up costing everyone a whole lot of money downstream.

When you think about the amount of money that is spent to address identity theft, underage drinking, returned goods fraud and counterterrorism, counterfeit licenses contribute, in part, to the associated and exorbitant costs that we all bear. In fact, each one of the major terrorist events that have occurred in the last 20 years were all precipitated with the use of fake IDs. Even the 9/11 terrorists used fake IDs to board the planes.

How can we work together? Well, we can't over-communicate. As mobile driver's licenses gain more traction, physical credentials will never go away. So, we, as a nation, need to stay ahead of the counterfeiters and continually make our licenses more secure. The only way you stay ahead of them is to constantly innovate. We must keep moving the target, as they're going to keep chasing us.

KEEPING SAFE

MARK BROWN, LT. COLONEL, FLORIDA HIGHWAY SAFETY PATROL

One of the easiest things that we can do is to protect ourselves and not generously give our information away. When it comes to individual credentials, we see a lot of people posting their first driver's license on social media. They may cover their date of birth, or they may cover their address, but they're still releasing their driver's license number. I've even had to tell friends and family that that isn't safe to do.

From the law enforcement point of view, many states provide training to their law enforcement officers on how to determine if a credential is fraudulent or not, but you don't see a lot of cross-state or other states sharing that information with each other, which would be helpful.

In Florida, we have a program called DAVID, which is a driver and vehicle identification database. It has extremely detailed information, historical photographs, addresses and signatures. And it also stores the documents that were used to issue the credential, whether it was a tax bill, a bill from utility company, a passport, whatever it was, so it gives law enforcement a tool to go and look and say, are these the same people? Or is their signature the same? Are their photographs similar? This can be very beneficial when someone we stop doesn't have a driver's license on them, like forgetting their wallet, which happens regularly. In the past, we would take the name and date of birth and run it through our system. And if it came back, we took them on their word that it was them, and we issued the citation or the warning and let them on their way. But then, six months later, when it goes to court, you look at the person and you say, that's not the person I stopped. That's how it used to be, but now with DAVID, driver's license photos are available, so you can identify the person more easily. It's so much better now, that system has really made life so much easier for us on the roadside.

But in addition, we also participate in the AAMVA State-to-State program, which ensures that we're sharing information with our partners. Sharing that information protects our communities from the unsafe drivers, whether they're driving in their home state or an outside jurisdiction. **m**



Hear more from
the Document
Security Alliance
in AAMVAcast
Episode 102
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Marching Forward

WE ENTER THE NEW YEAR WITH RENEWED ENTHUSIASM

As we bid farewell to a successful year and welcome a new one, I wanted to take a moment to reflect on our achievements and look forward to the exciting possibilities that lie ahead.

First and foremost, I want to express my heartfelt gratitude to each of you for your hard work, dedication and commitment to excellence throughout the past year. Together, we have achieved remarkable milestones and set new benchmarks for success within AAMVA, our agencies and our industry.

It has been a tremendous honor to have already visited seven states and Canada in my role as chair. Our conversations and jurisdictional efforts are tools that will transform our customer service from good to great. As we embark on the journey into the new year, it's essential for us to reaffirm our core values of keeping our motoring public safe and their data secure. From welcoming new drivers and enhancing our licensing functions to ensuring the proper titling of vehicles and strengthening our roadside enforcement

measures, these initiatives play a crucial role in our collective pursuit of excellence and set the stage for an even more prosperous year ahead.

Safety is not just a policy, it is a shared responsibility that we must work together to enhance in our offices, on the road and when interacting with customers. Our newest working group will tackle the latest safety and security issue, cyber fraud, which plagues many agencies. Criminals are seeking to take advantage of online options that were created for customer convenience. It is my goal to work with you and other stakeholders to combat this issue.

I encourage you to pay close attention to the information on preventing vehicle fraud with NMVTIS and DLDV in this issue. These systems have produced remarkable results. Another topic that is a critical aspect of maintaining the

overall security of individuals and organizations is securing physical credentials. As we embrace the challenges and opportunities of the new year, let's continue to prioritize safety in every action we take.

In the coming months, we have exciting plans on the horizon. We are forging ahead with a vision for interstate electronic titling. Next year, we plan to publish the AAMVA blueprint guide for jurisdictions and industry stakeholders as we move toward an ecosystem built on interoperability and open access.

I welcome you to bring your ideas, suggestions and concerns to the forefront as we work together to make safety an integral part of our daily operations. Our collective vigilance and commitment to best practices will not only safeguard us but will also reinforce our position as an industry leader.

Thank you once again for your outstanding contributions in the past year! Let us march into the new year with renewed enthusiasm, a strong commitment to safety and the confidence that the best is yet to come. **m**

Spencer R. Moore
2023-2024 AAMVA Chair of the Board



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