

Business Services Unit

Vermont Department of Motor Vehicles



Lt. Jeremy Desjardins, Business Services Unit Section Chief

Introduction/ Background

- ▶ Well over a decade working for the DMV Enforcement and Safety Unit
- ▶ 7 years as a detective investigating fraud- 6 years Lieutenant as the supervisor of the southern investigation section of the state.
- ▶ July 2024- presently the Business Services Unit was created where I navigated to serve as the Section Chief
- ▶ I have been teaching MV Law and VIN verification at the VT Police Academy for over a decade
- ▶ I have also been certified as an Auto theft investigator.
- ▶ I am also a member of the Nation Vehicle Title Information System (NMVTIS) law enforcement subcommittee through the American Association of Motor Vehicle Administrators (AAMVA)

WHAT IS BUSINESS SERVICES?

- ▶ “One of my visions to better serve our partners in industry has been to create a “Business Service Unit” that directly supports the Dealerships, Inspection Services and Education. We have multiple businesses that interact with us for various reasons and having a focused area to provide services for these businesses is necessary. As we move through the Driver Services phase we will be working on an enhancement for Vermont Dealers. We can interface their business practices with our system creating excellent customer service for their business and adding additional enhancements for DMV. Our partners are excited about having “one stop shop”. To accomplish the goals, we need to realign organizationally to support the initiatives.”

The mission- Dealer Services Program

- ▶ This newly formed Dealer Services Program's key mission and directive is to provide outstanding customer service, support, and guidance to dealership staff, automobile consumers/purchasers, and industry partners. By directing internal and external sources to one program group will allow for efficiency and reduce duplication of efforts in reviewing and determining responses.

Business Services Unit Creation



APPOINTED A SECTION
CHIEF



CREATED A DEDICATED
DEALER PROCESSING UNIT



CURRENTLY IDENTIFYING
SPACE IN MONTPELIER TO
CREATE A BUSINESS
SERVICES WINDOW AND
CENTRALIZED AREA FOR
THE UNIT.



FUTURE EXPANSIONS
PROPOSED TO
INCORPORATE ALL BUSINESS
SERVICES

The merging of Operations units with Enforcement units

- ▶ Eliminate silos or any gaps in information sharing
- ▶ Created a seamless referral process
- ▶ Housing and processing of dealer mailed in applications to one location (we still accommodate dealer runner visits at our branch offices for limited or emergency transactions)
- ▶ Cross training of dealer processing raters with dealer clerk duties to enhance services.
- ▶ Shifted Field Inspectors roles to the unit to prioritize the dealership program
- ▶ Reconnect with our dealer partners through outreach, enhanced audits, and training.

NEW DEALER PROCESS UNIT:

Direct number(802-828-1443)

- ▶ One supervisor, 2 hybrid dealer clerk/processors, 5 dedicated dealer processors.
- ▶ Get ahold **DIRECTLY** with one of our Dealer processing team members. DON'T CALL INFO!
- ▶ Get fast answers to questions about billing, tax, plate transfer, fee calculation.
- ▶ Ability to contact unit and locate transaction errors or issues- Ability to fix or catch an error before items are sent to lienholders or customers. (quality control)
- ▶ Improve quality and efficiency for customers.
- ▶ (Empasis on issuing metal plates by our dealers for convenience and to save on mailing costs.)

Dealer Process Team Supervisor

- ▶ Manages the workload/backlog
- ▶ Completes daily/monthly audits of dealer account transactions to ensure compliance and correct fees are gathered
- ▶ Has developed relationships with most dealerships' financial entities and will assist with complicated or problematic transactions
- ▶ Works with our internal finance department for any credits or bill collections.

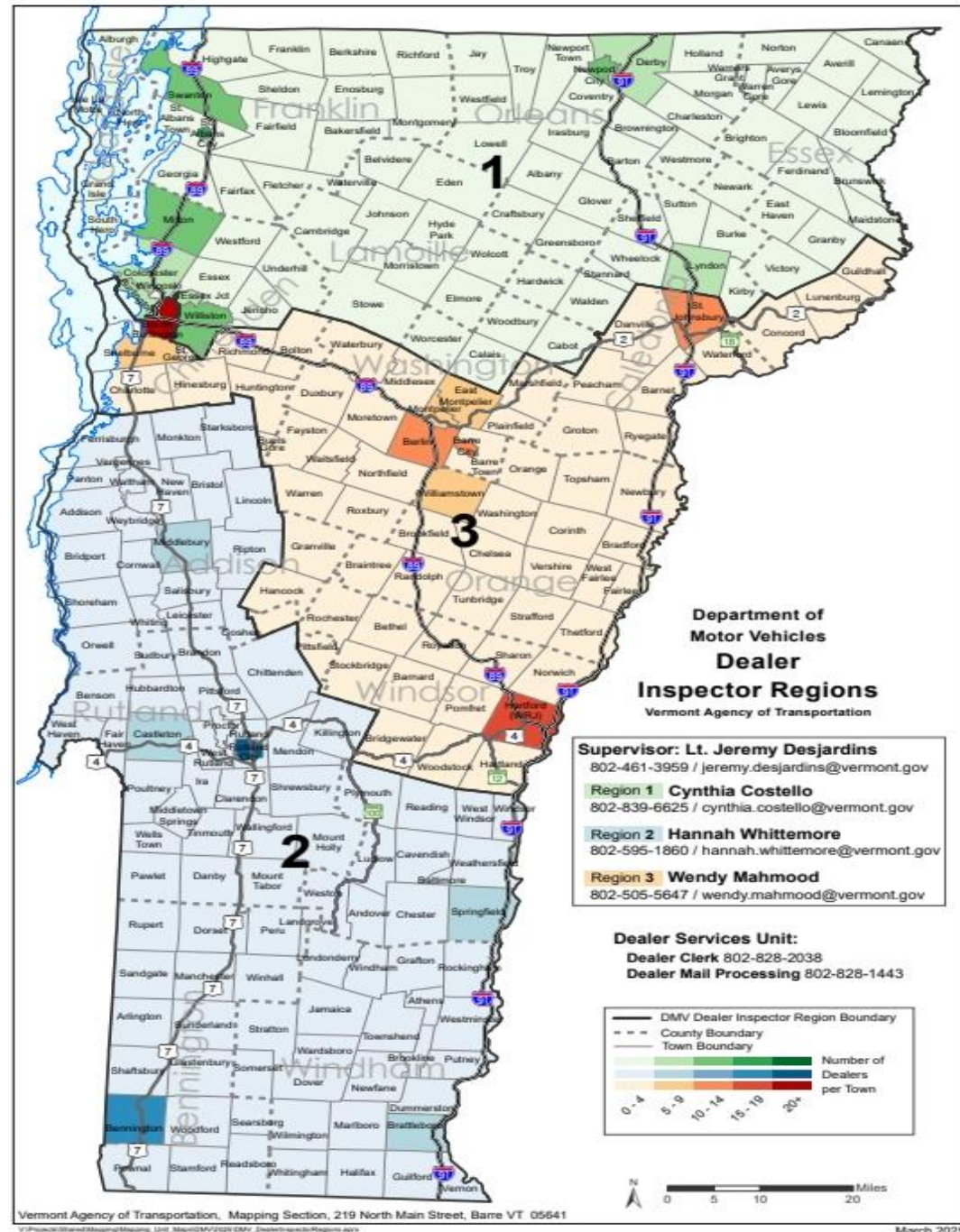
Dealer Clerk/ Processing hybrid

- ▶ Trained two staff to complete dealer clerk functions
- ▶ Dealer applications- put together setup packages/ reviews initial paperwork
- ▶ Maintains dealer accounts and answers questions
- ▶ Generates referrals to Field Inspectors when regulatory or compliance issues arise
- ▶ Answers questions from Dealer Clerk phone number (828-2038) or email
- ▶ Reviews plate requests from online services or renewals
- ▶ Makes the required programmatic updates to list serves and dealer accounts
- ▶ Works with our stockroom to make sure dealer items are ordered and restocked

New Inspector Regions

Static Map available and being sent to members

****New virtual map in development to for DMV website to identify dealerships and resources

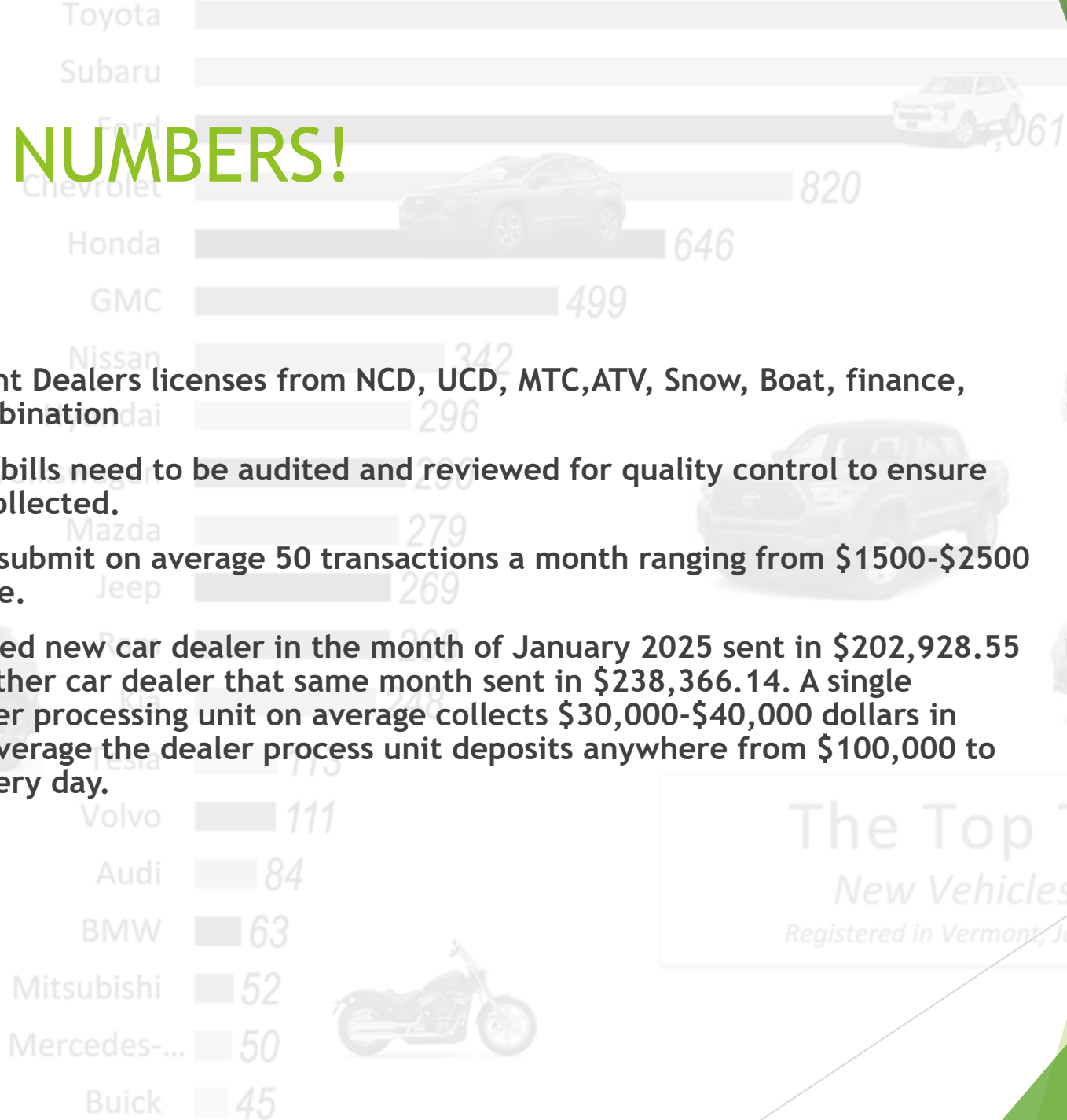


Field Inspectors- 3 dedicated to dealer services

- ▶ Available to respond to dealerships statewide to address training/ paperwork issues.
- ▶ Complete setups, closeouts, tax related investigations, audits of sales and enforcement of regulatory requirements.
- ▶ Mediate and investigate consumer/dealer disputes.
- ▶ Take administrative action against dealerships up to referral of criminal action or license suspension/revocation.

LETS TALK NUMBERS!

- ▶ Roughly 567 different Dealers licenses from NCD, UCD, MTC,ATV, Snow, Boat, finance, Auction, or any combination
- ▶ Every month dealer bills need to be audited and reviewed for quality control to ensure statutory fees are collected.
- ▶ A single dealer may submit on average 50 transactions a month ranging from \$1500-\$2500 in fees owed per sale.
- ▶ EXAMPLE- a franchised new car dealer in the month of January 2025 sent in \$202,928.55 in tax and fees; another car dealer that same month sent in \$238,366.14. A single member of the dealer processing unit on average collects \$30,000-\$40,000 dollars in revenue a day. On average the dealer process unit deposits anywhere from \$100,000 to \$200,000 dollars every day.



The Road Ahead

Statutory Changes Enacted in the 2024 Vermont Legislative Session

Motor Vehicle Titles

- ▶ Enacted on July 1st, 2024 (sec. 28 retroactively from January 1, 2024) - Vermont began issuing titles for all motor vehicles regardless of age: **NO MORE 15-year rule**
 - ▶ Motorboats 16 feet or longer
 - ▶ Snowmobiles
 - ▶ Cars and Trucks
 - ▶ Trailers +1,500lbs empty weight
 - ▶ Motorcycles over 300ccs
 - ▶ All-Terrain Vehicles
- ▶ Vehicles over 15 years old currently not titled in VT
 - ▶ dmv.vermont.gov/nmvtis or carfax.com to find last title information
- ▶ Discontinuance of exempt vehicle titles

Working with Dealerships during transition period (examples)

- **I'm a VT dealer and I have vehicles on my lot that I do not have a title or registration for as they were over 15 years old, and they were acquired prior to 07-01-24. What do I need for documentation:**
 - Ideally, you have the registration certificate for the vehicle, if not,
 - A copy of the bill of sale when you acquired the vehicle showing it was purchased prior to 07-01-24 and a new bill of sale to the new owner.
 - The vehicle will be registered and titled, and the brand "undisclosed lien" will be added to the title.
- **I am a VT dealer, and I am buying/taking in trade a vehicle that does not have a registration, or a title and it is after 07-01-24.**
 - A check of NMVTIS needs to be conducted to see if there is an ownership document out there.
 - If there is, then you (the dealer) need that ownership document.
 - If there is not, then you (the dealer) would complete form VT-025 Affidavit of Non-Titled Vehicle.
 - A VIN verification is required.
 - Copies of bills of sale.

Other changes

- ▶ **Sec. 4-14** [23 VSA § 4] Changes the definition of “all-surface vehicle” to allow vehicles having 8 (previously 6) tires be classified as an all-surface vehicle.
- ▶ **Act 165 - An act relating to miscellaneous changes to laws related to vehicles: Sec. 17** - Requires DMV to issue a bulletin to inspection stations clarifying pass/fail criteria for rust on a rotor. ***available on DMV website
- ▶ Dealer Used Vehicle Inspection Disclosure (July 2025)

Form is being finalized
sent out to industry
partners for comment
goes into effect July 2025



Dealer Used Vehicle Inspection Disclosure

120 State Street
Montpelier, Vermont 05603-0001
802.828.2000
dmv.vermont.gov

Dealer Name				hereby sells, assigns, or transfers ownership of the vehicle described below	
Year	Make	Model	Body Type	Color	
Vehicle Identification Number (VIN)			Odometer Reading <input type="checkbox"/> Miles <input type="checkbox"/> Kilometers <input type="checkbox"/> Hours		
Buyer 1			Buyer 2		
On Date			For \$		

Dealer must check one of the two boxes below before the form is signed by customer.

- ☐ This vehicle has a valid certificate of inspection in accordance with Vermont law (23 V.S.A. § 1222). This vehicle was most recently inspected in _____ (mm/yyyy). The condition of this vehicle may have changed since the last inspection. It is possible that additional work or maintenance may be required for the vehicle to pass the next inspection. If the buyer registers this vehicle in Vermont it will need to be inspected again by _____ (mm/yyyy). Any potential buyer of this vehicle has the right to have it inspected by an independent mechanic at their own expense prior to finalizing the sale, subject to the terms and conditions of the seller. Was the inspection of this vehicle in _____ (mm/yyyy) performed by the dealer selling the vehicle? Yes _____ No _____
- ☐ This vehicle is being sold without an inspection sticker, with an expired inspection sticker, or with an inspection sticker from another state. If buyer will register this vehicle in Vermont, it must be inspected by an Official Inspection Station within 15 days of registration pursuant to 23 V.S.A. § 1222. By signing this form, the buyer acknowledges this requirement.

If the vehicle is jointly owned, both buyers must sign.

I hereby affirm, under penalty of perjury of the laws of the State of Vermont, that the information on this form is true and correct. This declaration made under penalties of 23 V.S.A. § 202 & § 203.							
Dealer Name		Dealer Signature		Dealer Number		Date of Sale	
Dealer Address							
Dealer Phone				Dealer Email			
Buyer 1 Name				Buyer 2 Name			
Buyer 1 Signature/Date				Buyer 2 Signature/Date			
Buyer Address							
Buyer Phone				Buyer Email			

DMV Core System Developments - VT TRIPS



Vehicle Services Completed:


- Registration & Title Services
- Dealer Licensing & Management
- Expanded Online Services
- Point-of-Sale

Driver Services (Current Project)

- Driver license & Identification Services
- Disabled Parking Placards
- Improvements to My DMV

- Data improvements
- Transaction/process improvements

Dealer related enhancements

 **VERMONT**
DEPARTMENT OF MOTOR VEHICLES
Agency of Transportation
dmv.vermont.gov

120 State Street
Montpelier, Vermont 05603-0001
802.828.2000

Issue Date: [REDACTED]
Letter ID: [REDACTED]
PID: [REDACTED]

[REDACTED]

Sign up for myDMV

The Vermont Department of Motor Vehicles would like to invite you to visit myDMV, our new online services site. There are many convenient features offered by myDMV to make it easier for you to manage your vehicle and account information with the Vermont Department of Motor Vehicles.

You can use myDMV to:

- Renew or replace your existing vehicle registration
- Estimate purchase/use tax for registering a vehicle for the first time
- Update your address on file with the DMV
- Check the availability of a vanity plate
- Check a vehicle for liens **and much more!**

To access these services, create a myDMV account by doing the following:

1. Visit mydmv.vermont.gov and select **"Sign in with myVermont"**.
2. Select whether you intend to use this login to access your personal vehicle record or your business account.
 - If you intend to use this for your business and you previously had a CVO Online account, you can associate your former login to your new myDMV login to access the accounts and vehicles you previously had access to.
3. As you proceed through the sign up process, you will be asked to provide information to verify your personal or business record in our system.
4. After your information has been verified, you will be able to submit the request to associate your myDMV login to the record the Vermont Department of Motor Vehicles has on file for you. A confirmation email will be sent to you to let you know that your myDMV login has been successfully created.

Find more information at dmv.vermont.gov/faq. For any additional questions, please contact the DMV at DMV.InformationUnit@vermont.gov or call 802.828.2000.

myDMV & myVermont Accounts

- ▶ myVermont account is required to create a myDMV account
- ▶ Each myVermont account and myDMV account can be associated with one email address
- ▶ Detailed instructions:
- ▶ <https://dmv.vermont.gov/faq/how-do-i-create-a-myvermontgov-account>
- ▶ <https://info.my.vermont.gov/help-dmv>

Services Available:

- Update Address
- Transaction History
- View Letters/Messages
- Make a Payment
- View Dealer Sales
- Order Supplies
- Renew Dealer License
- Manage Dealer Plates
- Request Additional Dealer Plates
- Lienholder lookup
- Special Plate Availability
- Title Replacement

SAMPLE VT DEALER
****3079
120 STATE ST
MONTPELIER VT 05602-2703

Welcome, myDMV Simulated Logon
[Manage My Profile](#)

SummaryAction CenterSettingsMore...

Filter

SAMPLE VT DEALER
****3079
120 STATE ST
MONTPELIER VT 05602-2703

I Want To

- > Update My Address
- > View Transaction History
- > View Letters
- > View Messages

Vehicle Dealer
SAMPLE VT DEALER
120 STATE ST
MONTPELIER VT 05602-2703

Account
DLR-002-0001429800
Balance
\$0.00

- > Make a Payment
- > View Dealer Sales

Motorcycle License
Dealer Number: 9997
Expiration
31-Dec-2024

- > Order Supplies
- > Renew License
- > Manage Dealer Plates
- > Request Additional Dealer Plates

New Car License
Dealer Number: 9999
Expiration
31-Dec-2024

- > Order Supplies
- > Renew License
- > Manage Dealer Plates
- > Request Additional Dealer Plates

Used Car License
Dealer Number: 9998
Expiration
31-Dec-2024

- > Order Supplies
- > Renew License
- > Manage Dealer Plates
- > Request Additional Dealer Plates

Transaction History

- ▶ View history of all transactions completed with myDMV
 - ▶ License, plate, payment, or inventory transactions you've completed online
- ▶ Customize date ranges to tailor results
- ▶ Filter results of all columns

Submissions					<input type="text" value="Filter"/>
Date	Submission	Name	Account	Account ID	Period
25-Sep-2023	Manage Dealer Plates	<div></div>	Vehicle Dealer	DLR-004-0000366530	
25-Sep-2023	Additional Dealer Plates	<div></div>	Vehicle Dealer	DLR-004-0000366530	

Letters and Messages

▶ Letters

- ▶ View all letters that have been sent to you by DMV
 - ▶ Dealer Wall Certificate
 - ▶ Registration Certificates
 - ▶ Renewal Notices
- ▶ Filter results to find specific letter easily

▶ Messages

- ▶ View previous messages
 - ▶ Plate approvals/denials
 - ▶ Inventory orders
- ▶ Send messages to DMV
 - ▶ General or specific transaction
 - ▶ History lives in myDMV account

Make a Payment

- ▶ Pay a balance
 - ▶ Incorrect fee calculation/submissions for title or registration transactions
 - ▶ Dealer license renewals
 - ▶ Rental taxes
- ▶ Pay by ACH or via credit card

Pay Ahead of Time

Rental Company

Choose Periods

What would you like to pay towards?

Account	Account ID	Filing Period	Payment Amount
---------	------------	---------------	----------------

There are no items to pay for at this time

Pending payments are not included in balance due.

Cancel

< Previous

Next >

View Dealer Sales

- ▶ View all sales reported to DMV by dealer license
- ▶ Filter responses to easily find desired transaction or group of transactions
- ▶ Verify that a transaction has been completed by DMV

< SAMPLE VT DEALER

Sales reported from 12/3/2023 to 12/6/2023

[View Other Sales](#)

[Export](#)

[Filter](#)

License	Vehicle	VIN	Plate ID	Reported Date of Sale	Registration Processed Date
New Car License	2020 CADILLAC ESCALADE	1GYS3BKJXL8102295	No plate reported	04-Dec-2023	04-Dec-2023

View Dealer Sales

Date From

01-Dec-2023



Date To

31-Dec-2023



License

New Car License



[View](#)

Supply Inventory & Ordering

- ▶ Place and track orders for additional supplies
 - ▶ Plates (Temporary, In-Transit, Metal)
 - ▶ Forms
- ▶ Order by Dealer License
- ▶ View Inventory of Plate

Supply Order

Supply Order

Getting Started

Order Items

Supply Order Items

Enter the number of items you wish to order or select additional items below.

Temporary Plates - Single Plates	25
In-Transit Plates - Single Plates	25
Title Reassignments - Single Forms	250

The monthly title reassignment quota has been exceeded.

Additional Items

Additional Item	Quantity
X Dealer Application	1
X Registration Application	500

Cannot order more than 250 of this item.

Cancel

< Previous

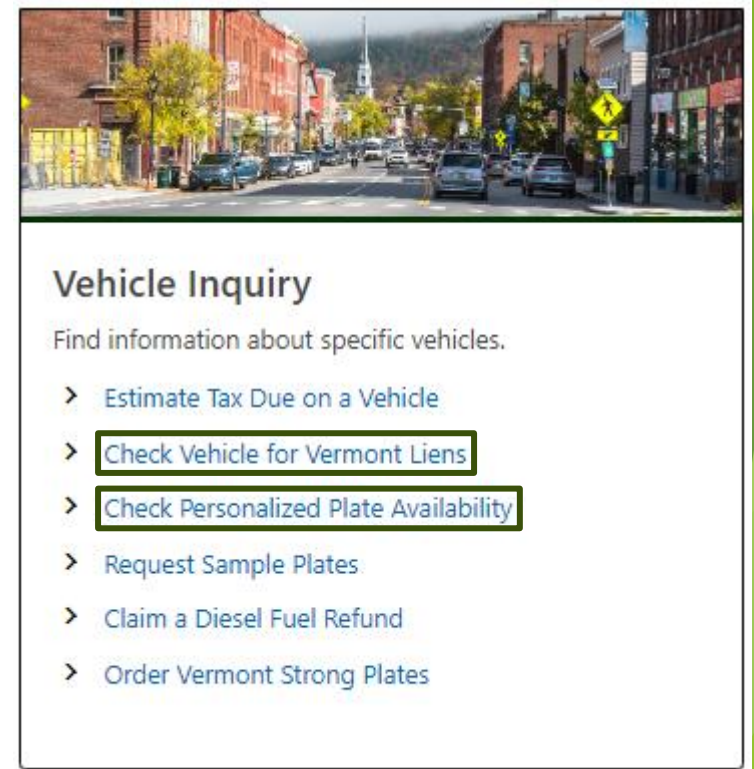
Next >

Management of Dealer Plates

- ▶ Request additional dealer plates
 - ▶ Maximum number of plates allowed is set by license type and Vermont Statute
- ▶ Report dealer plate lost or stolen
- ▶ Return plates no longer in use

Additional Online Services

- ▶ Verify lien status on vehicle
 - ▶ Name and address will be shared for financial institutions
 - ▶ Individual lien holder information will not be shared
- ▶ Personalized plate availability
 - ▶ Verify that a plate configuration is eligible to be used and available
- ▶ Replacement title
 - ▶ Once a vehicle owner has created a myDMV account, they can apply for a replacement title online



Partnership/ Outreach

Our unit works with the Consumer Assistance Program on referrals back and forth.

Our unit works with Vermont Automobile Dealers Association

Our unit works with DMV Criminal investigative unit.

Protection of Vulnerable adults and marginalized folks in the car buying process

*presented to the VT Afghan Alliance to aid in buying cars in Vermont.



Modernization and how far we have come:

- ▶ Our dedicated dealer processing team carries an average of 0-3 days of backlog with provisions built in to tackle any surges or seasonal events (end of month sales, flood/weather, staffing shortages) before modernization we could range 2-4 weeks or more.
- ▶ Specialized trained unit- understand processing dealer mail and better-quality control
- ▶ Creation of one-stop shop will ensure all dealer related issues are handled by a dedicated team. Further incorporation of dedicated public facing window will enhance the services we provide.
- ▶ Reconnection with dealer partners through 2025 audit initiative geared to check in and assist with compliance.
- ▶ Updated Fraudulent Document Training being rolled out for new and existing operations and investigations staff.

Challenges ahead



- ▶ Industry changes to car buying-Direct to consumer sales, Brick & mortar sales, online sales
- ▶ Combating fraud and the ever changing technologies like AI or self driving vehicle advancements
- ▶ Falsifications of Vermont residency or creation of fraudulent addresses/businesses
- ▶ Submissions of fraudulent or forged documents
- ▶ False advertisements

Fraudulent Trend's

- ▶ Spoofing (copying) of dealership websites that lead consumers to bad actors that aim to steal money or information.
- ▶ Fraudulent use of Manufacture Certificate of Origin (MCO) or fake titles to gain ownership of a vehicle, remove a lien, or illegal export.
- ▶ Identity theft of license and information to buy vehicles and destroy credit of victim. Fraudulent submissions of credit history report or employment.
- ▶ Skips in the chain of ownership (illegal dealer sales)
- ▶ Fraudulent submissions/ applications to VT DMV
- ▶ Mileage/odometer rollbacks
- ▶ Title brand removals or resale of vehicle with known defects (Salvage, flood, COD, junk, parts)
- ▶ Cloning vehicles, insurance fraud, and many more trends.

Future Improvements/ Exploration

Electronic submissions of dealer transactions-
(would provide greater efficiencies and less
paper/ mailing)

Creation of workflow procedures in alignment
with best practice guidance

Electronic title vs Paper/ nationwide lien
database

Improvements to myDMV system

Questions?

Please find me or email at

Jeremy.desjardins@Vermont.gov

802-461-3959