

# **Introduction to** **Business Licensing and Compliance for Dealers** **& Title Service Agents**

Kristin Orlando-Dillahunt, Manager of Business License and Compliance

Timothy Batts, Asst. Manager of Business Licenses and Compliance

Wendy Johnson, Section Manager of Business License & Compliance

William “Bill” Kraft, Section Manager of Business Licensing & Compliance

The purpose for this manual is to be a reference guide to Dealer Orientation. The reference guide will also include contact information to assist in the success of your business.

## Customer Connect

In July 2020, the MVA expanded its online services capabilities with the introduction of E-services portals to allow customers to manage their vehicle related business online.

- It is a real time and streamlined way customers can communicate & interact with MVA.
- It is a new user-friendly way to manage accounts and perform a variety of tasks such as transaction requests, make payments, file documents, etc.
- To access e-Services customers and/or authorized users should have received or will receive a letter that will contain instructions on how to sign up.

## E Service Portal

e-Service portal is a self-service platform for businesses to maintain day to day operations.

Follow the steps below to access the Business Portal:

- Go to the MVA website.
- Click the “Business” tab.
- Click the “Business Portal” icon.
- Once you are on the Business Portal Page you will see 3 sections select “Create a New e-Service Account” under the Business Licensing and Driver Instructional Services section.

**\*\*If assistance is needed when you are creating your Business Portal/eService account, you can contact the Business Licensing office (410)787-2952.\*\***

Once you have a Business Portal/eService account you will be able to,

- Apply for additional business locations.
- Update owner information or add additional owners.
- Add new employees or remove existing employees.
- Upload titling work.
- Make payments.

## Screenshot of a Business Portal/eService Account

The screenshot displays the MVA Business Portal interface. At the top, the address "1106 E COLD SPRING LN BALTIMORE MD 21239-3931" is shown. The navigation bar includes "Favorites", "Summary", "Action Center" (with a red notification icon), and "More...".

The main content area is divided into several sections:

- CARSTORE 1**: Displays account information and a message: "You have 13 unread messages. View Messages".
- Dealer - CARSTORE 1**: Shows details for a new motor vehicle dealer and a message: "No bond on file with MVA. Add Bond".
- Dealer - CARSTORE 1**: Shows details for a used motor vehicle dealer and a message: "\$250.00 balance due. Make a Payment".

The right sidebar contains a search bar and several service categories:

- Customer Actions**: Register a Business License, Modify Contacts, Add/Remove Owners.
- Motor Vehicle Carrier**: Manage Fleets, Request Third Party Access, Register RSP, Register Fleet, Update USDOT/TIN.
- Non-Licensed Business Entities**: Apply for an interchangeable tag account, Register a Transporter, Register a Financial Company, Register Special Mobile Equipment.
- Submissions**: Search for previous submissions.
- Names & Addresses**: View or update names and addresses.
- Messages**: View messages received from the agency.
- Letters**: View letters received from the agency.
- Access**: Manage access of accounts I have access to, Add Additional Logon, Manage Additional Logons.

There are three types of accesses:

- Full Access- can add/ cease access of any employee, submit requests & add funds to the account (Management)
- Administrator Access – can add, cease accounts (only created by the user), review drawdown transaction report, process transactions and make payments to the account (Comptroller/ Owner level)
- Employee Level – cannot cease or add employees, can add funds to drawdown account if given access to.

## **Draw Down Account**

Business Portal/eService accounts are also used to upload titling and registration paperwork that you as a retail dealer or title service business will utilize. A drawdown account is an additional feature that will allow the business to pay for the transactions. The business will be able to add funds to this account.

When your business has been established with MVA and you have created a business portal/eService account you can request a drawdown account be added to the business portal/eService account. To request a drawdown account, you will email [MDDTTS@mdot.maryland.gov](mailto:MDDTTS@mdot.maryland.gov). When emailing your request for the drawdown include your business account information i.e. name, account number, and contact person.

Funds can be added to your account using several payment methods.

- Check
- ACH Transfer
- Credit Card

Below are screenshots of a drawdown added to an account:

The image displays two screenshots of the MVA Business Portal interface. The top screenshot shows the 'Summary' tab for 'Dealer - CARSTORE 1' (NW10060521). It lists three drawdown accounts: 'Draw Down 0070883975' with links for 'Add Funds' and 'Draw Down Transaction Report'; 'Dealer - NW10060521' with links for 'Manage Employees', 'Make a Payment', and 'More...'; and 'Titling - NW10060521' with a link for 'Upload Titling Documents'. The bottom screenshot shows the 'Summary' tab for 'Dealer - CARSTORE 1' (UD10060515). It lists two drawdown accounts: 'Draw Down 0070851207' with a balance of '\$(\$25.00)' and links for 'Add Funds' and 'Draw Down Transaction Report'; and 'Dealer - UD10060515' with a balance of '\$250.00' and links for 'Manage Employees', 'Make a Payment', and 'More...'. Both screenshots include a header with the user's name 'Test', a login timestamp, and a 'Manage My Profile' link.

**CARSTORE 1**  
NW10060521  
New Motor Vehicle Dealer  
Primary Location  
1106 E COLD SPRING LN  
BALTIMORE MD 21239-3931

Welcome, Test  
You last logged in on Wednesday, Jul 28, 2021 10:03:34 AM  
[Manage My Profile](#)

Favorites [Summary](#) Action Center 1 More...

**Dealer - CARSTORE 1**  
NW10060521  
New Motor Vehicle Dealer  
Primary Location  
1106 E COLD SPRING LN  
BALTIMORE MD 21239-3931

**Draw Down 0070883975**  
> Add Funds  
> Draw Down Transaction Report

**Dealer - NW10060521**  
> Manage Employees  
> Make a Payment  
> More...

**Titling - NW10060521**  
> Upload Titling Documents

**Dealer - CARSTORE 1**  
UD10060515  
Used Motor Vehicle Dealer  
Primary Location  
1106 E COLD SPRING LN  
BALTIMORE MD 21239-3931

**Draw Down 0070851207**  
Balance  
(\$25.00)  
> Add Funds  
> Draw Down Transaction Report

**Dealer - UD10060515**  
Balance  
\$250.00  
> Manage Employees  
> Make a Payment  
> More...

Businesses will have access to the Draw Down Transaction Report. This report includes the following:

- Money uploads (pictured in green)
- Amounts due (pictured in blue)
- Balance in account (pictured in black)
- Amount column totals will reflect on the bottom row.
- Expected Total column totals will reflect on the bottom row.

### **Screenshot of Drawdown Transaction Report**

Draw Down Transactions							
Effect	Submitted by	Reference Value	ID	VIN	Amount	Expected Total (via Upload T	Running Balance
09-Jun-2023	UD100605105	T. Smith	1D21263	1F2515DW121312W41	(\$1,334.16)	(\$1,334.16)	\$396.88
07-Jun-2023	UD100605105	S. Carter	3VN3522	4DNN412123311SQ69	(\$40.00)	(\$40.00)	\$1,731.04
02-Jun-2023	P. Jones	Add Funds			\$1,500.00	\$1,500.00	\$1,771.04
					\$125.84	\$125.84	

### **The process to upload Title Registration Documents is below:**

- The portal accepts single submission only.
- You must enter a reference value – This is defined by how you identify your customer or vehicle i.e., customers last name or vehicle invoice #
- Select the MVA location of your choice.
- You must enter an email into the contact field.
- You will be notified by email when your request is ready for pick-up or if additional information is needed.
  - You will be able to reply to messages. This will allow open communication between you and the branch you have selected to process your paperwork.

\*\*\*On the Upload page there is a Help link. The link is a 10-page help guide with illustrations.

### **Key things to remember:**

- All paperwork must be picked up from the selected MDOT MVA branch office.
- All runners will need the appropriate identification when picking up paperwork.
- Only transactions that cannot be processed via ERT are eligible for submission or walk-in.
- For all electronic submission, titling documents must be retained for a minimum of one year and available for review by MDOT MVA investigators and auditors.
- To submit transactions via the e-Services portal, you must have available funds on your business drawdown account.

## **Electronic Registration and Titling (ERT)**

The ERT Program is available to Licensed Dealers (New/Used) and Title Services only.

Benefits of the Program:

- Maryland Law mandates temporary tag information be submitted electronically.
- It's Fast, Direct and Secure
- The set-up for the program is easy.
- It saves Time and Money

## **Transmitting ERT Transactions & What transactions can be submitted?**

ERT Dealers: Any work processed through the ERT Network must be "transmitted" within 30 days of the vehicle's delivery date.

ERT Title Services: **(Do not have 30 days)** Any work processed through the ERT Network must be "transmitted" within 10 days of the paperwork received date.

Below are the transactions that can be submitted through ERT, code types are indicated in parenthesis.

- New title and tags (T1)
- New title and transfer of tags (T2)
- New title and transfer with renewal of tags (T3)
- New Title only (T5)
- Title for ATV's-need to use Class D, enter NR in the inspection field and enter AT for body style.
- New tag registration (NR)
- Standard renewal (SR)
- Replacement tag renewal (RT)
- Substitute tags (ST)
- Duplicate registration (DU)
- Duplicate title, Form VR-018 (DT) (transmission only)
- Duplicate title, Form VR-003 (transmission only)
- Administrative Flag Fee (AF)
- Ability to utilize mailing address function that will show on title.
- Transfer tags (TT) after it has been titled.
- Transfer with renewal (TR) after it has been titled.

Below are the transactions that need to be walked into a MVA branch office (appointment required)

- Duplicate Titles and Lien maintenance – needed power of attorney (POA) form VR-003 & VR-018
- Registration transactions not able to be processed via ERT or on the Kiosk
- Disability Placards / Tags
- Trust and other tax-exempt transactions
- Public Specials
- MD Salvage/Rebuilt Titles that have been stamped off with MD State Police Inspections
- New to state with Excise Tax calculations

Below are transactions that CANNOT be processed by ERT/Title Services<sup>1</sup>:

- No Vin plate assignment
- No new issuance of personalized or organizational tags ONLY transfer of personalized or organizational tags.
- No Taxi (Class B), no limousine (Class Q), no ambulance / funeral (Class C)
- No Law Enforcement
- No tax exempt for business (mergers, reorganizations, newly formed, dissolution.
- No tax exempt – individual transferring to inter vivos trust
- No out of Country- grey market vehicles
- No registration corrections (RC)

### **Record Keeping<sup>2</sup> and Accountability**

All ERT Participants Must:

- Account for all stickers, tags, and other secured inventory at all times.
- Keep a perpetual log, or record.
- Properly document all voided inventory.
- No password sharing on ERT system or MVA portal.
- Limit access to secured inventory.
- Report stolen stickers and/or tags to the local law enforcement jurisdiction and the Maryland MVA Business Licensing Department immediately.
- Electronically retain documents by uploading within 5 days, MVA encourages as soon as possible.

---

<sup>1</sup> These transactions must be submitted through your eService Business Portal, or on very special circumstances you must walk the transaction into a MVA branch. ONLY these transactions would be eligible to be walked into the branch office. \*\*\* APPOINTMENT ONLY

<sup>2</sup> References for record retention can be found under Maryland Vehicle Law 15-105

- All records must be available to MVA Investigator, Auditor, Business Licensing Management and Law Enforcement personnel while on official duties.

### **Wholesale Dealers**

Wholesale Dealers can ONLY sell to retail dealers, wholesale dealers, and auctions. Wholesale dealers CANNOT sell to the public. Public is considered a retail customer. That includes a sale to themselves the owner of the wholesale dealership.

Charities that receive vehicle donations are required to have a wholesale dealer license to sell to a retail dealer and if charities will sell to the public a retail dealers license will be required.

Wholesale dealers are required to keep a running ledger<sup>3</sup> of their inventory from buy to sell. All records must be available to MVA Investigator, Auditor, Business Licensing Management and Law Enforcement personnel while on official duties.

### **Wholesale Dealers Requirements**

Must have an office space inclusive of a desk, chair, locking file cabinet.

- A Home office is eligible, but the home office cannot be accessible by your living quarters.
- No lot required.
- Storage (optional), your storage area will need to be zoned and will be inspected by an MVA Investigator
- 3-year record keeping.

---

<sup>3</sup> Example of a ledger and requirements are available on the quick reference pages

## **Helpful Quick References**

The below quick references will be helpful after dealer orientation and when your actively in business and need a how to. The references will include contact information, COMAR & Transportation Laws, processes, and additional ways to get help.

## **Contacts**

- Business Licensing – (410)787-2952  
[MVABLDISD@MDOT.MARYLAND.GOV](mailto:MVABLDISD@MDOT.MARYLAND.GOV)
- NMVTIS  
[NMVTISHelpdesk\\_ext@MDOT.MARYLAND.GOV](mailto:NMVTISHelpdesk_ext@MDOT.MARYLAND.GOV) (underscore between desk and ext)
- Drawdown Account & Drawdown Refunds  
[mddtts@mdot.maryland.gov](mailto:mddtts@mdot.maryland.gov)
- Refunds for Excise Tax  
[MVARefunds@mdot.maryland.gov](mailto:MVARefunds@mdot.maryland.gov)
- Dealer Services  
[mddtts@mdot.maryland.gov](mailto:mddtts@mdot.maryland.gov)
- Corrections  
[mvacorrects@mdot.maryland.gov](mailto:mvacorrects@mdot.maryland.gov)
- ERT  
[ERTSOUNDEX@mdot.maryland.gov](mailto:ERTSOUNDEX@mdot.maryland.gov) (ONLY to get a soundex number)
- Late Titling Inquires  
[MVABLDISD@MDOT.MARYLAND.GOV](mailto:MVABLDISD@MDOT.MARYLAND.GOV)
- Interactive Title and Registration Manual with Illustration available [Interactive-Title-and-Registration-Manual.pdf \(maryland.gov\)](#).

## **ERT Vendors**

**Computerized Vehicle Registration (CVR)** – 7000 Village Dr Buena Park, CA 90621 1(800) 333-6995 [www.cvrweb.com](http://www.cvrweb.com)

**Title Technologies, Inc. (TitleTec)** – 14850 Montfort Dr, Ste 180 Dallas, TX 75254  
1(866)689-0578 [www.titletec.com](http://www.titletec.com)

**Dealer Track** 115 Poheganut Dr Gorton, Ct 06340 [www.dealertrack.com](http://www.dealertrack.com)

**VITU** – 9400 Baltimore National Pike, Ste 110 #242 Baltimore, Md 21228  
(240)224-0933 [www.vitu.com](http://www.vitu.com)



## **Supply Ordering**

- Tags must be ordered through your ERT Vendor
- Ordering Supplies can be done on the e-Service Business Portal, click more and select “request supplies.”
- Maryland Automobile Association (MADA) at (410)269-1710 <http://mdauto.org>
- MidAtlantic Independent Automobile Dealers Association (PIADA) (717)238-9002 ext.16 [www.piada.or](http://www.piada.or)

## **What is the difference between Maryland Transportation Law and COMAR?**

- Maryland Transportation Law –Transportation Law is the body of Law (State of Maryland) that governs the infrastructure and its use. It regulates the way that people travel using any method of travel. These laws are often guided by Federal Law.
- COMAR- Code of Maryland Regulations- These are the regulations that are authorized by the executive branch of Maryland government. They are the official compilation of all administrative regulations issued by agencies of the state of Maryland.
- Difference is that one is punishable by Law and the other is punishable by fines, revocation of business license or other administrative action.

## **WHERE CAN I FIND MARYLAND LAW AND COMAR?**

- Maryland Transportation Law can be found by the following:
  - Order a law book from Blue360 Media by going to <http://blue360media.com>
  - Call 1-844-599-2887
  - Maryland Manual On-Line ([Maryland Government - Maryland Manual On-Line: A Guide to Maryland & Its Government](#))
    - Scroll down and click on Code of Maryland (laws)
- COMAR can be found by the following:
  - Maryland Manual On-Line ([Maryland Government - Maryland Manual On-Line: A Guide to Maryland & Its Government](#))
    - Scroll down and click on Code of Maryland Regulations (COMAR)

Listed below are Code of Maryland Regulations that impact dealers and salesmen:

- Section 11.12.01.02 - Dealer License
- Section 11.12.01.03 - Location Requirements
- Section 11.12.01.04 - Office Requirements
- Section 11.12.01.05 - Exemptions
- Section 11.12.01.06 - Dealer's Bond
- Section 11.12.01.07 - Display of License and Dealer's Number

- Section 11.12.01.07-1 - Repealed
- Section 11.12.01.08 - Voluntary Cancellation or Termination of a Franchise
- Section 11.12.01.09 - Duplicate License
- Section 11.12.01.10 - Records
- Section 11.12.01.11 - Issuance of Temporary 60-Day Registration Permits
- Section 11.12.01.12 - Issuance of 60-Day Temporary Registration Plates
- Section 11.12.01.13 - Salesman's Licensing
- Section 11.12.01.14 - Dealers' Advertising and Trade Practices
- Section 11.12.01.15 - Vehicle Sales Contracts
- Section 11.12.01.16 - Sale of New Vehicles by Used Vehicle Dealers
- Section 11.12.01.17 - Warranties
- Section 11.12.01.18 - Dismantling and Rebuilding
- Section 11.12.01.19 - Odometer Fraud
- Section 11.12.01.20 - Use of Interchangeable Dealer Registration Plates
- Section 11.12.01.21 - License Renewal-Staggered Basis
- Section 11.12.01.22 - Service Provider - Electronic Transmission of Titling and Registration Information
- Section 11.12.01.23 - Refund of Licensing Fees

## **WHERE CAN I FIND THE NADA TITLE AND REGISTRATION BOOK?**

NADA can be found by:

- Going to the following <https://www.jdpowervalue.com> Click on "Specialty Vehicle Solutions" at the top of the page, and then click on "Online Solutions". Once there you can scroll down the page and see where you can purchase the online version, or the physical version.
- Call 1-800-966-6232

## **WHOLESALE**

ALL Wholesale Dealers must keep a running ledger and that ledger must contain the following information:

- For Purchased Vehicles:
  - Date of Purchase
  - Year, Make, Model, & Vin Number
  - Who you purchased the vehicle from - \*Get a copy of current Driver's License or State ID\*
  - Dealer number (if applicable)
  - Purchase price
  - Mileage at time of purchase
- For Sold Vehicles:
  - Date Sold
  - Year, Make, Model, & Vin Number

- Name of dealer who you sold vehicle to (**NO RETAIL PUBLIC**) - \*Get a copy of current Driver's License or State ID\*
- Dealer Number
- Selling Price
- Mileage at Time of Sale

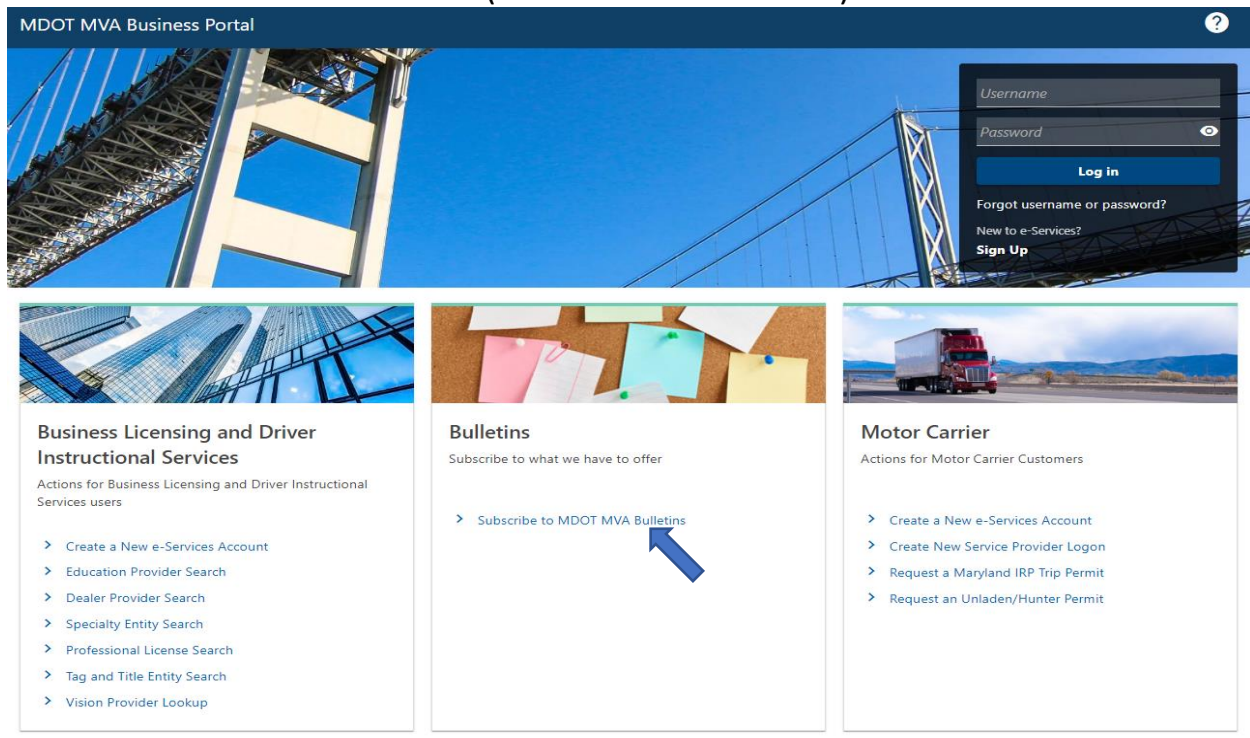
### **Dealer Bulletins**

- Keep you up to date on changes with procedures, laws, and your business.
- Provide updates regarding forms that are required.
- Give contact information when changes within the Administration are made.
- Provide best practices.
- Provide announcements about closures

You can access the dealer bulletins by visiting our business page and clicking “Information Bulletin (see screenshots below)

The screenshot shows the Maryland Department of Transportation Motor Vehicle Administration website. At the top, there is a blue banner with the text "APPOINTMENTS REQUIRED – You Name the Time and Place, We'll Take Care of the Rest. Not sure if your transaction can be completed at home? Visit our Online Services tab below to see what services are available right now!". Below this is a navigation bar with links: Home, Locations, Drivers, Vehicles, **Businesses**, Safety, and Online Services. A blue arrow points to the "Businesses" link. The main content area has a red header with the text "Looking for Premier Service? START HERE." and six icons: Create My Account, Make an Appointment, Real ID Information, Emissions Testing, myMVA Online Services A-Z, and Customer Protection. Below this is a section titled "Business Services" with a horizontal line. The text reads: "Along with our business partners, MDOT MVA is helping to keep Maryland moving. Questions about tags? Trying to find out more about licensing your business, or a driving school? MDOT MVA is here to make your business, our business. Use the icons below to find more information about Vehicle Services or use the navigation tool on the left." Below the text are six icons: Business Portal, eFR-19 Insurance Agent Login, Licensed Dealers and Tag & Title Service Lookup, Insurance Contact Registry, Dealer Information, and **Information Bulletins**. A blue arrow points to the "Information Bulletins" icon.

You can also subscribe to our bulletins by visiting the Business Portal page and selecting “Subscribe to MDOT MVA Bulletins” (see screenshots below)



## **Interactive Title and Registration Manual FOR DEALER'S / TITLE SERVICES / VEHICLE PROGRAMS**

This manual is intended to assist you with the proper completion of your transactions, increase accuracy and reduce rejections of work. The information provided will increase the efficiency of processing work, which leads to greater customer service and satisfaction. The information contained in this manual is based on law, regulation, policy, process, and procedures of this Administration. The manual can be found on