

# VINtek VIEW

All the views that are fit to print.

ELT Update

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Our quarterly check-in with the jurisdictions on ELT development.

**We are interested in news about your jurisdiction.**

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### Quality Assurance Standards for Service Providers

## Quality Assurance Benefits Motor Vehicle Agencies

A motor vehicle agency offering Electronic Lien and Title (ELT) services is directly impacted by the ability of an ELT service provider to meet established service standards. This makes sense; after all, if an ELT service provider "falls down" on the job, whom do you think the customers of that service provider calls to complain? That's right... the motor vehicle agency.

In addition to bearing the brunt of undeserved customer *dissatisfaction*, the motor vehicle agency also bears the cost and effort to resolve processing issues brought about by the service provider processing failures.

The end result of the failure by an ELT service provider to meet service standards is that everyone looks bad... the motor vehicle agency, its staff, other service providers, and most of all, lienholders. And, of course, lienholders are customers of the motor vehicle agency too.

VINtek recognized the importance of meeting ELT service standards and made that a design goal of its ELT system. The VINtek ELT system is more than simply data formats and data exchange; it includes process monitoring tools as well as customer support mechanisms.

The result of VINtek's ELT system design plus its corporate focus upon performance has been an industry-recognized, award-

**The end result of the failure by an ELT service provider to meet service standards is that everyone looks bad.**

winning track record of meeting and exceeding ELT processing service standards. And the result of this success has been strong benefits to motor vehicle agencies supporting an ELT program where VINtek is a participating service provider.

In fact, VINtek has not only been recognized by the motor vehicle agencies for its performance, it has been recognized by one of its largest customers. In 1999, Ford Motor Credit Company awarded VINtek a "Top Ten Quality Award" for ELT processing. The VINtek ELT project was chosen out of a pool of all Ford projects worldwide and recognized for meeting and exceeding its processing and business goals and objectives.

### ELT Service Standards

ELT is the batch exchange of motor vehicle lien information in an electronic format in lieu of issuing paper titles. As such ELT involves the following processes:

- Exchange of data between a service provider and a motor vehicle agency;

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## Recommended Motor Vehicle Agency ELT Service Levels for ELT Service Providers

Service providers should use “commercially reasonable best efforts”, a legal definition, to meet all processing standards as established by the motor vehicle agency; An incident that results in the inability to meet an established service level must be reported via email to the motor vehicle agency by 5 PM on the day the incident is detected;

The service provider must prepare and submit to the motor vehicle agency an Incident Report within 5 business days of the resolution of an incident. The Incident Report must include the following:

- A. Date of Report
- B. Date of Incident
- C. Description of Incident
- D. Cause of Incident
- E. Immediate Resolution Processes Implemented
- F. Procedures Implemented to Ensure a Non-Repeat

A service provider must establish the following with the motor vehicle agency:

- A. Primary support contact person, including phone and email
- B. Secondary support contact person, including phone and email
- C. Tertiary support contact person, including phone and email.

The primary support contact person should have the responsibility of preparing all notifications to the motor vehicle agency, and would be the designated recipient of all notifications from the motor vehicle agency. The secondary and tertiary support contact staff will be used in order based upon the unavailability of the immediately preceding support contact person.

If a service provider fails to meet a service standard, the following might be good ideas:

- A. The motor vehicle agency should issue a written notification of each failure to meet a service standard;
- B. After the fourth written notification in a calendar year beginning on January 1 of each year, the motor vehicle agency should issue a written letter of potential service suspension to the service provider and customers of the service provider;
- C. After the fifth written notification in a calendar year beginning on January 1 of each year, the motor vehicle agency should have the option of terminating the rights of the service provider to conduct ELT services.

**An important note:** processing issues that are encountered where the service provider notifies all appropriate parties and complies with the above-suggested standards is not a failure to meet the service standard. Problems arise, that is a fact of life. The failure would be the service provider not providing the required notifications or reports of the incident, if required by the motor vehicle agency.

## Setting service pr

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- Processing of lien data sent to or from a motor vehicle agency;
- Data storage and business continuity functions;
- Customer support and problem resolution activities

Each of these processes involves meeting established requirements for timeliness, accuracy and problem detection.

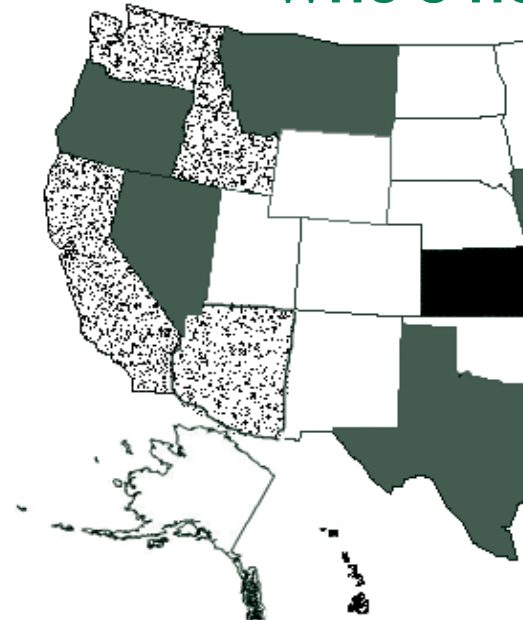
### Data Exchange

The core process of ELT is the sending and receiving of data between a motor vehicle agency, service providers and lienholders. The primary service standard to be met is the frequency of, and deadline under which data exchange is conducted.

ELT typically involves daily exchanges of data between the motor vehicle agency and the service provider. These exchanges must be accomplished by the daily deadline or “cutoff” time to enable timely processing by the motor vehicle agency of the data.

Due to the batch nature of ELT, the cutoff time is of paramount importance. If lienholder generated transac-

## Who's ne



# Provider standards for ELT quality

tions are not sent to the motor vehicle agency by the appropriate cutoff time, customers of the lienholder may be negatively impacted by resultant incremental delay associated with missing the cutoff time. Adding even one day to transactions such as "Release Lien" may have an important detrimental impact upon customers of the lienholder.

In addition to the timeliness of the exchange of data, ELT service providers must comply with the form, or manner of data exchange. The form can include the type of telecommunications carrier (Internet, private network), as well as security requirements. Failure to comply can result in the inability of a service provider to process in a specific jurisdiction.

## Processing Lien Data

The processing of lien data in ELT involves the assurance of data accuracy as well as correctly populating databases. Many, but not all, states utilize the AAMVA ELT data set in their ELT programs. This data set includes not only the format of the lien data but also the transactions

that can be performed with the lien data (release lien, request printed title, etc.)

It is important that the ELT service provider correctly match the data processing requirements established by the motor vehicle agency. Failure to do so could result in "lost" as well as rejected transactions. Lienholder customers should not be forced to "fix" ELT data format errors. It is the responsibility of the service provider to ensure that the service provider processes the data correctly and in the required format in the first place. Lienholders should never encounter data format errors. That is the result of sloppy systems development on the part of the ELT service provider.

## Data storage and business continuity

By the very nature of the ELT process, the service provider becomes the warehouse of the ELT messages of its lienholder customers. The beauty of data is that it can be replicated, unlike paper titles, which cannot be "copied" multiple times.

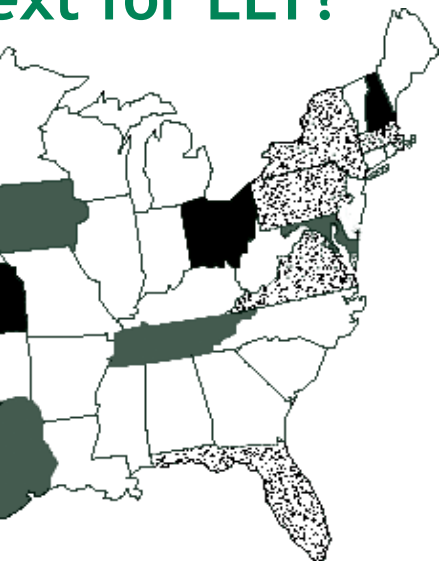
Therefore, the service provider must maintain adequate data storage facilities, secure from prying eyes. Inability to correctly store data can result in lienholder customer dissatisfaction at best, and the inability to process follow on transactions such as lien releases, at worst.

In some jurisdictions, the motor vehicle agency requests the "turn around" of a previous transaction to enable a follow on transaction. An example is the requirement to send back data received during a lien notification during the processing of a lien release request. This requires that the ELT service provider develop mechanisms to ensure the retrieval of the previously received ELT lien notification.

Business continuity, or disaster and recover, is of key importance. A service provider must be able to recover from a disaster in a very short time so as to insulate its customer from unexpected issues. Proper "D&R" plans will enable a service provider to recover from almost any disaster in as little as a day. As we all learned on 9/11, almost any disaster can occur these days and we all must be ready. Since the lienholders no longer hold paper titles under an ELT

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## Next for ELT?



### What states have operational ELT programs?

- Arizona
- California
- Florida
- Hawaii
- Idaho
- Massachusetts
- New York
- Pennsylvania
- Virginia
- Washington

### What states are expected to be operational next?

- New Hampshire (budget delay)
- Ohio (pilot begins February 2003)
- Kansas (May 2003)

### What states have begun planning for their ELT programs?

- District of Columbia
- Iowa
- Maryland
- Montana
- Nevada
- Oregon
- Tennessee
- Texas

# Setting provider service levels

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program, if an ELT service provider is “out of commission” for more than one day, the lienholder customers who are waiting for titles upon the satisfaction of a lien are negatively impacted. The dissatisfaction encountered by parties waiting for titles is the number one complaint area in ELT processing.

## Customer support and problem resolution

Customer support is perhaps the most under-appreciated aspect of ELT processing. While ELT certainly eliminates problems associated with paper processing, it doesn’t eliminate all problems. In fact, by the virtue of not possessing physical paper titles, new issues arise that can affect lienholder customers.

Customer support must provide for the timely research of issues as well as the documentation of the resolution activities to ensure a “non-repeat” of a problem. An experienced customer support team that has access to problem resolution documentation can answer a question fast and thus provide great customer satisfaction.

Customer support is all about perception. If the customer perceives it has received a timely, honest response to its request, it will be happy. If the customer perceives indifference to its request, or sloppiness in dealing with the request, it will most definitely not be happy.

## How VINtek helps motor vehicle agencies

VINtek’s reputation for quality performance and good customer relations is no fluke. It is the result of an important focus upon customer support from the very

beginning of VINtek’s foray into ELT processing.

Key aspects of VINtek’s ELT processing that have enabled it to provide great customer support are:

- Development of an ELT transaction recall systems to enable the retrieval of any ELT message set from any ELT jurisdiction within 5 seconds;
- Utilization of an X.12 data standard for ELT processing to standardize the data sets for all the different ELT jurisdictions to provide customer support staff with ease of analysis;
- Maintenance of a customer relationship trouble ticket system in conjunction with an automated email customer support request system to guarantee timely response to all customer inquiries;
- Investment in a continuity plan with Sungard Data Systems that provides a real-time mirroring of the VINtekTIME ELT system for customers as well as tertiary backup of ELT data;
- Use of IBM AS/400 systems for ELT processing to ensure scalability and reliability
- Constant training of customer support staff through a performance process review and use of written procedure manuals;
- Investment in an operations manager whose responsibility is to review each and every customer support request to ensure compliance with VINtek customer support service levels.

VINtek did not put its money to work on sales and marketing, it invested its capital in the founda-

tion of ELT processing, business continuity resources and customer support. This investment has paid dividends as VINtek has gained business from lienholders who have sought a higher quality ELT service provider.

## ELT service provider service levels

VINtek believes that ELT service providers should meet service standards established by motor vehicle agencies. These service levels should be developed to ensure

**A service provider must be able to recover from a disaster in a very short time so as to insulate its customer from unexpected issues.**

that the service provider “does their job” and thus insulates the motor vehicle agency from having to “fix their mistakes”.

By establishing these service levels in advance, the motor vehicle agency sets a reasonable level of customer support and ELT processing expectations in advance of its rollout of ELT. This should help reduce “surprises” and enables everyone involved, most certainly the service provider, to understand their responsibilities.

Once an ELT program is functioning smoothly and all participants are enjoying the benefits available from ELT, the next phase of enhancing the process can be undertaken. And the motor vehicle agency will have a track record of performance and a great foundation upon which to support investment in future electronic initiatives.