

Electronic Vehicle Registration (EVR)

Registration Reinstatements

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Change Log

Change	Description	Date Updated/Version Number
Owner Based Civil Motor Vehicle Infraction (CMVI) Fees	Clarification added on page 4; when a CMVI fee needs to be paid, it must be paid by the vehicle owner prior to the Registration Reinstatement.	03/10/2021 - V6.0
Registration Revocation/Cancellation reasons	Additional bullet added on page 4 which explains the handling of any other reasons not previously specified in step 3.	04/02/2021 – V6.1
OwnershipCeaseDate	Updated step 3 to explain processing when the OwnershipCeaseDate has been set.	07/01/2022 – V7.0
Insurance Policy Date/Policy Change Date	Updates regarding Get Ready RTA Form completion of Effective Date of Insurance and Policy Change Date fields.	01/09/2023 – V8.0
References Section	Updated hyperlinks in document and References section to new Business Partner website on Mass.gov.	04/19/2024 – V9.0

Introduction

The Massachusetts Registry of Motor Vehicles (RMV) Electronic Vehicle Registration (EVR) Program provides participating Permit Holders and Service Providers with the ability to process certain transactions on behalf of their customers. For complete information, review the <u>EVR</u> Program Details.

This document provides processing instructions for functionality available in EVR Phase 2, Registration Reinstatements.

The most common circumstance that leads to a Registration Revocation is the lack of insurance. There are other circumstances that can lead to a Registration Revocation, for example a non-payment of a citation that was issued to the vehicle owner. Typically, as part of the process of resolving the issue that led to the Revocation (paying off the citation for example) the customer would also be presented with the option of paying the Reinstatement Fee and would choose that option. This is not always the case as you will encounter instances where the only outstanding issue is the payment of the Reinstatement Fee. However, the most common case for this transaction will be the circumstance where the registration is revoked for the lack of insurance. In this instance, the customer needs to first prove they have insurance and then they can pay the Reinstatement Fee.

Customers may attempt to simply pay a Reinstatement Fee that is due. This will typically fail, as the Reinstatement Fee cannot be paid until the underlying issue that caused the Revocation is addressed. It is also possible for the registration to have more than one Revocation and thus more than one underlying issue that needs to be addressed. The latter might take an additional step, depending on the Registration Status after reinstatement. It is not possible with 100% accuracy to predict what the Registration Status will be post-reinstatement. Therefore, it is important to always check the Registration Summary that is included in the Response Record of either the Reinstatement or Verify Insurance transactions. The three (3) common resulting Registration Statuses are outlined in step #9, based on what the customer is trying to accomplish and suggested next steps are provided.

IMPORTANT: The Reinstatement transaction cannot be used to reinstate suspended or revoked Apportioned Plates. These plates can only be reinstated at a Service Center that offers International Registration Plan (IRP) service transactions. Review the <u>RMV website</u> for a list of designated IRP Service Center locations.

RTA Form Requirements

The <u>Registration and Title Application (RTA Form)</u> must include date entries in the <u>Effective</u> Date of Insurance (K3) and the Policy Change Date (K5) fields. Completion of both of these fields is also enforced by clerks at the RMV Service Centers.

During the Registration Reinstatement processing, the following rules apply:

For Get Ready transactions (and most of the transactions that result in a .PDF (printed) RTA Form):

• If the Insurance Indicator is set to "N," then the insurance section (K) of the RTA Form will be blank and must be manually completed or supplemented with a Standalone Insurance Certificate/verification.

• If the Insurance Verification is set to "Y," both dates must be present and meet the edits as noted above. For the Registration transactions that produce a .PDF of the RTA Form, this will result in an RTA Form being rendered with all of Section K being completed.

For the Verify Insurance Transaction

- If the Insurance Indicator is set to "N," the transaction will fail.
- If the Insurance Indicator is set to "Y," both dates must be present and meet the edits above. Typically, this transaction is associated with an insurance Reinstatement transaction that has two (2) basic scenarios:
 - The original policy was cancelled, and the registrant/insured has gone to a new carrier, or the old carrier is writing the insured a new policy. In this case, it is likely that the Policy Effective Date and Change Date are one and the same.
 - The original policy was cancelled but is being reinstated. In this case, the Policy Effective Date is the original Policy Effective Date, and the Change Date is the transaction date.
 - Note that in both of these scenarios, if the Change Date precedes the Revocation Date for the registration, the registrant will not owe the \$50 reinstatement fee.

Registration Reinstatement Transaction Process

Follow the steps below to process a Registration Reinstatement:

- 1. Search and find the Registration Record in question in the appropriate Service Provider's User Interface (UI), most likely using GetRegistrationRecordByRegistration.
- 2. Once the correct record is located, retain the ATLAS Key for the Registration Record. (All future updates will be processed using this key.)
- **3.** In the Ownership data block, check to see if the OwnershipCeaseDate is set. If it is, this means there isn't a vehicle associated with the registration (registrant probably sold the vehicle and the new owner has registered it). In this case, the insurance verification cannot be performed, thus preventing the Reinstatement from being processed.
- 4. Obtain the Reinstatement details, which will include the reason(s) for the Suspension or Revocation, whether or not the Registration is eligible for Reinstatement and, if eligible, the Reinstatement Fee(s) owed using the GetRegistrationReinstatementDetails transaction. There are two (2) major reasons a Registration is either suspended or revoked: Insurance Cancellation or Non-Payment of an Owner Based Civil Motor Vehicle Infraction (CMVI). (NOTE: An additional reason, Failure to Obtain an Inspection Sticker, may be available for selection in the future.) The description of each reason is below:
 - Insurance Cancellation: If the Registration is revoked for insurance cancellation, either a policy record must be posted via a separate process that is available as a Web Services, Batch, or eServices Insurance Portal transaction. Or, if using the VerifyRegistrationInsurance function, the user can post an Insurance Verification transaction. The insured may also present a stamped <u>Registration and Title Application (RTA Form)</u> at a Service Center to satisfy the insurance policy requirement, although this the least desirable option. Once the verification is posted, the RMV will not take any further action on this record, whether or not a new policy record is posted. The insurance verification function can only be performed by an end user that is an insurance agent or carrier, and this must be enforced by the Service Provider. There is no provision in the verification transaction. As a practical matter, this limits the ability to process Reinstatements for insurance cancellations to agents and carriers. It is possible for the carrier to post the policy (thus providing the proof of insurance) and for another to collect

the Reinstatement Fee via this transaction, but that would be a rare exception case. And, in this instance, the registrant could also pay the Reinstatement Fee directly via <u>myRMV</u>.

- Non-Payment of CMVI: If the Registration is revoked due to an unsatisfied CMVI payment, the vehicle owner must make that payment first (owner must pay via <u>myRMV</u>, by <u>mail</u>, or by calling the Contact Center at 1-857-368-8000) before the Reinstatement Fee can be satisfied by the EVR Permit Holder.
- Failure to Obtain Inspection Sticker: This suspension reason is not in production as of this writing. Once it is, the registrant will be required to obtain a valid inspection sticker before the Reinstatement Fee can be satisfied.
- Any Other Reason: The RMV determines statuses dynamically and will provide a plain English description to the Service Provider and Permit Holder. Since these reasons are dynamic, there is no finite list of reasons or codes the RMV can provide. If a message other than the reasons outlined above is received, the EVR Permit Holder will not be able to resolve the issue and process the transaction. The customer should be instructed to access their account via <u>myRMV</u> or call the Contact Center at 1-857-368-8000.
- **5.** In the case of an Insurance Cancellation, send the RMV "Proof of Insurance Coverage" using the VerifyRegistrationInsurance transaction. In addition:
 - The GetRegistrationReinstatementDetails transaction contains the Effective Date of the Insurance Revocation. If the Insurance Effective Date in the VerifyRegistrationInsurance transaction precedes this date, the Revocation will automatically be reversed, and the Registration is reinstated. In this case, the transaction is complete, and the registrant does not owe any Reinstatement Fee. The Reinstatement can be verified by looking at the Registration Status in the Registration Summary record that is returned as part of this transaction; it will no longer be "revoked." (Registrants can verify the Registration Status by logging in to myRMV.)
 - If the Insurance Effective Date was on or after the Revocation Date, and the sole reason for Revocation was Insurance Cancellation, this will result in the Registration now being eligible for Reinstatement.
 - Process a second GetRegistrationReinstatementDetails to be certain the Registration is now eligible for Reinstatement and to obtain the fee(s).
 - It is also possible that the registrant has, via a separate in-person transaction, already paid the Reinstatement Fee. When a Registration is revoked for insurance cancellations, the Registration Reinstatement Fee debit posts to both the first individual Owner's Account and the Registration Account. Therefore, if the affected individual processed an in-person transaction (e.g., Driver's License Renewal), the customer could have paid the Reinstatement Fee. However, because they have not presented any proof of insurance, the Registration remains revoked. In these cases, the initial GetRegistrationReinstatementDetails will indicate no Reinstatement Fee with a revoked Registration. Once the VerifyRegistrationInsurance transaction is processed, the Registration will be reinstated for no fee. In this circumstance, once this is successfully completed, proceed to step #8.
- 6. Collect the Reinstatement Fee.
- **7.** Process the Reinstatement via the appropriate UI and using the ReinstateRegistration function send the ATLAS Registration Key to the RMV.
- 8. Upon processing, ATLAS will return an error or success message:
 - If unsuccessful, an error message is generated, and the transaction will not be completed.

- If successful, the appropriate fees should be retained, and a receipt is generated in PDF format. Prior to sending that receipt to the customer, proceed to step #9.
- 9. The Registration Summary that is returned as part of each transaction includes the Registration Status, including its Effective, Expiration, and Cancellation Dates. The most common resulting Registration Statuses are Active, Expired, and Cancelled. Each is outlined below with suggested next steps. Since there is no practical way for the software to determine what the customer's intentions are, we strongly suggest returning the receipt along with a message of "Your registration number [plate number] has been reinstated and now has a status of [applicable status]."
 - Active: Typically, the customer does not want to take any additional steps in this case, the exception being if the Registration is about to expire. Registrants can renew up to six (6) months in advance. Therefore, assuming the Service Provider offers a Registration Renewal transaction, we suggest the following message in addition to the one above "Your registration will expire the last day of (month) of (year)." If it is within the six (6) months of the Expiration Date, one could also offer a message of "Your registration is eligible for renewal, press here if you would like to renew this registration." The Service Provider would then invoke the Registration Renewal transaction to accomplish this task.
 - **Expired:** In this case, the Registration Status is Expired, and the associated vehicle cannot be used on the roads. We suggest the following message, assuming the Service Provider offers a Registration Renewal transaction, in addition to the one above. "Your registration expired on the last day of (month) of (year), press here if you would like to renew this registration." The Service Provider would then invoke the Registration Renewal transaction to accomplish this task.
 - **Cancelled:** In this case, the registrant at some point affirmatively processed a plate cancellation. Typically, this means the registrant no longer wants to have this vehicle registered. However, there is the scenario where the registrant cancelled the Registration to "take the vehicle off the road" in order to save on their insurance premium. (This scenario is much more common with Commercial Registrations.) In this case, and assuming they still have the license (tin) plate, the customer may want to Reactivate the Registration. This transaction is an option available within the TitleAddRegistration transaction. For Service Providers offering this transaction, we suggest the following message in addition to the one above, "Your registration was cancelled on the last day of (month) of (year), press here if you would like to reactivate this registration." The Service Provider would then invoke the TitleAddRegistration transaction to accomplish this task. Otherwise, we would suggest a message of "Your registration was cancelled on the last day of (month) of (year)."

Appendix



Appendix A – Registration Reinstatement Workflow:

References

<u>RMV Business Partners</u> <u>Electronic Vehicle Registration (EVR) Program</u> <u>Electronic Vehicle Registration (EVR) Program Documents</u> (Web Service Data Dictionary, Plate Type Security, Title Brands, Plate Types, etc.)