



Electronic Vehicle Registration (EVR)

Salvage Title

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Change	Description	Date Updated/Version Number
Sales and Use Tax Schedule, Secondary Brands, Alternate Title Mailing Address, and allowed Scenarios.	Description of the items that must be completed on the Sales and Use Tax schedule of the RTA Form, clarification of Secondary Brands, Alternate Title Mailing Address, and Secondary Brands.	10/06/2022 – V0.2
Updates Post-Go Live	Removed DRAFT notation. Updates and clarifications regarding Odometer/Mileage Discrepancy, Unrecovered Theft, Bonded Titles/Undisclosed Lien, etc.	12/15/2022 – V1.0
References Section; Updated Table on Page 4	Updated hyperlinks in document and References section to new Business Partner website on Mass.gov. Updated table to state Reconstructed Titles are not processed via EVR.	04/18/2024 – V2.0

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 [EVR Program Details](#).

This document provides processing instructions for functionality available in EVR Phase 3, Salvage Title transactions. The Salvage Process, as implemented in Massachusetts is outlined in the sections below and should be reviewed as the nomenclature for these transactions can be confusing.

For a complete overview of this process, view the following:

- [Appendix A - Salvage Title/Title Only Workflow](#)
- [Appendix B - Total Loss Vehicle Flow Chart](#)
- [Appendix C - EVR Specific Salvage Transaction Scenario Flow Chart](#)

NOTE: Although the Salvage Title transaction is available via EVR, the functionality is available only to certain Permit Holders, and to specific Individual EVR Participants (IEPs), with the appropriate security permissions. Contact your Service Provider with any questions regarding processing availability.

Salvage Title Process

In Massachusetts (MA), a Salvage Title transaction may be required when a vehicle sustains a total loss, such a vehicle:

- Which has been stolen and unrecovered, or
- Which has been wrecked, destroyed, or damaged by collision, fire, water, or other occurrence to such an extent that the owner or, if the vehicle was insured, the insurer considers uneconomical to repair.

NOTE: If a vehicle has been declared a total loss, the owner or the insurance company must apply for a Salvage Title.

Certain Vehicles are exempt from the Salvage Title process, including:

- A vehicle owned by the U.S. (unless registered under [Massachusetts General Laws Chapter 90](#))
- A vehicle moved solely by animal power
- An implement of husbandry
- Special mobile equipment
- Trailers
- Passenger vehicles that are ten (10) or more years old at the time of loss
- Manufactured homes (see [Massachusetts General Laws Chapter 140, §32Q](#))

The options for processing a Salvage Title are outlined in [Appendix B, Total Loss Vehicle Flow Chart](#). Most of the Salvage Title transactions follow the process that is outlined in yellow, and it is this portion of the overall Salvage Title process that is being enabled by this transaction. The common (although not exclusive) process is that once the insurer makes a total loss payment, they (or their representative) will, within ten (10) days, apply for a Salvage Title. The insurer decides if the vehicle is **Repairable** or if it is **Parts Only**. This is outlined in

[Appendix C, EVR Specific Salvage Transaction Scenario Flow Chart](#). The Salvage Transaction supported by the EVR process is outlined in light blue on this chart. Once the Salvage Transaction is processed, the RMV will issue a **Title Type** of **Salvage** with a **Primary Brand** of either **Repairable** (along with the associated **Secondary Brands**) or **Parts Only**, as is illustrated in [Appendix C](#). Appendix C further outlines (in purple) the follow-up process for a repairable vehicle. In summary, once the vehicle is repaired, it must then pass a Salvage Inspection administered by the MA State Police. Once this is successfully completed, the owner can then apply for a Reconstructed Title, a process that, as of this writing, can only be completed by the RMV Title Division. Once this process is completed, the owner will be issued a Title with a **Type** and **Primary Brand** of **Rebuilt** with the same **Secondary Brands** that were assigned when the Salvage Title was originally processed.

NOTE: If a vehicle that has a **Title Type** of **Salvage** is sold, the transaction to record that sale is called a Title Only (for a Salvaged vehicle) transaction and can only be processed by the Titles Division. This differs from the Title Only (not for a Salvaged vehicle) transaction, which is permitted to be processed via EVR.

Prior to Processing the Salvage Title Transaction

A Salvage Title is processed when the customer, who almost always is an insurer, is Titling a vehicle that is "new" to them where they have made a total loss payout for this vehicle. The vehicle could currently have a MA-issued Clear or Reconstructed Title (or the equivalent **Title Type** issued by another State). There are a number of unique business rules associated with a Salvage Title and the various **Brands**.

The chart below describes the Salvage transactions allowed and not allowed via EVR:

Scenario	Processed via EVR	Processed via Titles Division
Issue Salvage Title for vehicle with current Clear or Reconstructed Title	No	Yes
Issue Salvage Title for Commercial Vehicle	Yes	Yes
Issue Salvage Title for Theft/Stolen Vehicle	Yes	Yes
Issue an Owner Retained Title	No	Yes
Convert a Salvage Title to a Reconstructed Title	No	Yes
Issue Reconstructed Title for Passenger Vehicle More than 10 Years Old with clear title that has been signed over directly to insurance company. (See Data Dictionary for guidance.)	No	Yes
Process a Salvage transaction for a Trailer, Semi-Trailer, Farm Equipment, Camper, or other non-Passenger or Commercial Vehicle	No (Salvage not allowed)	No (Salvage not allowed)
Processing the sale of a Salvage Title from one owner to another	No	Yes

Unrecovered Theft Title**	Yes	Yes
Undisclosed Lien	No	Yes
Bonded Title	No	Yes

****NOTE:** For Unrecovered Theft Titles, RMV Policy indicates processing is allowed for Salvage Titles. At this time, users may receive hard stop errors in the Service Provider's software. The RMV is monitoring the EVR transactions to identify any stoppers in place that should not exist for EVR Salvage and resolve those to allow you to process all eligible transactions smoothly in your EVR software. If an error is received, the following workaround is provided:

- If there is a stolen indicator on the vehicle in the RMV's ATLAS system, but no theft response returned from NMVTIS, you should be able to successfully process the transaction through your EVR software.
- If there is a theft response from NMVTIS, your EVR software may prevent you from moving forward with the transaction. If this happens, those who have access may attempt to process the transaction directly in ATLAS and mail in their transaction paperwork to the RMV after the transaction processes successfully.
- If you receive a hard stop in both EVR and ATLAS, you will need to send the paperwork to Titles Division to have the RMV process the transaction in full.

Salvage Title Transaction Process

Follow the steps below to process a Salvage Title transaction.

1. Search and find the proposed owner(s); the common case is that this will be an insurer. In addition:
 - If the owner/registrant is present, retain the ATLAS Entity Key(s).
 - If an individual owner/registrant is not present, they can be added as part of the Salvage Title transaction.
2. Search for the specific vehicle. If the vehicle is found, retain the ATLAS Vehicle Key. If not found, provide the complete vehicle description.
3. Build the Salvage Title transaction using stored Keys. This reflects the step where the Service Provider constructs the Titling transaction using the following Keys:
 - **Vehicle:** Optionally, the Vehicle Key for a vehicle that is already on ATLAS. This includes when the vehicle is previously Titled in MA.
 - **NOTE:** For new vehicles (very uncommon for Salvage), the Manufacturer's Suggested Retail Price (MSRP) entry is required.
 - **Previous Title:** Optionally, the previous Title Key for a vehicle that was previously Titled on ATLAS.
 - **NOTE:** It is highly likely that for a vehicle that is on ATLAS, there is both a Vehicle Key and a Title Key. This is not always the case, especially for trailers, mopeds, and older vehicles.)
 - **Salvage Title:** Broken down by **Brand** category, **Secondary Brands** can be added, if applicable. This entry will result in a Title issued to the insurance company, with specifics regarding the values entered.
 - **Title Brands:** If applicable; see [chart](#) below.
 - **Ownership:** The Ownership Keys that reflect the proposed owners of the vehicle

- **Lien:** If there is a lienholder present, it must be entered. If there is a one-to-many liens present, the Lienholder Key(s) must be presented for each lien.
 - **Acquisition:** Purchase and Sale information (if applicable). All Salvage transactions that can be processed on EVR are sales tax exempt; however, an [Affidavit in Support of a Claim for Exemption from Sales or Use Tax for a Motor Vehicle Form \(MVU-23\)](#) must be completed and scanned for each transaction. The Exemption Code is "A" for Acquisition. For the instance where a Permit Holder is processing Salvage transactions for multiple vehicles, they can create one common Sales Tax exemption for listing all vehicles and scan that form with each transaction.
 - **Alternate Title Mailing Address:** Record the alternate mailing address for the Title. This will result in the Title being printed and sent to this address. This address is validated using the USPS mail address software. The Salvage Title will be mailed as follows:
 - If a non-electronic lien is present, the Title will be mailed to the lienholder address of record in ATLAS and no **Alternate Title Mailing Address** is allowed.
 - If a lien is not present, the Title will be mailed to the listed owner's mailing address of record in ATLAS. If the Permit Holder wants to send the Title to an address other than the listed owner's mailing address (other than the insurance company) record an **Alternate Title Mailing Address** (e.g., the Salvage Yard's mailing address). This update includes the ability to enter a specific **Recipient Name** to whom the Title will be addressed.
 - **NOTE:** The Service Provider's UI may include a list of approved Salvage Yards from which to choose as the allowed address selection(s).
 - The Contact Information noted in the Alternative Mailing Address data block must always be present in every Salvage Title transaction. This is used to resolve any issues/problems that might arise and should reflect the individual that processed the transaction.
 - **Sales and Use Tax:** Vehicles that are acquired by an insurance company via the Salvage Title process are not, by statute, subject to Sales and Use Tax. Therefore, the only required items to be recorded in the Purchase and Sales section of the Web Service are:
 - **Purchase Date**
 - **Seller** (current owner)
 - **Sales Tax Exemption** indicator must be set to **Y** (yes)
 - **Sales Tax Exemption** code must be set to **A** for a **Casualty Acquisition**
 - The remainder of this section can be left blank. For additional details, review [Appendix A - RTA Form Scenarios Section J](#).
4. The RMV will validate the information as submitted and if everything validates, return a Validated Transaction Key to Service Provider. The Service Provider must retain this Key to finalize the Salvage Title transaction. If there are problems or issues with the validation, the RMV will return one-to-many errors. Some of the specific errors for a Salvage Transaction are noted below:
- The RMV performs a Massachusetts and national check to determine if the vehicle is stolen. If the vehicle is stolen, the RMV returns an error code of **VALIDATION_ERROR_CANNOT_PROCESS_NMVTIS**. In this instance, it is common to issue a Salvage Title for a stolen vehicle.
 - The RMV performs an internal and national check to determine if the presented Title is the most recent and if the Title has a **Title Type** of either **Clear** or **Reconstructed**. If

there is an issue, an error code of
VALIDATION_ERROR_CANNOT_PROCESS_NMVTIS is returned.

- **NOTE:** If either of the above errors is presented, the user can resubmit the transaction. If the error persists, save a screen print of the error message, and forward the transaction and screen print to the RMV Titles Division for processing.

5. Document Scanning:

- a. Tag and scan the **Electronic Certificate of Origin for a Vehicle** or Previous Title.
- b. Tag and scan the [Registration and Title Application \(RTA Form\)](#).
- c. Tag and scan the Sales Tax Exemption Form [MVU-23](#).
- d. Tag and scan all other supporting documents as **Other**.

6. Process the Salvage Title transaction and collect the applicable fee(s). Print the RMV Fee Receipt to provide to the customer and the RTA Form, if applicable.

7. The Salvage Title process is complete. The updated Title will be held for three (3) business days, then will be printed and mailed to the recipient.

Salvage Title Primary and Secondary Brands Chart

When processing a Salvage Title, there may be limitations to what Brands can be added. Some Brands can be added as part of the Salvage Title transaction, while others may remain, but not edited, as part of the transaction.

Follow the table below for completion of the **Title Type**, **Primary Brand**, and **Secondary Brand** fields that can be processed via EVR.

Title Type	Primary Brand	Secondary Brand (choose from below)	Secondary Brands Not Allowed* (except where noted below)
Salvage Title	Repairable	Collision Fire Flood* Other Salt* Theft Vandalism *NOTE: Salt and Flood cannot be noted together as Secondary Brands.	Street Rod Memo Title Odometer Discrepancy** *NOTE: These Secondary Brands cannot be added; however, if the Brand exists on a Title, it may remain, but cannot be changed.
Salvage Title	Parts Only	N/A	

****NOTE:** Adding an **Odometer Discrepancy Secondary Brand** is only allowed under certain circumstances, e.g., the vehicle has been in a fire or is damaged in such a way that the odometer cannot be read. In that instance, it would be allowed to be entered as follows:

- **Title Type:** Salvage Title
- **Primary Brand:** Repairable

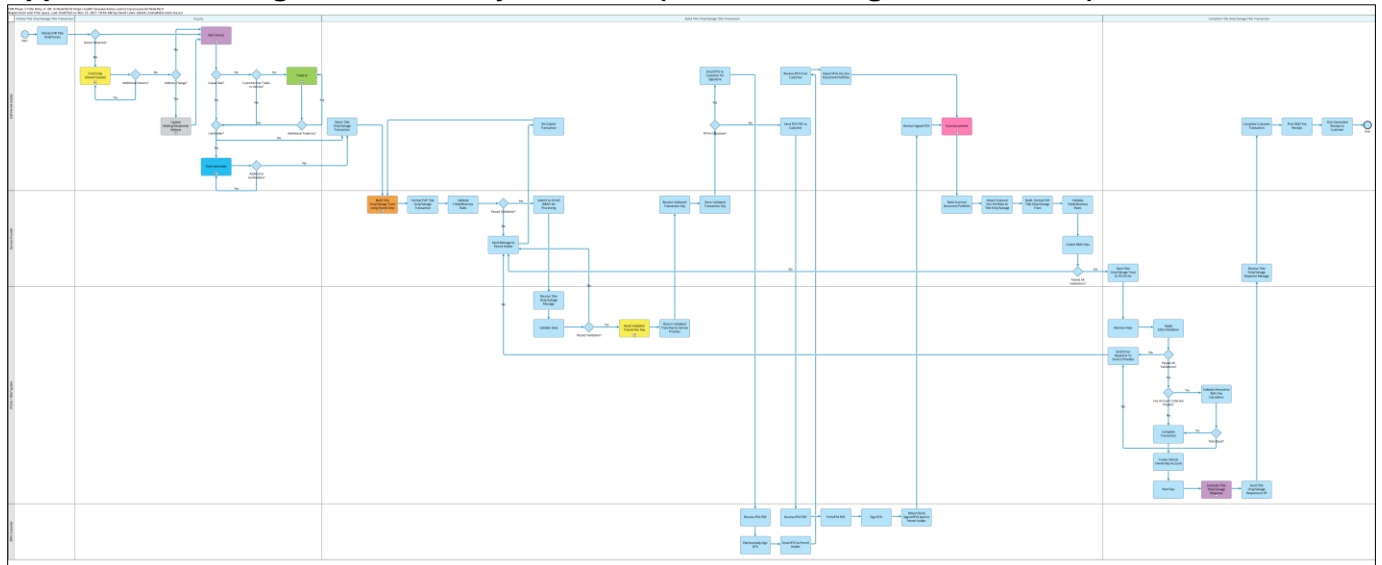
- **Secondary Brand:**

- Fire, Theft, Vandalism, etc.
 - Odometer Discrepancy
 - **NOTE:** If the mileage is unknown, **Total Mileage Unknown (TMU)** is indicated by entering a zero (0) value for the odometer reading and **Odometer Discrepancy** for the **Odometer Code**. In ATLAS, this update is reflected as the **Total Mileage Unknown (TMU)** radio button checked.

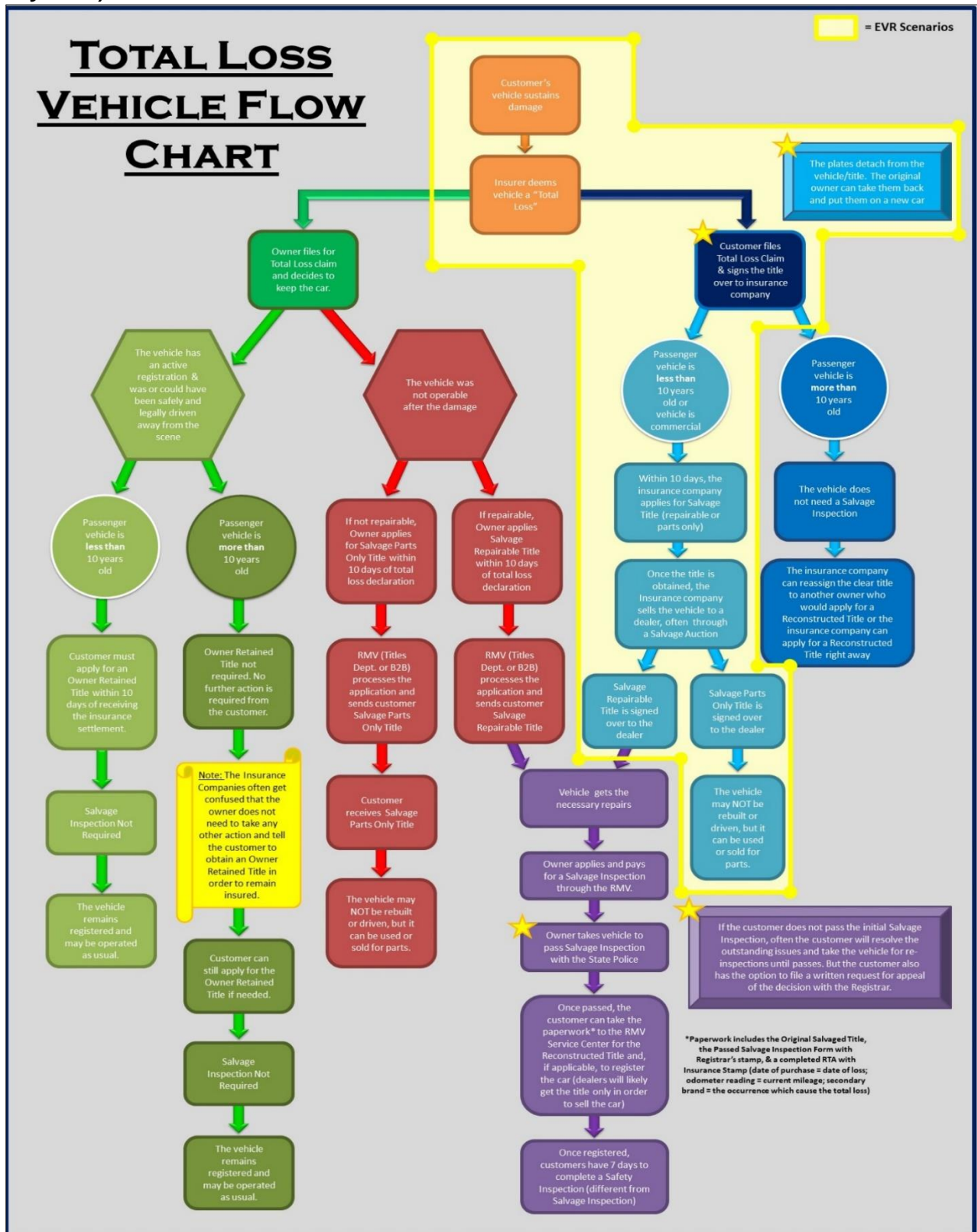
Voiding or Cancelling a Salvage Title: This functionality is not available via EVR. If a Salvage Title needs to be voided or cancelled, contact the Service Provider's Client Support Team/Help Desk for assistance.

Appendices

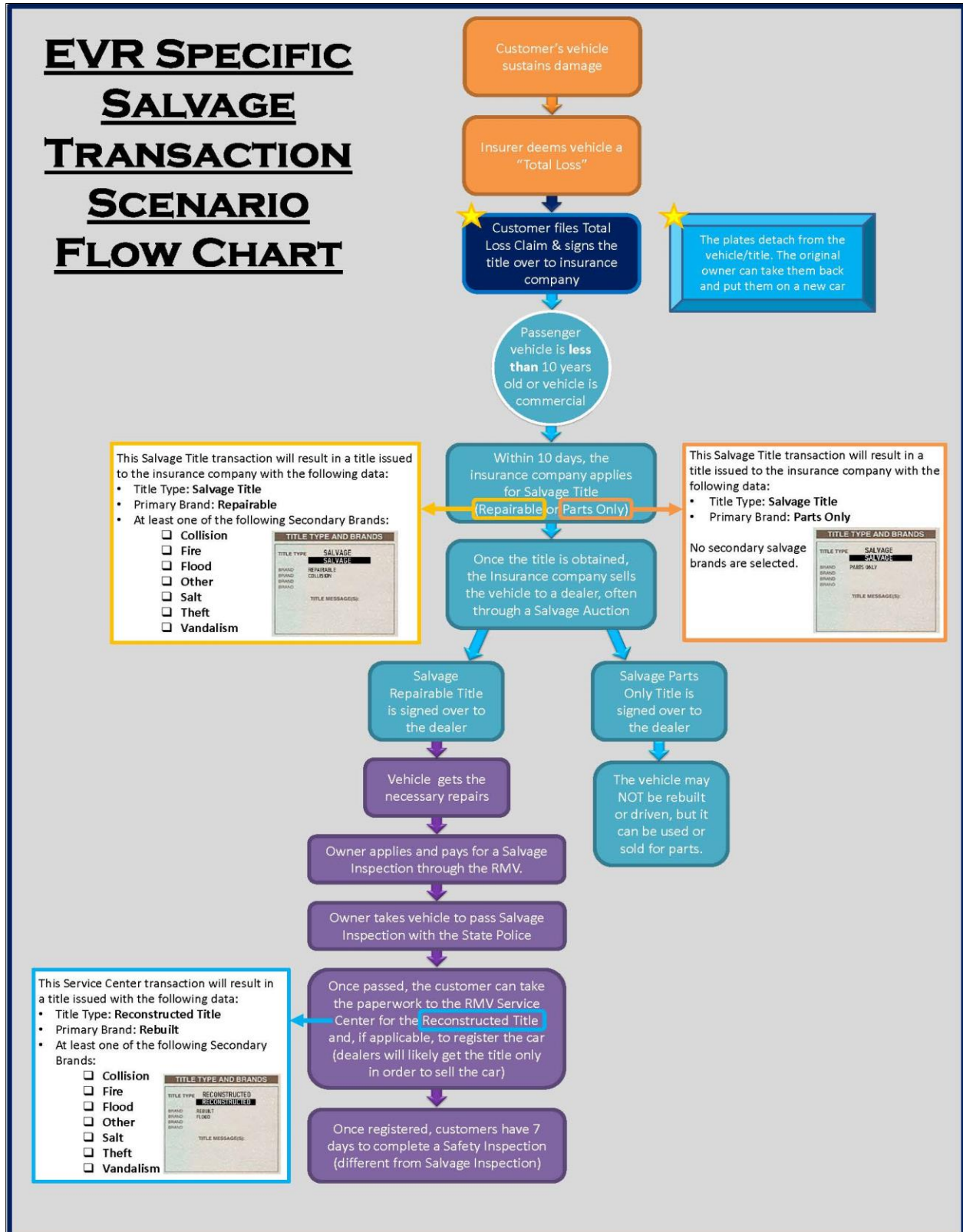
Appendix A – Salvage Title/Title Only Workflow (Includes Salvage Title Process):



Appendix B – Total Loss Vehicle Flow Chart (Salvage Title Process for EVR is highlighted in yellow):



Appendix C – EVR Specific Salvage Transaction Scenario Flow Chart:



References

[RMV Business Partners](#)

[Electronic Vehicle Registration \(EVR\) Program](#)

[Electronic Vehicle Registration \(EVR\) Program Documents](#) (Web Service Data Dictionary, Plate Type Security, Title Brands, Plate Types, etc.)