



Georgia Department of Revenue
MVD Policy Bulletin
Remote Submission of Electronic Signatures for ETR Vendors

Purpose: This Policy Bulletin defines the Georgia Department of Revenue (“DOR” or the “Department”), Motor Vehicle Division’s (“MVD”) requirements for the remote submission of digital or electronic signatures (“e-signatures”). Beginning November 1, 2020, DOR will accept solutions from Electronic Title and Registration (“ETR”) vendors, which will allow for the remote submission of e-signatures on the forms listed in Exhibit A- Accepted Remote Submission Forms.

Effective Date: November 1, 2020.

Authority: O.C.G.A. §§ 10-12-5, 10-12-6, 10-12-7, 10-12-9, 10-12-11, 10-12-12, 10-12-13, 10-12-15, 10-12-17, 10-12-18, 10-12-19, 40-2-1, 40-2-11.

Discussion:

1. DEPARTMENT APPROVAL OF REMOTE SUBMISSION SOLUTION

Before submitting e-signed documents to the Department, ETR vendors must demonstrate to the Department’s satisfaction that their e-signature remote submission solution meets the requirements below. Once the Department has approved of a specific solution in writing, ETR vendors will be permitted to submit the authorized documents listed in Exhibit A electronically with e-signatures.

2. E-SIGNATURES: REQUIREMENTS FOR ACCEPTANCE

Any e-signature remote submission solution developed by an ETR vendor must be able to satisfy all of the following requirements:

A. Acceptable Form: The e-signature must be in an acceptable form. An acceptable form of e-signature is one of the following:

- A typed name that is typed within or attached to the electronic record being submitted to DOR;
- A scanned or digitized image of a handwritten signature attached to the electronic record;
- A handwritten signature input on an electronic signature pad; or
- A handwritten signature, mark, or command input on a display screen by means of a stylus device.

- B. Intent to Sign:** The e-signature must be executed or adopted by a person in a way that shows the signer's intent to sign. This means that the signer must affirm that he/she intends to sign the electronic record.
- C. Association of E-Signature with Record:** The e-signature must be attached to or associated with the electronic record being signed.
- D. Authentication of Signer:** There must be a way to identify and authenticate an individual as the signer and the source of the electronic document or message that is being remotely submitted.
- To satisfy this requirement, remote submission solutions proposed by ETR vendors must contain a secure authentication system that is able to identify a specific individual with a degree of certainty equivalent to or greater than Level 2. The solution must comply with NIST Special Publication 800-63-3, Revision 3, Digital Identity Guidelines and the sections contained therein including but not limited to:
 - SP 800-63A, Enrollment and Identity Proofing
 - SP 800-63B, Authentication and Lifecycle Management
 - SP 800-63C, Federation and Assertions
- E. Preservation of the Integrity of the Record:** E-signatures must be linked to their respected electronic records in a way to ensure that the signature cannot be excised, copied, or otherwise transferred to falsify an electronic record. After an electronic record has been signed, it must be tamper-proof to ensure that the signature applied to or associated with one document is not applied to or associated with another document.
- F. Certification/Audit Document:** ETR vendor solutions must allow dealers to submit transaction-specific Certification/Audit document summarizing history, activity, and any other identifying information, such as, location, internet protocol address or timestamps sufficient to create an audit trail should an e-signature later be challenged. These audit documents are commonly available on all major e-signature platforms. This Certification/Audit document should be retained in the same manner as other documents containing signatures.

3. DOCUMENTS/FORMS THAT MAY BE SIGNED AND SUBMITTED WITH AN E-SIGNATURE

The Commissioner of the Department has determined that this Policy Bulletin directive will apply exclusively to the specific MVD forms listed in Exhibit A of this Policy Bulletin. However, the forms authorized for remote submission listed in Exhibit A are subject to change. The Department will maintain a current "Accepted Remote Submissions Forms" document on its website.

4. ELECTRONIC TRANSMISSION OF E-SIGNED DOCUMENTS

Completed documents and forms, whether in the form of an electronic record or a scanned copy, will be transmitted through the currently existing ETR vendor solution for receiving and transmitting documents.