



Maura Healey, Governor
Kimberley Driscoll, Lieutenant Governor
Phillip Eng, Interim MassDOT Secretary



NOTICE OF PUBLIC COMMENT PERIOD AND HEARING

Notice is hereby given pursuant to M.G.L. c. 30A, § 2-3, that the Massachusetts Department of Transportation, (“MassDOT”) will hold a hybrid public hearing on **Friday March 6, 2026 at 2:00 p.m.** and accept written public comment until **5:00 p.m. on Friday March 6, 2026**, the same day, concerning the following regulatory action:

Promulgate 540 CMR 5.00 – Motor Vehicle Title: Use of Electronic Signature and Electronic Title

The proposed regulatory action is authorized by MGL c. 90D, §§ 11A, 24, and 39, as each was amended or established in Chapter 9 of the Acts of 2025. The statute establishes: (i) authority for the RMV to establish the process by which paper motor vehicle certificates of title may be signed using electronic signatures (“e-signature”) and (ii) the requirement that the RMV establish the process by which paper motor vehicle certificates of title maybe replaced with electronic certificates of title (“e-title”) through a vehicle retail sale transaction. The regulations establish a first of its kind process for utilizing e-signature and e-title for certain retail transactions while also maintaining crucial anti-fraud protections.

MassDOT will hold this hearing:

Remotely at: <https://us02web.zoom.us/j/84120472310>

In person at: 10 Park Plaza
MassDOT Board Room, 2nd Floor
Boston, Massachusetts 02116

Individuals who notify MassDOT of their intent to testify during the hearing will be afforded an earlier opportunity to speak. Speakers are strongly encouraged to notify MassDOT of their intention to testify at the hearing by emailing the address below with the subject line “Regulation Hearing Comment - E-Signature and E-Title.” Written comments must be submitted by email or postal mail to the following address:

Email: Eileen.Fenton@dot.state.ma.us

Postal Mail: Eileen Fenton
Managing Counsel
MassDOT
10 Park Plaza, Suite 3510
Boston, Massachusetts 02116

A copy of the above-listed regulations may be obtained by request to the above address or email address.

MassDOT may adopt a revised version of the proposed action taking into account relevant comments received and any other practical alternatives that come to its attention.

For accommodation or language assistance requests, please contact MassDOT's Chief Diversity & Civil Rights Officer by phone at (857) 368-8580, TTD/TTY at (857) 266 0603, fax (857) 368 0602 or by email to MassDOT.CivilRights@dot.state.ma.us. Requests should be made as soon as possible, ideally at least five business days before the close of the public hearing.

Small Business Impact Statement

(As required by M.G.L. c. 30A §§ 2, 3 & 5)

CMR No:

Registry of Motor Vehicles

540 CMR 5.00 –Motor Vehicle Title: Use of Electronic Signature and Electronic Title

Estimate of the Number of Small Businesses Impacted by the Regulation:

Estimates/Data

This regulation will primarily impact Massachusetts car dealers and certain out of state dealers within 50 miles of Massachusetts (collectively referred to as “Dealers”). Because there is no centralized database for Dealers operating in Massachusetts (Dealers are licensed based on the city/town of the dealership’s physical location), we do not have an exact number of Dealers that are considered small businesses.

The Mass Independent Automobile Dealers Association (MIADA) estimates:

- Approximately 4000 new and used car dealers are licensed in Massachusetts at any one time.
 - 88% are used car dealers (Class 2 dealers)
 - 471 (~12%) are new car dealers (Class 1 dealers)

We would expect there to be a significant number of Dealers that are small businesses in Massachusetts. To be eligible to utilize the E-Title and E-Signature privileges in the regulation, Dealers must utilize the RMV’s Electronic Vehicle Registration Program (“EVR”). As noted above, there are approximately 4000 new and used car dealers licensed in Massachusetts at any one time. However, the majority of the 88% of the used car dealers are not on EVR due to a variety of factors, including insufficient number of transactions per month, whereas the majority of new car dealers in Massachusetts are on EVR.

There are currently 604 Dealers that utilize EVR, of which 561 are Massachusetts dealers, and may be impacted by the regulations.

604 Dealers currently on EVR:

- 561 Massachusetts Dealers
- 43 Out of State Dealers (within 50 miles of MA)
- 24 of the 604 (mix in-state and OOS) are on “EVR lite” which is for dealers with at least 10 transactions per month.

Volume breakdown of the 604 EVR Dealers:

60% completed less than 200 registration & title transactions annually (includes “EVR lite”) 30.5% completed between 200-1000 registration & title transactions annually
9.5% completed more than 1000 registration & title transactions annually.

- Will small businesses have to create, file, or issue additional reports?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.
- Will small businesses have to implement additional recordkeeping procedures?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.
- Will small businesses have to provide additional administrative oversight?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.
- Will small businesses have to hire additional employees in order to comply with the proposed regulation?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.
- Does compliance with the regulation require small businesses to hire other professionals (e.g. a lawyer, accountant, engineer, etc.)?**

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- Does the regulation require small businesses to purchase a product or make any other capital investments in order to comply with the regulation?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.
- Are performance standards more appropriate than design or operational standards to accomplish the regulatory objective?**

(Performance standards express requirements in terms of outcomes, giving the regulated party flexibility to achieve regulatory objectives and design/operational standards specify exactly what actions regulated parties must take.)

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.

- **Do any other regulations duplicate or conflict with the proposed regulation?**

No. The use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process are authorized under M.G.L. c. 90D, §§ 11A, 24, and 39.

- **Does the regulation require small businesses to cooperate with audits, inspections or other regulatory enforcement activities?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.

- **Does the regulation require small businesses to provide educational services to keep up to date with regulatory requirements?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.

- **Is the regulation likely to deter the formation of small businesses in Massachusetts?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.

- **Is the regulation likely to encourage the formation of small businesses in Massachusetts?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.

- **Does the regulation provide for less stringent compliance or reporting requirements for small businesses?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.

- **Does the regulation establish less stringent schedules or deadlines for compliance or reporting requirements for small businesses?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.

- **Did the agency consolidate or simplify compliance or reporting requirements for small businesses?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.

- **Can performance standards for small businesses replace design or operational standards without hindering delivery of the regulatory objective?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.

- **Are there alternative regulatory methods that would minimize the adverse impact on small businesses?**

No. RMV regulation 540 CMR 5.00, establishes the requirements, standards, and specifications for the use of Electronic Signatures on Motor Vehicle Paper Titles, and the sale and transfer of Motor Vehicles using an Electronic Title process as authorized under M.G.L. c. 90D, §§ 11A, 24, and 39. These electronic processes modernize and streamline the traditional process. This regulation applies to certain eligible Dealers and RMV customers and at this time, it is a voluntary program. The traditional signature and titling processes are still available.