

FRAUD AND DRIVERS LICENSES

In 2009 the Maryland MVA strengthened its proof of residency requirements; these changes added multiple safeguards to protect against fraud and abuse.

The Maryland MVA currently accepts Individual Taxpayer Identification Number (ITIN) as valid proof of non-eligibility to obtain a Social Security Number.

To prove Identification and Age, applicants would have to provide a *passport*, which the Maryland MVA has historically accepted as proof of identity. Foreign governments establish strong procedures for issuing these documents.

The licenses would be visually distinct from regular licenses in that they are marked “NOT ACCEPTABLE FOR FEDERAL PURPOSES.”

In Addition:

MVA Anti-fraud efforts

Under HB789/SB 715:

- under HB 789, MVA plans to authenticate the Individual Taxpayer Identification Number (ITIN) through requiring a certified copy of 2 years worth of Maryland income tax returns and verifying electronically with the IRS that the ITIN matches the name on the documents being presented (not confirmed with IRS yet)
- MVA verifies electronically, in real time that an address provided is a real, residential address through the MELISSA system maintained by the United States Postal Service
- MVA verifies electronically, in real time every applicant through the Problem Driver Pointer System (PDPS) database. This is a national database managed by the American Association of Motor Vehicle Administrators (AAMVA) and will alert Maryland of any suspensions or revocations imposed by other states.
- All employees that are involved in the issuance of driver’s license and identification cards are required to pass a document examiners training course before starting. This is a continuing requirement which requires a refresher course every 2 years. This helps in learning how to authenticate documents and detect fraudulent documents.
- The MVA investigative division thoroughly investigates internal and external fraud cases.
- MVA is planning to roll out facial recognition software in the future which will assist in identifying applicants who may have more than one product fraudulently.

POINT THREE:

THE MORE DIFFICULT YOU MAKE IT TO OBTAIN AN IDENTITY DOCUMENT, THE MORE VALUABLE IT IS AS A FRAUD TARGET.

- FROM THE 2009 FISCAL NOTES TO HB 195, HB 387, and SB369
- TTF expenditures are not likely to decrease due to fewer applications from undocumented individuals under the bill. Instead, DLS advises that because of the bill's prohibition there is an incentive for more undocumented individuals to attempt to obtain a driver's license, ID card, or moped permit through fraudulent means.

POINT FOUR:

WHILE FRAUD IS A CONCERN, IT IS OUTWEIGHED BY THE CONCERN ABOUT ROAD SAFETY AND INSURANCE. WE CAN ADAPT MORE EFFECTIVE TACTICS TO COMBAT FRAUD,