
Department of Motor Vehicles

<http://dmv.dc.gov>

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Description	FY 2011 Actual	FY 2012 Approved	FY 2013 Proposed	% Change from FY 2012
Operating Budget	\$39,700,920	\$38,295,255	\$37,423,372	-2.3
FTEs	225.8	233.0	223.0	-4.3

The mission of the Department of Motor Vehicles (DMV) is to provide excellent customer service and to promote public safety by ensuring the safe operation of motor vehicles.

Summary of Services

The DMV provides service to approximately 460,000 licensed drivers and identification card holders (out of a population of nearly 617,000) and 275,000 registered vehicles at three service centers. DMV conducts adjudication services and collects ticket payments for more than 2.5 million tickets each year and also conducts over 200,000 annual vehicle inspections. Combining these services into a customer-centered, mission-driven organization is the responsibility of the Agency Management Division. Department performance expectations in FY 2013 are listed by functional division.

The agency's FY 2013 proposed budget is presented in the following tables:

FY 2013 Proposed Gross Funds Operating Budget, by Revenue Type

Table KV0-1 contains the proposed FY 2013 agency budget compared to the FY 2012 approved budget. It also provides FY 2010 and FY 2011 actual expenditures.

Table KV0-1
(dollars in thousands)

Appropriated Fund	Actual FY 2010	Actual FY 2011	Approved FY 2012	Proposed FY 2013	Change from FY 2012	Percent Change*
General Fund						
Local Funds	26,630	23,831	24,786	24,330	-456	-1.8
Special Purpose Revenue Funds	9,606	11,035	8,280	9,731	1,451	17.5
Total for General Fund	36,235	34,866	33,066	34,060	995	3.0
Federal Resources						
Federal Grant Funds	154	508	0	0	0	N/A
Total for Federal Resources	154	508	0	0	0	N/A
Intra-District Funds						
Intra-District Funds	4,086	4,327	5,230	3,363	-1,866	-35.7
Total for Intra-District Funds	4,086	4,327	5,230	3,363	-1,866	-35.7
Gross Funds	40,475	39,701	38,295	37,423	-872	-2.3

*Percent change is based on whole dollars.

Note: If applicable, for a breakdown of each Grant (Federal and Private), Special Purpose Revenue type and Intra-District agreement, please refer to Schedule 80 Agency Summary by Revenue Source in the FY 2013 Operating Appendices located on the Office of the Chief Financial Officer's website.

FY 2013 Proposed Full-Time Equivalents, by Revenue Type

Table KV0-2 contains the proposed FY 2013 FTE level compared to the FY 2012 approved FTE level by revenue type. It also provides FY 2010 and FY 2011 actual data.

Table KV0-2

Appropriated Fund	Actual FY 2010	Actual FY 2011	Approved FY 2012	Proposed FY 2013	Change from FY 2012	Percent Change
General Fund						
Local Funds	196.5	181.3	186.0	177.0	-9.0	-4.8
Special Purpose Revenue Funds	51.1	44.5	47.0	46.0	-1.0	-2.1
Total for General Fund	247.6	225.8	233.0	223.0	-10.0	-4.3
Total Proposed FTEs	247.6	225.8	233.0	223.0	-10.0	-4.3

FY 2013 Proposed Operating Budget, by Comptroller Source Group

Table KV0-3 contains the proposed FY 2013 budget at the Comptroller Source Group (object class) level compared to the FY 2012 approved budget. It also provides FY 2010 and FY 2011 actual expenditures.

Table KV0-3
(dollars in thousands)

Comptroller Source Group	Actual FY 2010	Actual FY 2011	Approved FY 2012	Proposed FY 2013	Change from FY 2012	Percent Change*
11 - Regular Pay - Continuing Full Time	12,129	11,763	12,964	12,694	-269	-2.1
12 - Regular Pay - Other	403	417	429	441	12	2.8
13 - Additional Gross Pay	234	7	0	0	0	N/A
14 - Fringe Benefits - Current Personnel	2,883	2,818	3,232	3,446	215	6.6
15 - Overtime Pay	206	141	50	50	0	0.0
99 - Unknown Payroll Postings	3	0	0	0	0	N/A
Subtotal Personal Services (PS)	15,858	15,146	16,674	16,631	-43	-0.3
20 - Supplies and Materials	211	168	244	198	-46	-18.9
30 - Energy, Comm. and Building Rentals	594	497	512	512	0	0.0
31 - Telephone, Telegraph, Telegram, Etc.	287	292	340	325	-15	-4.3
32 - Rentals - Land and Structures	575	438	438	438	0	0.0
33 - Janitorial Services	227	117	145	0	-145	-100.0
34 - Security Services	1,488	1,353	1,353	1,353	0	0.0
35 - Occupancy Fixed Costs	98	0	0	0	0	N/A
40 - Other Services and Charges	3,438	3,645	3,417	5,143	1,726	50.5
41 - Contractual Services - Other	17,282	17,660	14,981	12,521	-2,461	-16.4
70 - Equipment and Equipment Rental	417	384	192	303	111	58.1
Subtotal Nonpersonal Services (NPS)	24,617	24,554	21,622	20,792	-829	-3.8
Gross Funds	40,475	39,701	38,295	37,423	-872	-2.3

*Percent change is based on whole dollars.

Division Description

The Department of Motor Vehicles operates through the following 7 divisions:

Adjudication Services – provides ticket processing, notices, and hearing and hearing support services to residents and non-residents, in order to render legally sound decisions on parking, photo, and moving violations, and to ensure proper processing of violation and penalty payments for those infractions.

This division contains the following 3 activities:

- **Hearings** – provides fair and equitable reviews of ticket and permit violations for respondents so that they can resolve outstanding issues of liability;

- **Hearing Support** – provides intake, data review, records management, and administrative support functions to ensure accurate records and transmittal of information in support of adjudication hearings; and
- **Ticket Processing** – provides processed ticket information to create and maintain DMV's database; provides scheduled notifications and information to residents and non-residents of the District of Columbia; and processes and tracks fines and penalty payments for tickets issued by traffic enforcement authorities.

Vehicle Services – provides certification and inspection services to residents, businesses, and government entities so that they may legally park, drive, and sell their vehicles in the District of Columbia.

This division contains the following 4 activities:

- **Inspections** – provides safety and emission inspection services to residents and non-residents so that they can receive a timely vehicle inspection to facilitate reduced auto emissions (all vehicles) and safer vehicles (for-hire and commercial vehicles only). The air emission inspections meet the requirements of the District's Air Quality Attainment State Implementation Plan;
- **Registrations** – provides legal certification services to residents and non-residents by providing timely documentations of ownership and authority to operate, allowing them to legally drive, park, or sell their vehicles;
- **Registrations - Out of State Vehicles** – provides registration services for “for hire” vehicles whose owner is based outside of the District; and
- **International Registration Plan** – provides for administration of the District of Columbia's participation in the U.S.-based plan, which allows for the distribution of registration fees for commercial motor vehicles travelling inter-jurisdictionally through member states and provinces.

Driver Services – provides driver certification and identification services to residents to ensure they have the proper credentials to reflect identity, residence, and driving qualifications so that they may legally operate their vehicles.

Service Integrity – ensures the security and integrity of all DMV transactions, employees, and products by implementing and auditing procedures to minimize fraud, abuse, corruption, and risk of financial loss related to the execution of departmental functions.

This division contains the following 2 activities:

- **Risk Management** – provides reviews and audits procedures and controls to minimize the risk of financial loss related to the execution of departmental functions; and
- **Integrity** – provides reviews and audits procedures and controls to minimize fraud, abuse, corruption, and the loss of the public's trust related to the execution of departmental operations.

Technology Services – provides integrated and reliable information systems for all DMV services and complies with District-wide technology standards and requirements.

This division contains the following 3 activities:

- **Information Technology** – provides for the operation and maintenance of the automated systems specific to DMV operations support, including wait-queuing, digital photos, and hearing recordings;
- **Driver and Vehicle Systems** – provides for the operation and maintenance of the automated systems providing support for driver and vehicles databases and service functions; and
- **Ticket Information Systems** – provides for the operation and maintenance of the automated systems providing support for ticketing and adjudication services.

Agency Management – provides for administrative support and the required tools to achieve operational and programmatic results. This division is standard for all agencies using division-based budgeting.

Agency Financial Operations – provides comprehensive and efficient financial management services, to and on behalf of, District agencies so that the financial integrity of the District of Columbia is maintained. This division is standard for all agencies using division-based budgeting.

Division Structure Change

The Department of Motor Vehicles has no division structure changes in the FY 2013 proposed budget.

FY 2013 Proposed Operating Budget and FTEs, by Division and Activity

Table KV0-4 contains the proposed FY 2013 budget by division and activity compared to the FY 2012 approved budget. It also provides the FY 2011 actual data.

Table KV0-4

(dollars in thousands)

Division/Activity	Dollars in Thousands				Full-Time Equivalents			
	Actual FY 2011	Approved FY 2012	Proposed FY 2013	Change from FY 2012	Actual FY 2011	Approved FY 2012	Proposed FY 2013	Change from FY 2012
(1000) Agency Management								
(1008) Communications	33	94	167	73	1.0	1.0	2.0	1.0
(1010) Personnel	221	247	257	10	2.9	3.0	3.0	0.0
(1015) Training	101	92	95	2	1.0	1.0	1.0	0.0
(1030) Property Management	2,696	2,827	2,652	-175	0.0	0.0	0.0	0.0
(1070) Fleet Management	23	15	0	-15	0.0	0.0	0.0	0.0
(1087) Language Access Act	0	35	35	0	0.0	0.0	0.0	0.0
(1090) Performance Management	2,286	1,420	1,526	106	11.8	12.0	12.0	0.0
Subtotal (1000) Agency Management	5,359	4,730	4,731	1	16.7	17.0	18.0	1.0
(100F) Agency Financial Operations								
(110F) Budget Operations	211	231	240	9	2.0	2.0	2.0	0.0
(120F) Accounting Operations	195	240	253	13	3.9	4.0	4.0	0.0
Subtotal (100F) Agency Financial Operations	406	471	493	22	5.9	6.0	6.0	0.0
(2000) Adjudication Services Program								
(2010) Hearings	2,088	2,375	2,445	70	20.1	21.5	21.5	0.0
(2020) Hearing Support	1,830	2,026	2,030	4	30.9	31.5	28.5	-3.0
(2030) Ticket Processing	13,474	13,649	9,852	-3,797	1.0	1.0	1.0	0.0
Subtotal (2000) Adjudication Services Program	17,392	18,050	14,328	-3,723	51.9	54.0	51.0	-3.0
(3000) Vehicle Services Program								
(3010) Inspections	4,788	3,731	4,442	711	42.6	45.0	44.0	-1.0
(3020) Registrations	2,212	2,557	2,412	-145	34.3	35.0	32.0	-3.0
(3030) Registrations - Out of State Vehicle	355	254	350	96	0.0	0.0	0.0	0.0
(3040) International Registration Plan	1,847	1,468	2,287	819	1.9	2.0	2.0	0.0
Subtotal (3000) Vehicle Services Program	9,203	8,010	9,491	1,481	78.8	82.0	78.0	-4.0

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Table KVO-4 (Continued)

(dollars in thousands)

Division/Activity	Dollars in Thousands				Full-Time Equivalents			
	Actual FY 2011	Approved FY 2012	Proposed FY 2013	Change from FY 2012	Actual FY 2011	Approved FY 2012	Proposed FY 2013	Change from FY 2012
(4000) Driver Services Program								
(4010) Licensing	3,319	4,041	3,997	-44	60.8	62.0	59.0	-3.0
(4030) Drivers Education	1,312	520	0	-520	0.0	0.0	0.0	0.0
(4040) Commercial Driver's License (CDL)	86	103	0	-103	0.0	0.0	0.0	0.0
Subtotal (4000) Driver Services Program	4,717	4,664	3,997	-667	60.8	62.0	59.0	-3.0
(6000) Customer Contact Services Program								
(1080) Communications	33	0	0	0	0.0	0.0	0.0	0.0
Subtotal (6000) Customer Contact Services Program	33	0	0	0	0.0	0.0	0.0	0.0
(7000) Service Integrity Program								
(1055) Risk Management	12	6	6	0	0.0	0.0	0.0	0.0
(7010) Integrity	188	264	214	-50	2.9	3.0	2.0	-1.0
Subtotal (7000) Service Integrity Program	200	270	220	-50	2.9	3.0	2.0	-1.0
(8000) Technology Services Program								
(1040) Information Technology	2,145	1,749	3,811	2,062	7.8	8.0	8.0	0.0
(8010) Driver and Vehicle Systems	238	343	345	2	1.0	1.0	1.0	0.0
(8020) Ticket Information Systems	8	8	8	0	0.0	0.0	0.0	0.0
Subtotal (8000) Technology Services Program	2,391	2,100	4,164	2,064	8.8	9.0	9.0	0.0
Total Proposed Operating Budget	39,701	38,295	37,423	-872	225.8	233.0	223.0	-10.0

(Change is calculated by whole numbers and numbers may not add up due to rounding)

Note: For more detailed information regarding the proposed funding for the activities within this agency's divisions, please see **Schedule 30-PBB Program Summary by Activity** in the **FY 2013 Operating Appendices** located on the Office of the Chief Financial Officer's website.

FY 2013 Proposed Budget Changes

The Department of Motor Vehicles' (DMV) proposed FY 2013 gross budget is \$37,423,372, which represents a 2.3 percent decrease from the FY 2012 approved budget of \$38,295,255. The budget is comprised of \$24,329,622 of Local funds, \$9,730,588 of Special Purpose Revenue funds, and \$3,363,162 of Intra-District funds.

Current Services Funding Level

The Current Services Funding Level (CSFL) is a Local funds ONLY representation of the true cost of operating District agencies, before consideration of policy decisions. The CSFL reflects changes from the FY 2012 approved budget across multiple programs, and it estimates how much it would cost an agency to continue its current programs and operations into the following fiscal year. The initial adjustments in the budget proposal represent changes that should be compared to the FY 2013 CSFL budget and not necessarily changes made to the FY 2012 Local funds budget. The FY 2013 CSFL adjustments to the FY 2012 Local funds budget are described in table 5 of this agency's budget chapter. Please see the CSFL Development section within Volume 1: Executive Summary for more information regarding the methodology used and components that comprise the CSFL.

DMV's FY 2013 CSFL budget is \$25,018,652, which represents a \$232,842, or 0.9 percent, increase over the FY 2012 approved Local funds budget of \$24,785,810.

Initial Adjusted Budget

Cost Increase: DMV will increase its Local funds nonpersonal services budget by \$1,975,442 to accommodate higher costs of the Office of the Chief Technology Officer's (OCTO) Information Technology assessment. The personal services budget was increased by \$157,414 and 1.0 FTE to realign budget and cover Fringe Benefit costs, and the nonpersonal services budget was increased by \$41,428 for postage and leasing equipment costs. Other increases include \$1,733,954 in Special Purpose Revenue funds to support cashier services and other vital Contractual Services, \$66,000 to procure inspection station equipment, and \$28,901 to cover personal services costs that include growth in Fringe Benefits.

Cost Decrease: The Local funds budget was reduced by \$19,522 for Supplies. The Special Purpose Revenue funds budget was reduced by 1.0 FTE to properly align the budget, by \$159,869 for Telecom and Janitorial services, and by \$28,667 for office supplies.

Transfer Out: The agency will transfer the collections contracts to the Office of Finance and Treasury (OFT) by reducing \$2,154,762 from Local funds and \$1,866,482 from Intra-District funds.

Shift: \$199,650 for the OCTO IT assessment was transferred to Local funds from Special Purpose Revenue funds.

Additionally Adjusted Budget

Technical Adjustment: Adjustment of Fringe Benefits to restore the District Government contribution for employee health insurance from 72 percent, implemented in the FY 2011 budget, to 75 percent in FY 2013, resulting in increases of \$63,455 in Local funds and \$10,588 in Special Purpose Revenue funds.

Policy Initiative

Cost Increase: DMV received a one-time increase of \$100,000 in Local funds for system programming to allow for the provision of a routine comprehensive list of all District residents who have outstanding debt with DMV to the Office of Tax and Revenue, which will utilize the information to make decisions about subsequent income tax refunds.

Eliminate: \$852,485 and 10.0 FTEs were removed from the Local funds budget to reflect the elimination of an Intra-District agreement with Office of Finance and Treasury (OFT) for cashier services and 10 related positions that had never been filled.

FY 2012 Approved Budget to FY 2013 Proposed Budget, by Revenue Type

Table KV0-5 itemizes the changes by revenue type between the FY 2012 approved budget and the FY 2013 proposed budget.

Table KV0-5
(dollars in thousands)

	DIVISION	BUDGET	FTE
LOCAL FUNDS: FY 2012 Approved Budget and FTE		24,786	186.0
Removal of One-Time funding	Technology Services Program	-225	0.0
Fringe Benefit Rate Adjustment	Multiple Programs	186	0.0
Consumer Price Index	Multiple Programs	216	0.0
Personal Services Growth Factor	Multiple Programs	55	0.0
FY 2013 Current Services Funding Level Budget (CSFL)		25,019	186.0
Cost Increase: OCTO IT assessment charges	Multiple Programs	1,975	0.0
Cost Increase: Align budget with projected personal services needs	Multiple Programs	157	1.0
Cost Increase: Postal and equipment leasing costs	Multiple Programs	41	0.0
Cost Decrease: Office supplies	Multiple Programs	-20	0.0
Transfer Out: Collections contracts moved to Treasury	Multiple Programs	-2,155	0.0
FY 2013 Initial Adjusted Budget		25,019	187.0
Technical Adjustment: Health insurance contribution	Multiple Programs	63	0.0
FY 2013 Additionally Adjusted Budget		25,082	187.0
FY 2013 Policy Initiatives			
Cost Increase: One-Time cost for operational needs	Technology Services Program	100	0.0
Eliminate: Cashier services	Multiple Programs	-852	-10.0
LOCAL FUNDS: FY 2013 Proposed Budget and FTE		24,330	177.0
SPECIAL PURPOSE REVENUE FUNDS: FY 2012 Approved Budget and FTE		8,280	47.0
Cost Increase: Net funding for cashier services and other vital Contractual Services	Vehicle Services Program	1,734	0.0
Cost Increase: Funding for inspection station equipment	Vehicle Services Program	66	0.0
Cost Increase: Adjust Salary and Fringe Benefits to align with historical spending	Vehicle Services Program	29	0.0
Eliminate: Unfunded FTE	Driver Services Program	0	-1.0
Cost Decrease: Telecom and Janitorial services	Agency Management	-160	0.0
Cost Decrease: Reduction in office supplies	Vehicle Services Program	-29	0.0
Shift: OCTO IT Assessment charges transferred to Local funds	Multiple Programs	-200	0.0
FY 2013 Initial Adjusted Budget		9,720	46.0
Technical Adjustment: Health insurance contribution	Multiple Programs	11	0.0
FY 2013 Additionally Adjusted Budget		9,731	46.0
SPECIAL PURPOSE REVENUE FUNDS: FY 2013 Proposed Budget and FTE		9,731	46.0
INTRA-DISTRICT FUNDS: FY 2012 Approved Budget and FTE		5,230	0.0
Transfer Out: Collections contracts moved to Treasury	Multiple Programs	-1,866	0.0
FY 2013 Initial Adjusted Budget		3,363	0.0
INTRA-DISTRICT FUNDS: FY 2013 Proposed Budget and FTE		3,363	0.0
Gross for KV0 - Department of Motor Vehicles		37,423	223.0

(Change is calculated by whole numbers and numbers may not add up due to rounding)

Agency Performance Plan

The agency has the following objectives and performance indicators for their divisions:

1. Adjudication Services

Objective 1: Make it easier, faster, and friendlier to do business with DMV.

Objective 2: Ensure a skilled and diverse workforce for quality customer service.

Adjudication Services

Measure	FY 2010 Actual	FY 2011 Target	FY 2011 Actual	FY 2012 Projection	FY 2013 Projection	FY 2014 Projection
Percentage of mail adjudication hearings completed within 150 days of request ¹	83%	80%	82%	75%	77%	80%
Percentage of adjudication customers whose wait times are 40 minutes or less ²	82%	80%	88%	80%	80%	80%
Average adjudication customer wait time in minutes ³	22.8	35	17	30	30	30
Percentage of customers rating Adjudication Services as satisfactory or better	87.4%	82%	82%	84%	84%	84%
Percentage of appeals decided based on those filed	47.6%	53%	58%	55%	57%	57%
Percentage of hearing decisions reversed on appeal	21.7%	27%	19%	25%	23%	23%
Percentage of adjudication-related OUC service requests addressed timely	88.0%	83%	86%	85%	85%	85%

2. Vehicle Services

Objective 1: Make it easier, faster, and friendlier to do business with DMV.

Objective 2: Ensure a skilled and diverse workforce for quality customer service.

Objective 3: Ensure the integrity, security, and safety of DMV's vehicle services.

Vehicle Services

Measure	FY 2010 Actual	FY 2011 Target	FY 2011 Actual	FY 2012 Projection	FY 2013 Projection	FY 2014 Projection
Number of vehicle inspections per staff hour	4.7	4	5.6	4	4	4
Percentage of customers rating Vehicle Services as satisfactory or better	83.4%	85%	87%	85%	85%	85%
Percentage of registrations renewed online	54.1%	45%	62%	55%	60%	62%
Percentage of dealer transactions processed within 7 business days	97%	98%	98%	98%	98%	98%
Percentage of vehicle related OUC service requests addressed timely	85.3%	87%	93%	87%	87%	87%

3. Driver Services

Objective 1: Make it easier, faster, and friendlier to do business with DMV.

Objective 2: Ensure a skilled and diverse workforce for quality customer service.

Objective 3: Ensure the integrity, security, and safety of DMV's licensing and identification cards.

Driver Services

Measure	FY 2010 Actual	FY 2011 Target	FY 2011 Actual	FY 2012 Projection	FY 2013 Projection	FY 2014 Projection
Percentage of service center customers whose wait times are 40 minutes or less ⁴	63.3%	80%	66%	75%	75%	75%
Average service center customer wait time in minutes ⁵	34.3	30%	33	35	35	35
Percentage of customers rating Driver Services as satisfactory or better	83.4%	85%	84%	85%	85%	85%
Percentage of licenses renewed online ⁶	28.3%	27%	34%	35%	10%	10%
Percentage of ID cards renewed online ⁶	8.7%	6%	9%	9%	5%	5%
Percentage of driver-related OUC service requests addressed timely	75.4%	87%	97%	87%	87%	87%

4. Technology Services

Objective 1: Make it easier, faster, and friendlier to do business with DMV.

Objective 2: Ensure the integrity, security, and safety of DMV's registration, licensing and adjudication services and facilities.

Technology Services

Measure	FY 2010 Actual	FY 2011 Target	FY 2011 Actual	FY 2012 Projection	FY 2013 Projection	FY 2014 Projection
Percentage of usage of online driver/vehicle services ⁷	57%	10%	36%	33%	33%	33%

5. Service Integrity

Objective 1: Ensure the integrity, security and safety of DMV's licenses and registration.

Service Integrity

Measure	FY 2010 Actual	FY 2011 Target	FY 2011 Actual	FY 2012 Projection	FY 2013 Projection	FY 2014 Projection
Percentage of employees completing FDR training	92.3%	90%	92%	92%	92%	92%

6. Agency Management

Objective 2: Ensure a skilled and diverse workforce for quality customer service.

Agency Management

Measure	FY 2010 Actual	FY 2011 Target	FY 2011 Actual	FY 2012 Projection	FY 2013 Projection	FY 2014 Projection
Percentage of usage of online driver/vehicle services ⁸	57%	10%	36%	33%	33%	33%
Percentage of customers rating overall DMV service as satisfactory or better	83.4%	85%	84%	85%	85%	85%
Percentage of organ donors through DMV	39.0%	37%	35%	37%	39%	41%
Percentage of OIG inquiries completed within deadline	100%	100%	100%	100%	100%	100%
Percentage of correspondence addressed timely	87.3%	87%	98%	90%	93%	95%

OIG: Office of Inspector General

Performance Plan Endnotes:

1. For FY 2011, KPI of 150 days reflects increased ticket issuance by MPD, DPW, DDOT, without increase in adjudication staff.
2. Wait time based on Q-matic ticket issued at information desk.
3. Neutral FY 2013/2014/2015 projections are based on increased workloads without corresponding increased resources.
4. Wait time based on Q-matic ticket issued at information desk. Wait time is expected to increase in FY 2012 - FY 2015 due to additional federal requirements in REAL ID legislation and increased District population without corresponding increased resources.
5. Ibid.
6. Reduction in FY 2013/2014/2015 projection due to implementation of federal requirements that will reduce use of online transactions.
7. Neutral in FY 2013/2014/2015 projection due to implementation of federal requirements that will reduce use of online transactions.
8. Neutral in FY 2013/2014/2015 projection due to implementation of federal requirements that will reduce use of online transactions.

