



# Dealer Licensing Handbook

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# INDIANA



Office of the Secretary of State Connie Lawson  
Auto Dealer Services Division

# Contact Information

## Auto Dealer Services Division



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Telephone: (317)234-7190  
Website: [dealers.sos.in.gov](http://dealers.sos.in.gov)  
Email: [dealers@sos.in.gov](mailto:dealers@sos.in.gov)

Our office cannot answer questions about tax matters, titling, or registration.

Bureau of Motor Vehicles: <http://www.in.gov/bmv/2666.htm>

Indiana Department of Revenue: <http://www.in.gov/dor/3781.htm>

*Disclaimer: This document is not intended to provide legal advice. It is intended solely to provide guidance and shall be used in conjunction with applicable rules and laws. It does not replace or add to applicable rules and laws, and if it conflicts with these rules or laws, the rules and laws shall control.*

# Dealer Licensing Handbook

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In this Handbook you will learn about:

- Title Delivery
- Interim License Plates
- Dealer License Plates
- Offsite Sales
- Disclosing Rebuilt Status
- What to Expect During an Audit
- Dealer Portal
- Online Functions
- Changes You are Required to Report

# Title Delivery



Ideally, title is delivered to the customer at the time of the sale. But we know that this is not always possible. If you do not deliver title at the time of the sale, you must provide the customer with the affidavit required by Indiana law. This is State Form 46633 and it can be found [on our website](https://www.in.gov/sos/dealer/2383.htm). (<https://www.in.gov/sos/dealer/2383.htm>)

You are obligated to deliver the title to the customer no later than 31 days from the date of sale. Indiana law requires that you maintain proof of title delivery.

The following are a few examples of acceptable ways to show proof:

1. Certified mail receipt
2. Customer signature on deal jacket acknowledging receipt of title (with date)
3. Title processor receipt (Dealertrack, etc.)
4. BMV transaction receipt

There is no one right way to show proof of delivery. You may choose whatever method works best for your business.

If you fail to timely deliver title, Indiana law allows a customer to demand a deal reversal.

- The customer must send a letter demanding title delivery within 10 days.
- If title is not delivered within the 10 days, the customer has the right to return the car.
- You will be responsible for reimbursing the purchase price plus sales taxes, finance expenses, insurance expenses, and any other amount paid to the dealer by the purchaser.

Failure to timely deliver title can also result in:

- An audit by our office
- An administrative fine
- Harm to the consumer (late title fee, being ticketed, car being impounded, etc.)

# Interim License Plates

Interim license plates can only be issued at time of sale (date on bill of sale). If the vehicle is not delivered the same day as the sale, you cannot wait until delivery day to issue the plate. You may issue only ONE interim plate per sale. So what do you do if:

**The customer comes back and says their plate has been lost, damaged, etc.**

You may re-print the interim plate that was initially issued.

**The customer wants to transfer the license plate from their old car**

Check the plate's expiration date. If it will expire within 45 days, go ahead and issue the customer an interim plate. You will not be allowed to issue a plate after the date of sale.

**You make a mistake when issuing the plate**

You have 72 hours to go back in and correct any mistakes and re-print the interim plate for the customer.

Write "VOID" on the first plate in large, bold letters and put in the deal jacket.

When you print a new plate, put the reason for the second issuance in the "Comment" section.

## Interim plates may not be:

- Altered
- Placed on vehicles owned by or held in the inventory of a dealer
- Placed on vehicles sold on consignment

## If you think you need more interim plates, you have a couple options:

- See if you have enough plates to make it to your license renewal date.  
Your interim plate limit will reset at your renewal date.
- You can request an increase in your interim plate limit using our [dealer portal](http://dealers.sos.in.gov). (http://dealers.sos.in.gov)  
Select "Additional Plate" from the "Self Service" menu.  
Please note that requesting an increase in your interim plate limit may trigger an audit of your interim plate and sales records.

# Dealer License Plates

Dealer plates can only be placed on cars that are in your inventory. You may place dealer plates on your loaner fleet so long as the cars are in your inventory. Service customers may not be in possession of a car with a dealer plate for more than 10 days. You may allow a prospective buyer to use a car with a dealer plate. They may not be in possession of a car with a dealer plate for more than 10 days.

## Dealer plates may not be:

- Placed on a vehicle that is not in your inventory
- Used to circumvent registration, sales tax, or excise tax
- Placed on rental vehicles
- Loaned, leased, sold, transferred, copied, altered, or reproduced

Dealer plates are property of the Secretary of State's Office and must be returned when you cease operating.

## Lost or Stolen Plates

- You can report a plate as lost or stolen using our [dealer portal](http://dealers.sos.in.gov). (<http://dealers.sos.in.gov>) Select "Plate Inventory" from the "Self Service" menu. Submission of a police report is required if you are requesting a replacement plate.

## Damaged Plates

- You can report a plate as damaged using our [dealer portal](http://dealers.sos.in.gov). (<http://dealers.sos.in.gov>). Select "Plate Inventory" from the "Self Service" menu. You must return the damaged plate to our office in order to be issued a replacement plate.

## If you need more dealer plates:

- You can request an increase in your interim plate limit using our [dealer portal](http://dealers.sos.in.gov). (<http://dealers.sos.in.gov>) Select "Additional Plate" from the "Self Service" menu.
- Please note that requesting an increase in your dealer plate limit may trigger an audit of your interim plate and sales records.

# Offsite Sales

You may not sell or offer to sell a vehicle away from your established place of business without an offsite sales permit. The permit application (SF 55938) is on our [website](https://www.in.gov/sos/dealer/2383.htm). (<https://www.in.gov/sos/dealer/2383.htm>)

## Rules for offsite sale permits

- An application for an offsite sales permit must be submitted no later than ten (10) business days or two (2) calendar weeks before the offsite sale.
- The sale must take place within a 20 mile radius of the established place of business (exceptions apply).
- You can only receive three (3) offsite sales permits per calendar year.

You do not need an offsite permit for a motor vehicle industry sponsored trade show.



# Disclosing Rebuilt Status

You may not sell, exchange, or transfer a rebuilt vehicle without disclosing in writing the fact that the vehicle is a rebuilt vehicle. For your convenience, Dealer Services has a disclosure form available on our [website](https://www.in.gov/sos/dealer/2383.htm) (<https://www.in.gov/sos/dealer/2383.htm>). You are not required to use this form – you may use your own disclosure form if you prefer. A “rebuilt vehicle” is defined by Indiana law as “a salvage vehicle that has been restored to an operable condition.” **A vehicle does not need to have a rebuilt title to be considered rebuilt.**

# What to Expect During an Audit

Dealers are subject to an audit at any time during the dealer's posted business hours. However, examiners will typically alert dealers of an upcoming audit so the dealer can be adequately prepared. A dealer is required to appear for an audit and allow an examiner to conduct the audit.

## 1. A review of your deal jackets

An examiner may ask to see deal jackets for specific vehicles/customers or may ask for all deal jackets from a particular date range. The examiner will expect to see the following in a deal jacket (at minimum):

- Bill of Sale
- ST-108
- Copy of reassigned title (copy of front and back)
- 31 day affidavit (if applicable)
- Federal Buyers Guide (if applicable)

## 2. A review of other business documents

An examiner may ask to see your bond and insurance.

## 3. A review of your inventory/the vehicles on your property

An examiner may request to see proof of ownership for the vehicles in your inventory. Acceptable proof includes assigned titles, manufacturer's certificate of origin, and auction slips.

For any vehicles you are selling on consignment, you need to be able to show a [consignment agreement](https://www.in.gov/sos/dealer/2383.htm) (<https://www.in.gov/sos/dealer/2383.htm>) found on our [website](http://dealers.sos.in.gov) (<http://dealers.sos.in.gov>), and completely filled out.

Dealers are required to make all records available to the division upon request.

- Records must be retained for a period of five (5) years.
- For the first two (2) years, however, the records must be kept at the established place of business in Indiana.
- The records may be moved offsite after two (2) years.

A blank copy of the audit worksheet is available on our [website](https://www.in.gov/sos/dealer/2383.htm) (<https://www.in.gov/sos/dealer/2383.htm>) for your review.



# Dealer Portal

## User accounts

- To access the [dealer portal](http://dealers.sos.in.gov) (<http://dealers.sos.in.gov>), you and your staff each need a user account.
- If you have an INBiz account, you can use the same log-in for the dealer portal.
- PLEASE DO NOT SHARE ACCOUNTS.**

## Linking the Primary User's Account

The Primary User must be an owner of the dealership. Once set, the Primary User cannot be changed without intervention from the Division. Only one person can be the Primary User. The first person to use the PIN will automatically be established as the Primary User.

1. Navigate to [dealers.sos.in.gov](http://dealers.sos.in.gov) (<http://dealers.sos.in.gov>) and log in
2. Select “Find My Dealer Licenses” from the left-side menu
3. Enter the Dealer Number for the applicable dealership
4. Enter the PIN
5. Click “Submit”

If you cannot find your PIN, please contact [dealers@sos.in.gov](mailto:dealers@sos.in.gov).

## Linking All Other Users

Once the account is created, the next step is to connect it to the applicable dealership. The process is fairly simple:

1. Navigate to [dealers.sos.in.gov](http://dealers.sos.in.gov) (<http://dealers.sos.in.gov>) and log in
2. Select “Find My Dealer Licenses” from the left-side menu
3. Enter the Dealer Number for the applicable dealership
4. Click “Submit”
5. Let the Primary User or an Administrator know you are linked so they can assign your user role
6. If NewUser is not assigned a user role within 7 days of linking to the dealer number, the user will be automatically unlinked.

## Assigning a User Role (available only to the Primary User and Administrators)

1. Navigate to [dealers.sos.in.gov](http://dealers.sos.in.gov) (<http://dealers.sos.in.gov>) and log in
2. Select “Online Services” from the left-side menu
3. Select “Self Service”
4. Manage Users
5. Select “Edit” next to the applicable user
6. Select the appropriate role.

# Understanding User Roles in the Dealer Portal

## 1. Primary User

If you are the primary user, you do not need to assign yourself any other roles – the primary user role has all the permissions that the other roles do and then some! This means the primary user can:

- Assign user roles to others
- Remove permissions from users
- Complete a license renewal application
- Report a dealer license plate as lost or stolen
- Request a replacement dealer license plate
- Print interim license plates
- Order and pay for credits for interim license plates
- Request an increase in plate limit (dealer and interim)
- Request additional dealer plates
- Pay invoices

The primary user will have overall control of the dashboard. The primary user must be a dealer owner.

## 2. Administrator

This role has all the functions of the primary user. The only exception is that the administrator cannot edit the primary user's role. More than one person can be assigned the administrator role.

This role has the following functions:

- Assign user roles to others
- Remove permissions from users (except the primary user)
- Complete a license renewal application
- Report a dealer license plate as lost or stolen
- Request a replacement dealer license plate
- Print interim license plates
- Order and pay for credits for interim license plates
- Request an increase in plate limit (dealer and interim)
- Request additional dealer plates
- Pay invoices



### 3. Finance/Sales

This role is limited to the following functions:

- Print interim license plates
- Order and pay for credits for interim license plates
- Request an increase in plate limit (dealer and interim)
- Request additional dealer plates
- Pay invoices

### 4. General Plates

This role is limited to printing interim license plates.

No other functions are available.

### 5. General Office

This role is limited to the following functions:

- Request an increase in plate limit (dealer and interim)
- Request additional dealer plates
- Pay invoices

### 6. General Plates and Office

This role is limited to the following functions:

- Print interim license plates
- Request additional dealer plates
- Request an increase in plate limit (dealer and interim)
- Pay invoices

## Important Notes about User Roles

- Assigning the primary user more than one role can cause issues that may result in the system telling the primary user that their access to interim plates is denied. If you're a primary user, that's the only role you need for that dealership!
- Any user authorized by the Primary User or Administrator can be subscribed to receive subscriptions (e.g. insurance expiration notifications, system changes, etc.).
  - Subscriptions are set on the Manage Users page by selecting the "Subscription Management" tab.
- Primary User is the only role that cannot be assigned to multiple people.

# Receiving Notifications

The Primary User and Administrators are automatically subscribed to notifications. Subscriptions for all other user roles are controlled by the Primary User or Administrator.

To sign users up to receive system notifications:

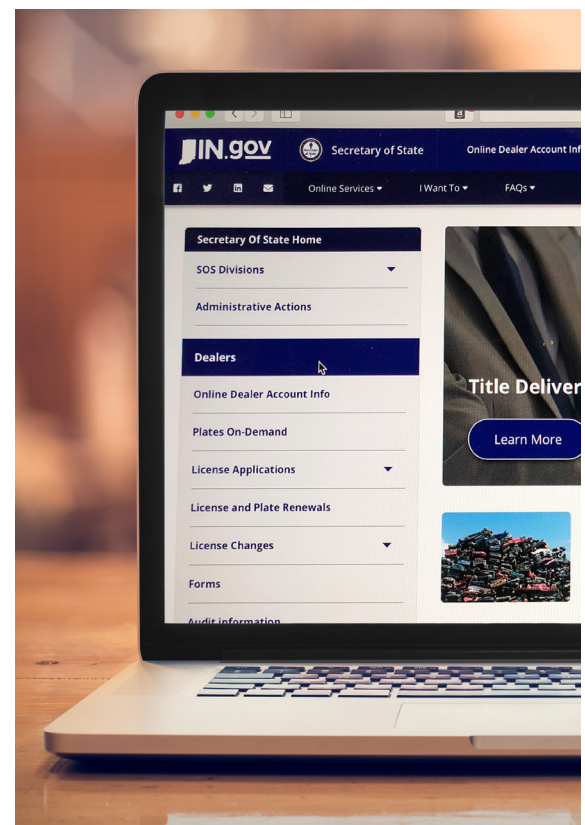
- Navigate to [dealers.sos.in.gov](http://dealers.sos.in.gov) (<http://dealers.sos.in.gov>) and log in
- Select “Online Services” from left-side menu
- Select “Self Service”
- Select “Manage Users”
- Select “Edit” next to the applicable user
- Select “Subscription Assignment”

# Online Functions

By going to our [website](https://www.in.gov/sos/dealer/4461.htm) (<https://www.in.gov/sos/dealer/4461.htm>) and selecting **Online Dealer Account Info** you will be able to find the instructions for these functions.

- Renew your dealer license
- Renew your dealer plates
- Pay an invoice
- Apply for a new license
- Report a dealer license plate as lost, stolen or mutilated
- Request replacement of a lost, stolen or mutilated dealer license plate
- Request additional dealer plates
- Request a plate limit increase

*\*additional functions may have been added since publication*



# Changes to Your License

## Name Change

If you change the name of your dealership, you must notify the Auto Dealer Services Division and apply for an amended license.

In addition to the required [state form](https://www.in.gov/sos/dealer/2383.htm), (<https://www.in.gov/sos/dealer/2383.htm>) you must include the following with your application:

- Certificate of Liability with the new name
- Photographs of the sign at dealer's established place of business with new name
- Copy of the Retail Merchants Certificate with new name
- Original bond or bond rider, with original signatures, showing new name
- Copy of the Certificate of Existence showing the new name, if applicable

## Address Change

If you'd like to move your dealership to a new location, you must first obtain approval from our office. Just like your original location, the new location must also meet our requirements.

In addition to the [required state form](http://www.in.gov/sos/dealer/2383.htm), (<http://www.in.gov/sos/dealer/2383.htm>) you must include the following with your application:

- Certificate of Liability with new address
- Photographs of the new building, lot and sign at the dealer's established place of business
- Copy of the Retail Merchants Certificate with new address
- Zoning Affidavit
- Original bond or bond rider, with original signatures, showing new address.

## Change of Ownership

If you plan on adding someone to your ownership team or someone has left your ownership team, you must notify our office ([State Form 55954](http://www.in.gov/sos/dealer/2383.htm)) (<http://www.in.gov/sos/dealer/2383.htm>).

If there has been a total change of ownership (i.e. none of the original owners remain), the new owners will need to apply for a new license. Dealer licenses are not transferrable.

## Closing Down Your Business

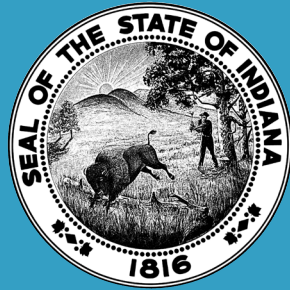
If/when the time comes for you to close your doors, you need to notify our office that your business is winding down.

Please use the Ceasing Business Affidavit found on our [website](https://www.in.gov/sos/dealer/2383.htm) (<https://www.in.gov/sos/dealer/2383.htm>).

All dealer plates must be surrendered and returned to our office within 10 days of close of business.

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