

**SECRETARY OF STATE**  
**STATE OF INDIANA**  
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[WWW.SOS.IN.GOV](http://WWW.SOS.IN.GOV)

October 31, 2024

Legislative Council of the Indiana General Assembly  
Attn: George Angelone, Esq.  
200 West Washington Street, Room 301  
Indianapolis, IN 46204

**2024 Annual Report**  
**Development of Multi-Agency "Business One-Stop" Internet Site**  
**Pursuant to IC 4-5-10-1(e)**

Reporting Period: November 1, 2023 – October 31, 2024

Members of the Indiana Legislative Council:

Pursuant to Indiana Code 4-5-10-1 (e), the Indiana Secretary of State (SOS) herewith submits a report on the progress of the development of Indiana's Business One Stop ("INBiz") platform. On behalf of our office, we are pleased to report on the progress that has been made since the last report.

**Background**

Ind. Code 4-5-10-1, as amended in 2011, charges the Secretary of State, in collaboration with other state agencies, to develop and maintain an Internet web site ("portal") with which a business may establish a single user account to conduct transactions such as registration, permitting, report filings, payments and account history inquiries with multiple government agencies. Stated differently, the objective of INBiz is to provide Hoosier businesses with a "one-stop shop" for all transactions with state government. A one-stop shop provides a streamlined, customer-centric experience that reduces confusion, stress, and delays for Hoosier business owners.

**INBiz 2024 Statistics**

- 1,248,130 active user accounts
- 300 to 400 new users per day
- 677,195 active businesses
- 102,596 new businesses registered
- 8500 new businesses monthly
- 128,788 UCC filings
- 10,700 UCC filings monthly
- 490,889 filings submitted on INBiz
- Over 20,000 DOR Tax Registrations submitted
- Over 5300 Real Estate Transfers (IPLA) completed

## **Projects Completed in Reporting Period**

This last reporting period saw continued growth in the online service offerings from the Secretary of State Business Services Division and partner agencies, which include the Department of Revenue (DOR), the Department of Workforce Development (DWD), the Indiana Office of Technology (IOT), the Indiana Professional Licensing Agency (IPLA), the Office of the Attorney General (OAG) and the Indiana Small Business Development Center (SBDC).

Major INBiz accomplishments from this reporting period include:

- Corporate Transparency Act (CTA) Information
- Cloud Migration
- Department of Revenue updates
- Professional Licensing Agency Database Update
- Updates to Business Services Appointment Scheduler
- Optimized Recurring Jobs
- Updated Reinstatement Information Page
- Customer Experience Engagement

### **Corporate Transparency Act (CTA) Information**

The Corporate Transparency Act (“CTA”) was enacted by Congress on January 1, 2021. The CTA is intended to help prevent and combat money laundering, terrorist financing, corruption, and tax fraud. The reporting requirements under the CTA went into effect on January 1, 2024.

To help inform the business community of the federal requirements, the Secretary of State made the following updates to INBiz:

- Added a new information page dedicated to the new requirements for businesses on the INBiz home screen.
- Updated the confirmation email businesses receive after filing to include requisite information on beneficial owner filing requirements and links to FinCEN.
- Created knowledge articles for the INBiz call center to address questions related to beneficial owner filing requirements.

As of a 9-26-24 update from FinCEN, 4+ million business have filed in US (approx. 12.3 % of the estimated number that needs to file) and 72,911 were in Indiana. FinCEN acknowledged our efforts to inform constituents of the requirement. Our efforts have resulted in Indiana ranking above the nationwide average for meeting the requirement.

Increased fraudulent activity has occurred due to the new FinCEN requirements. The office will work to update the business fraud page on INBiz along with others way to increase awareness surrounding fraud/scam related to FinCEN requirements.

### **Cloud Migration**

A major project to migrate the INBiz system to the Cloud has been initiated to drive innovation and efficiency to better serve our customers. The INBiz system has an existing environment stood up within the cloud that has allowed for testing to begin targeting move of the production by end of 2024.

The migration allows flexibility to adapt to changing business needs, system scalability on demand, accessibility, compliance, and security advantages. Additionally, the migration will enable streamlined integrations with other state agencies and organizations to further the INBiz mission. A modern cloud platform provides better reliability, disaster recovery, reduction in maintenance overhead, and fosters greater innovation to take advantage of the latest cutting-edge technologies like Artificial Intelligence (AI), Machine Learning, and big Data Analytics.

The cloud delivers numerous security benefits to our system. This cloud system provides a single, centralized way to monitor and control our data, making it easier to detect and respond to potential threats. It also helps us recover quickly in case of an emergency. The cloud system is designed to prevent and respond to cyber-attacks, such as denial-of-service attacks, and provides an additional layer of protection against external threats. Data is encrypted while it's being transferred, ensuring it remains secure by using protocols like HTTPS.

The cloud also helps us identify and fix common security vulnerabilities through scanning applications, and we regularly conduct security audits to ensure we meet all necessary security standards. We also provide employee training to increase awareness and preparedness. Finally, vendor risk management and patch management address third-party risks and vulnerabilities promptly.

### **Department of Revenue NextDOR**

The Indiana Department of Revenue (DOR) requested additional changes to INBiz to comply with ordinances for Owen County and the city of Cicero in Hamilton County. Additionally, the DOR has engaged our office in discussions on how best to enhance data sharing between the Secretary of State and the DOR.

### **Professional Licensing Agency (PLA) Expanded Integration**

PLA upgraded their INVERIFICATION database to a newer version. The INBiz team worked closely with IPLA staff to coordinate testing efforts and the change to the new database connection was implemented without interruption to the public.

### **INBiz Infrastructure Enhancements**

Monthly deployments are made to address any bugs and scheduled system enhancements. During the reporting period, multiple changes were made to INBiz to improve customer experience. Some highlights include:

- Improvements to the Reinstatement Information Page
- Updates on how constituents schedule appointments with Business Services

- Filing documents, certificates, and email content updates

### **Analysis and Update of INBiz Customer Experience**

The Secretary of State kicked off a project to fully analyze the existing INBiz customer experience (CX) including system content, customer service modalities (call center, chat bot, outreach, and education, etc.), and User Interface/User Experience (UI/UX) of the INBiz system. The customer journey will be identified and mapped to identify areas for improvement to ensure the best possible experience for the users.

Qualitative and quantitative research has been conducted as part of the project. A 10-minute survey was sent out to both the business community and notaries public for feedback on the site. Both in-person and remote interviews with local businesses across the state (including Indianapolis, South Bend, and Bloomington) were completed during this period. A full content audit along with a 50-state comparison audit were also completed.

Partner agencies, such as the Department of Revenue, Department of Workforce Development, Professional Licensing Agency, and Attorney General's office, have participated in numerous activities to ensure participation and awareness of this project. Each agency was interviewed on current experience and working with INBiz.

Co-creation sessions were conducted with both businesses and key stakeholders of the INBiz site. These sessions allowed businesses, constituents, partner agencies, and staff to participate in future ideation of the site based on the initial feedback from the completed qualitative and quantitative research.

A full report on this project is expected in November. The outcome of this project and report will provide actionable information and recommendations on the enhancement of the INBiz site to adhere to the top themes and wants from Indiana business owners and constituents alike.

### **Public Outreach & Analysis of Daily Interactions**

During the reporting cycle, the Business Services Division participated in Small Business Week, hosted by the Small Business Administration, to share information and insights with entrepreneurs and small business owners. Additionally, as a member of the Indiana Small Business Development Center's advisory council, we regularly meet with their staff to provide training and gain a deeper understanding of the needs of small business counselors. This collaboration enables us to identify areas where our platform may be unclear or confusing. Furthermore, staff participated in small group meetings with constituents to provide personalized support and guidance on how to effectively use our tools and navigate government terminology.

The BSD staff monthly reviews call center calls to determine why activities were not completed on-line. These are quantified and it has been determined that the top 25 issues represent approximately 74% of the calls. We are building site updates to mitigate these issues to improve on-line completion rates. These will be deployed during the planned updates for 2025.



### **Customer Demographics and Utilization Data**

This reporting period also saw a continued effort in understanding the voice of the customer through online new user surveys and chatbot surveys. Customer demographic and user data was collected from 120,135 new user surveys and 104,731 chatbot conversations (See **Attachment A**).

We also deployed the use of Google Analytics to gather additional data on the site and our users. The data provides a view to the pages people are using most, how long they are engaged with the system, how they are accessing the site, and what countries are accessing our site.

### **Plans for Upcoming Period (November 2024- October 2025)**

The INBiz program is maturing its processes and aims to complete several major initiatives through the next reporting period while exploring future horizons. All these projects will help in cementing Indiana's reputation for a business-friendly environment, which include:

#### **Cloud Migration Optimization**

Completion of the INBiz migration will allow processes to be optimized for use within the cloud. This process will ensure that jobs, workflows, and security of the site are up to date and using efficient processes. We will work to move jobs and workflows into more cloud native processes, which will allow for faster, efficient systems. This should lead to less up-front technical issues for users.

Additionally, the cloud environment grants the team the ability to deploy changes and fixes to issues quicker. By utilizing the quick deployment methods and using automated testing, our office can respond much quicker to known issues in the system or provide additional enhancements to better serve constituents.

#### **API Integration Updates**

INBiz will begin to implement the use of Mulesoft Integrations with the existing integrations tied into INBiz. Using the Mulesoft platform conforms to IOT best practices and provides more streamlined integrations and flexibility to add new ones. API Data Sharing capabilities will be enhanced to provide better data sharing between agencies.

#### **Analysis and Update of INBiz based on Customer Experience Project**

Analyze the final report and recommendations from the Customer Experience and Journey Mapping project to synthesize a roadmap of changes to modernize INBiz. This will include a new User Interface/User Experience (UI/UX) based on professional recommendations, simpler registrations across the board, and more integrated processes between agencies. Upgrades will ensure the "voice of our customers" are translated into the INBiz modernization efforts.

As part of the planned enhancement of INBiz, we will be launching a new AI-based virtual agent chatbot to allow for better interactions with constituents. The new chatbot will be able to digest knowledge specific to INBiz and its processes to better communicate answers to the questions

we are receiving. The new chatbot will also allow us to communicate in multiple languages to better serve Indiana constituents.

In addition, we are implementing an AI-based search portal for historical business filing documents. Certain requests for older business filing documents require staff to search through a document repository to find the requested documents. The new AI-based search portal will shorten the time for staff to search and find requested documents, leading to an overall quicker, better experience for constituents.

### **Public Outreach**

The BSD Director will be reaching out to the Business Law Survey Commission and other attorney resources to develop additional advice that can be provided to users to allow them to better understand the entities they are creating and potentially at least provide them with a checklist to utilize with private counsel and other business advisors.

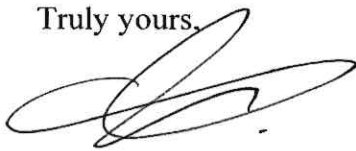
### **Next Steps**

The Secretary of State looks forward to continued engagement with members of the Legislative Council and Indiana General Assembly regarding the positive short-term and long-term impact the INBiz program will have on Hoosier businesses, key state agencies, and Indiana's overall technological and financial efficiency.

In conclusion, we would like to assure you of the committed efforts of the agency staff members who appreciate and support this innovative, worthwhile project.

If you have questions about this report or would like additional information about the INBiz program, please contact Deputy Secretary of State, Jerold Bonnet.

Truly yours,



Diego Morales  
Indiana Secretary of State

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## **Attachment A**

INBiz Customer Demographic and Utilization Data identified the following key factors related to INBiz customers:

- 83% of users are business owners or employees
- 9% of users are Registered agents or service providers
- 93% of users identified as small businesses (0-25 employees)
- 87% of users are domestic businesses (in state)
- 43% of users are starting a business
- 15% of users are filing their business entity report
- 9% of users are filing a tax registration
- 11% of users identified as notary public commissions
- 6% of users are obtaining or updating a professional license

### **INBiz Constituent Services**

#### **Call Center**

Call Volume	2020	2021	2022	2023	2024
Totals	130,065	124,489	122,203	105,873	88,362

#### **Chatbot**

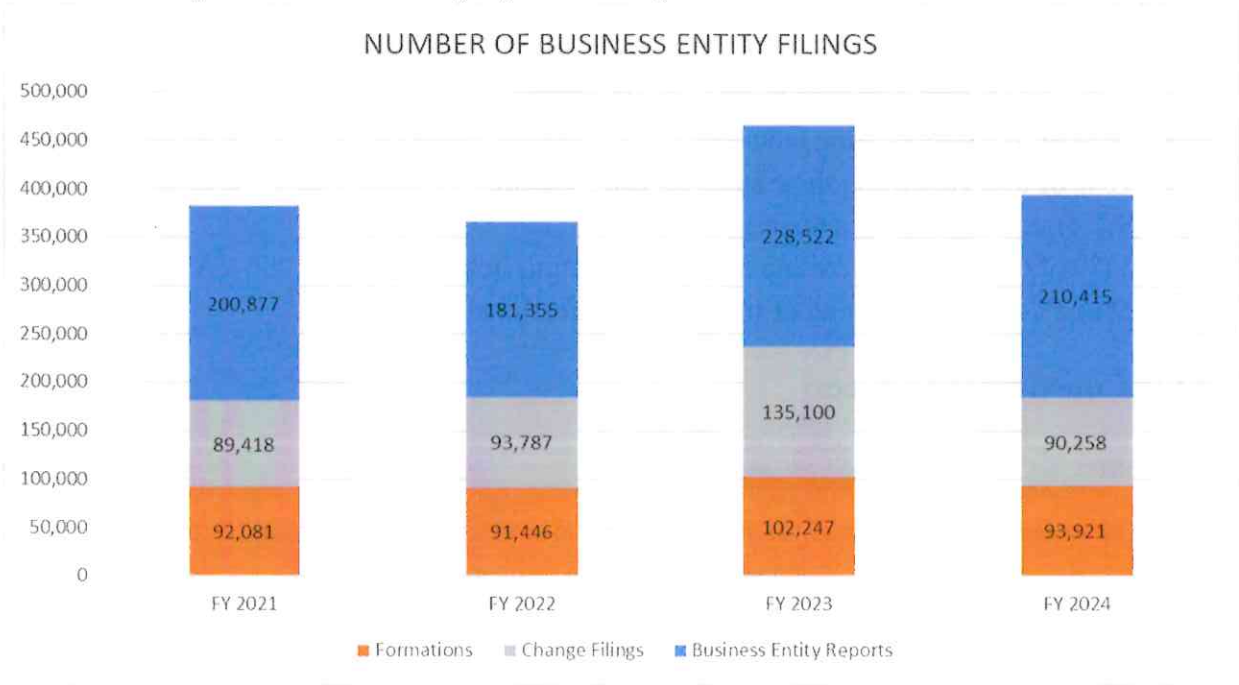
# of Chats	2020	2021	2022	2023	2024
Totals	79,929	91,296	112,526	104,731	90,417

**INBiz Adoption Rates**

The adoption rates reflect the percentage of filings submitted on INBiz in comparison to paper. The Secretary of State saw increased adoption rates for Business Entity and UCC filings during this reporting period.

**Number of Active Business Entities:** 683,629 (as of September 2024)

**Business Entity Fiscal Year Data (July 1- June 30)**

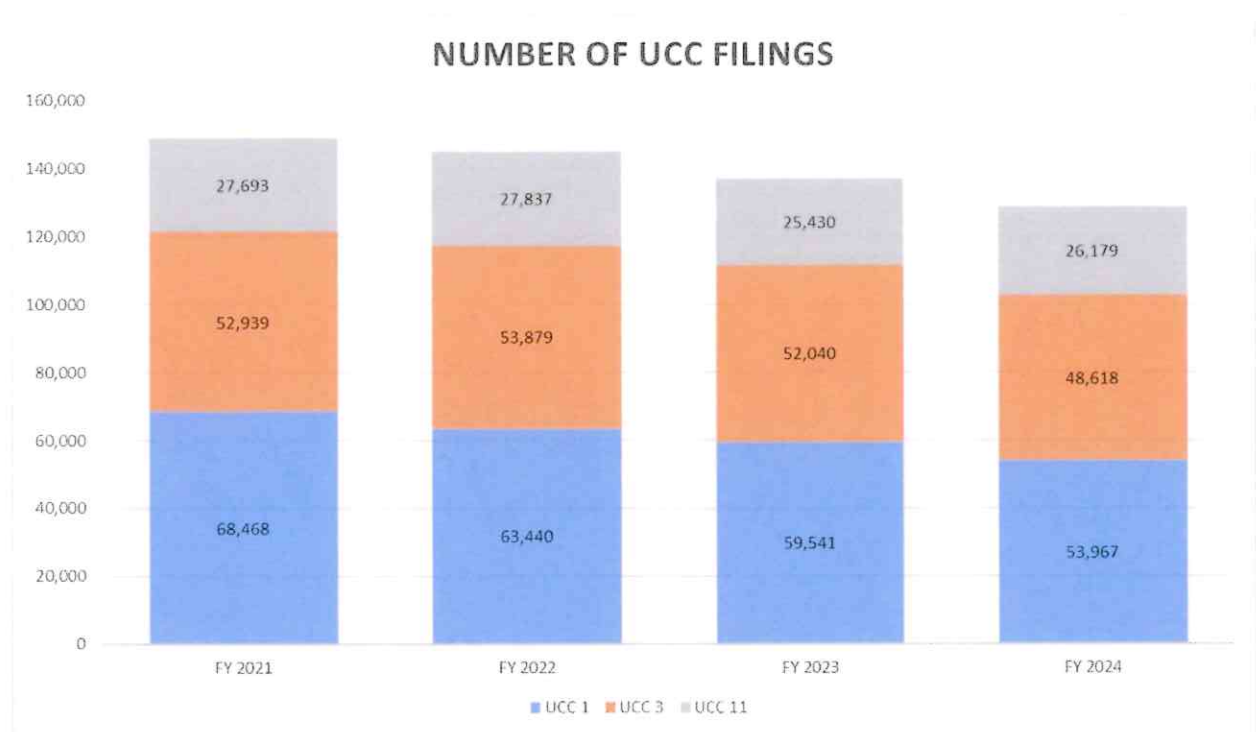


Filing Type	2020	2021	2022	2023	2024
Formation	94.3%	96.8%	96.4%	95.7%	96.79%
Change Filings	90.5%	94.4%	85.1%	89.9%	94.8%
Business Entity Report	99.1%	99.1%	99.5%	99.0%	99.4%



## UCC Fiscal Year Data

**Number of Active Financing Statements: 828,567**



UCC 1 = financing statements, UCC 3 = amendments to financing statements, UCC 11 = search certificates.

Filing Type	2020	2021	2022	2023	2024
UCC Filings	85.0%	87.0%	88.0%	88.3%	91.0%
Search Certificates	99.7%	99.8%	99.9%	99.9%	99.9%

**Trademark Registration – 100%**

**Number of Active Trademarks and Service Marks: 4,692**

**Notary Public Commissions – 100%**

**Number of Active Notaries: 52,199**

