SECRETARY OF STATE
STATE OF INDIANA
200 W. WASHINGTON STREET, INDIANAPOLIS, IN 46204
WWW.SOS.IN.GOV

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

2025 Annual Report
Development of Multi-Agency "Business One-Stop" Internet Site Pursuant to IC 4-5-10-l(e)

Reporting Period: November 1, 2024 – October 31, 2025

Members of the Indiana Legislative Council:

Pursuant to Indiana Code 4-5-10-l (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 FY 2025 Statistics

- Over 1.2 million active users
- 300 to 400 new users per day
- 703,513 active businesses
- 92,500 new businesses registered
- 7,700 new businesses monthly
- 142,543 UCC filings
- 10,550 UCC filings monthly
- 614,774 filings submitted on INBiz
- Over 20,000 DOR Tax Registrations submitted
- Over 5800 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:

- Cloud Migration
- AI Chatbot
- INBiz information updates
- Department of Revenue updates
- Customer Experience Engagement
- Notary LMS
- Public Outreach
- Procurement Administration and Compliance
- Data Requests

Cloud Migration

We are pleased to report on the successful completion of a major strategic project: the full migration of the INBiz system to the Cloud. This initiative was undertaken to drive significant advancements in innovation and efficiency, ultimately enhancing the services we provide to businesses and constituents. The migration process involved establishing a dedicated cloud environment, followed by rigorous testing, which culminated in the successful move of all production operations.

This completed migration has yielded substantial benefits for the INBiz system and its users:
- **Enhanced Flexibility and Scalability:** The system now offers greater adaptability to evolving business needs and provides on-demand scalability, ensuring INBiz can efficiently manage growing demands and fluctuations.
- **Improved Reliability and Efficiency:** We have achieved better system reliability that has allowed our site to remain usable during IOT outages.
- **Foundation for Innovation:** A modern cloud platform positions INBiz to leverage cutting-edge technologies, including Artificial Intelligence (AI), Machine Learning, and Big Data Analytics, fostering continuous innovation in our service delivery.

A cornerstone of this migration was a comprehensive enhancement of our security posture:
- **Centralized Security Control:** The cloud environment provides a centralized mechanism for monitoring and controlling our data, significantly improving our ability to detect and respond to potential threats rapidly and recover quickly in emergencies.

- **Robust Cyber Defenses:** The system's design has fortified our defenses against cyber-attacks, such as denial-of-service attacks, providing an additional layer of protection against external threats. All data is encrypted during transfer, ensuring its security using protocols like HTTPS.
- **Proactive Vulnerability Management:** We have implemented enhanced measures for identifying and remediating security vulnerabilities through regular application scanning and comprehensive security audits, ensuring adherence to all necessary security standards. This is complemented by improved employee training, proactive vendor risk management, and timely patch management.

This successful cloud migration underscores our commitment to providing a secure, reliable, and modern platform that effectively supports the business community.

AI Chatbot

In our ongoing efforts to enhance user support and information accessibility, we have successfully transitioned our previous FAQ chatbot to an advanced Generative AI (Gen AI) chatbot. This new system significantly improves the user experience by offering more natural and comprehensive conversational interactions. This also allows for a wider range of questions and answers to be covered for the user, rather than being limited to a preset structure of questions and answers.

Critically, the Gen AI chatbot is exclusively trained on knowledge articles and resources housed securely within our control. This controlled training ensures that users receive accurate, reliable, and consistent information directly aligned with INBiz policies and services, further streamlining access to essential business guidance.

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 Business Entity Report (BER) Filing to improve customer experience. Some highlights include:

- BER due dates are now listed on the Dashboard for quick access
- Added BER due dates to prompts when the BER cannot be filed at that time
- Bulk data fees were updated to ensure all required fees are covered
- Filing documents, certificates, and email content updates

Department of Revenue

The Indiana Department of Revenue (DOR) requested additional changes to INBiz to comply with new tax ordinances for the city of New Haven and Marion, along with Brown County. Additionally, we updated automated emails sent to constituents upon a tax registration to include new, streamlined information for them post registration. Lastly, we have updated our guided questionnaire for tax registrations to provide better user experience and less confusion.

Analysis and Update of INBiz Customer Experience

The Secretary of State has successfully completed a comprehensive Customer Experience (CX) project, culminating in a full report and presentation. This significant initiative thoroughly analyzed the existing INBiz customer experience, encompassing system content, various customer service modalities (including the call center, chatbot, outreach, and education programs), and the overall User Interface/User Experience (UI/UX) of the INBiz system. Through this extensive analysis, the customer journey was meticulously identified and mapped, revealing critical areas for improvement aimed at ensuring the best possible experience for all INBiz users.

As part of this project, extensive qualitative and quantitative research was conducted. This included a 10-minute survey distributed to both the business community and notaries public for their valuable feedback. Both in-person and remote interviews were completed with local businesses across the state (including Indianapolis, South Bend, and Bloomington), providing direct insights. Furthermore, a comprehensive content audit, along with a 50-state comparison audit, were performed to benchmark and inform the findings.

Partner agencies, such as the Department of Revenue, Department of Workforce Development, Professional Licensing Agency, and Attorney General's office, actively participated in numerous activities throughout the project, ensuring their valuable insights and perspectives were integrated. Each agency was interviewed regarding their current experience and working relationship with INBiz.

Additionally, co-creation sessions were conducted with both businesses and key stakeholders of the INBiz site. These sessions provided a collaborative forum for businesses, constituents, partner agencies, and staff to contribute to the future ideation for the site, building directly upon the initial feedback gathered from the completed qualitative and quantitative research.

The comprehensive findings from this project were compiled into a full report and presentation, which has now been delivered. The valuable data and actionable recommendations derived from this analysis are now actively informing the design of a new, enhanced User Interface and User Experience (UI/UX) for the INBiz site, ensuring it directly addresses the top themes and priorities identified by Indiana business owners and constituents.

Notary Learning Management System

To further support Indiana's Notaries Public, we have successfully launched a new Learning Management System (LMS), replacing our previous outdated platform. This modern system significantly enhances the educational experience by offering courses in a flexible microlearning style, allowing users to learn at their own pace and focus on specific topics. The new LMS also features targeted examinations, designed to efficiently assess comprehension and readiness.

A key innovation is the introduction of a new AI assistant, which provides personalized support

to users during their review and study, helping them to master the required material more effectively. This upgrade ensures Notaries have access to the most current and engaging tools for their training and continued professional development.

Public Outreach & Analysis of Daily Interactions

Over the past year, the Business Services Division (BSD) has actively engaged with statewide partners, including the Small Business Development Center (SBDC) and the Small Business Administration (SBA), as well as regional business organizations. Through these collaborations, the division has expanded resources and offered direct guidance to Indiana's small business community, assisting with compliance requirements both within BSD and across all agencies connected to INBiz.

A key component of this outreach involved working closely with research partners to develop and refine customer experience surveys, as well as engaging as stakeholders for one-on-one feedback sessions. This process was integral to our ongoing efforts to better understand and address the specific needs of Indiana businesses.

BSD has also undertaken a systematic review of customer communications, including call center inquiries and email correspondence. These reviews serve a dual purpose: they highlight areas for improvement within INBiz materials and systems. In addition, this helps identify pain points within current customer workflows. Insights from this process has directly informed updates to our digital content and have led to targeted adjustments that enhance clarity, reduce friction, and improve overall customer experience in day-to-day filings.

Additionally, the BSD team has worked proactively with our IT department, Legislators, DOH, DOI and external vendors to ensure timely, successful implementation of legislative mandates set forth in HB 1593 and HB 1666. This was accomplished with no increase in FY 26 budgets. All outreach, support, and customer service activities have been maintained without compromising the high level of service provided to our constituents on a daily basis.

Procurement Administration and Compliance

The Indiana Secretary of State's Office has fully complied with the provisions of Senate Enrolled Act 5 (SEA 5), effective July 1, 2025, ensuring that all contracting activities related to the INBiz Modernization and Support Solicitation and Related Enhancement Projects were conducted with the highest standards of transparency, fairness, and accountability.

All solicitations were publicly posted for a minimum of 30 days prior to award, in accordance with SEA 5, to allow for open and competitive vendor participation. Full RFPs were made available to all requesting vendors, and all proposals received by the deadline were routed to cross-functional evaluation teams for thorough review and scoring based on capability, value, and compliance with required timelines and deliverables.

In addition, consistent with SEA 5's oversight requirements, the Secretary of State's Office has engaged independent third-party auditors to review and monitor contract performance, verifying that key performance indicators, deliverables, and milestones are being met throughout the lifecycle of each engagement.

These measures collectively reinforce the State's commitment to:

- Competitive and transparent procurement practices,
- Independent validation of contract performance, and
- Accountable stewardship of public funds.

The INBiz modernization and support initiative exemplifies our dedication to SEA 5 compliance, ensuring that modernization efforts—spanning application refactoring, digital service delivery, and platform support—are managed responsibly, efficiently, and in alignment with the Secretary of State's pillars of being Welcoming, Responsive, Innovative, and Efficient.

Data requests

The Business Service team has provided ad hoc reports to various Legislators and new members of the Governor's team to help inform them on how many registered businesses may be affected by proposed legislation. The team offered suggestions for needed statutory rules changes to HB 1593 & HB 1666, whose goals were to reduce fraud in business filings and gain ownership information for Health Care Entities.

We also recently compiled data on over 30,000 businesses for the Indiana Department of Administration to help identify what bidders are Indiana businesses versus those outside of Indiana.

Plans for Upcoming Period (November 2025- October 2026)

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:

INBiz System Modernization

The team has kicked off a **full system modernization initiative**. Building on our successful cloud migration, this project will transition our core system infrastructure to cloud-native operations. This will unlock even greater levels of agility, efficiency, and advanced technological capabilities, ensuring INBiz remains a robust and scalable platform for future growth and innovation.

Second, leveraging the comprehensive insights from our recently completed Customer Experience (CX) project, we will be completing an overhaul of the INBiz site's user interface (UI). This redesign will implement modern best practices to ensure a highly intuitive, user and mobile-friendly, and visually engaging experience, directly addressing the feedback and needs identified by Indiana businesses and constituents. Content will be reviewed and reworked to ensure more resources are covered, and language is simplified from confusing statutory and legal content.

In conjunction with the broader UI/UX overhaul and system modernization, a key focus will be placed on enhancing the INBiz Dashboard experience, which serves as the central hub for users

managing their businesses. By modernizing our underlying technology stack and upgrading API connections with partner agencies, we will enable the delivery of a more wide-ranging set of business-specific information. This strategic enhancement aims to transform the INBiz Dashboard into a truly centralized, one-stop resource, providing businesses with efficient access to all essential information and management tools.

Notary Application Upgrade

As part of our continuous commitment to improving the user experience and streamlining essential services, we are also launching a dedicated project to upgrade the front-end licensing application for Notaries Public. This initiative will focus on modernizing and enhancing the user interface and functionality of the notary application process by making it more intuitive, efficient, and user-friendly for all applicants. This upgrade is designed to simplify navigation and improve the overall application experience, reflecting our dedication to serving the notary community effectively.

This project includes upgrades to our back-end processing system for applications, allowing staff to respond quickly and engage more intuitively with notaries public. By utilizing new AI capabilities and streamlined processing flow, applications can be automatically approved if all criteria are met. We expect a reduction in application processing time, as well as streamlined communication with applicants through the application process.

Legislative Compliance

We are working to implement new changes to be complaint with multiple legislative changes to HB 1666 and HB 1593. We are adding in new reporting requirements for Health Care Entities to gather data for these businesses as part of the biennial Business Entity Report. This data will be shared directly with the Indiana Department of Health via Mulesoft API.

We are also integrating changes to meet the new requirements from our fraud bill, HB 1593. These include the options to include Contact Addresses for entities who do not have an office and work via their home. A Contact Address will not be made public, which addresses many concerns for these entities about their home address being on the public record. Similarly, a Commercial Mail Receiving Agency (CMRA) may also now be used for certain addresses on file.

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.

Public Outreach

Over the coming months, the Business Services Division will strengthen its partnership with third-party business filers—who help create approximately 30% of all business entities—by

providing targeted training and direct support on compliance with the new requirements of HB 1593 and HB 1666. HB 1593 now requires these filers to reasonably verify the true identity of the person or entity they are representing, helping to prevent fraud and improve the integrity of business filings. At the same time, by encouraging better connectivity between entities and their actual governing persons, we are building a strong foundation for the advanced fraud prevention tools being deployed on the INBiz platform.

To supplement these efforts, BSD will collaborate with the Business Law Survey Commission and other legal experts to develop clear, accessible guidance—including checklists written in plain language—so that business owners and advisors can confidently meet new entity reporting and verification standards.

Our goal is to elevate INBiz as a trusted, authoritative resource not just for compliance, but also for business planning and growth. By integrating high-quality business advice and connecting users with a broader network of professional resources, INBiz will better serve Hoosiers launching and expanding their enterprises while helping ensure compliance with evolving statutory responsibilities.

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.

In Service,

Diego Morales
Indiana Secretary of State

For additional information please contact:

Jerry Bonnet, Deputy Secretary of State
Office of Secretary of State Diego Morales
200 W. Washington Street, Room 201
Indianapolis, IN 46204
Tel: (317) 232-6534
jbonnet@sos.in.gov

Attachment A

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

- 66% of users are business owners
- 17% of users are employees
- 9% of users are Registered agents or service providers
- 94% of users identified as small businesses (0-25 employees)
- 87% of users are domestic businesses (in state)
- 54% of users are starting a business or completing a tax registration
- 16% of users are filing their business entity report
- 9% of users identified as notary public commissions
- 5% of users are obtaining or updating a professional license
- 37% of users were interested in resources for starting a business
- 30% of users were interested in resources for managing a business
- 5% of users were interested in resources for planning a business
- 2% of users were interested in resources for growing a business

INBiz Constituent Services

Call Center

Call Volume	2020	2021	2022	2023	2024	2025
Totals	130,065	124,489	122,203	105,873	88,362	93,601

Chatbot

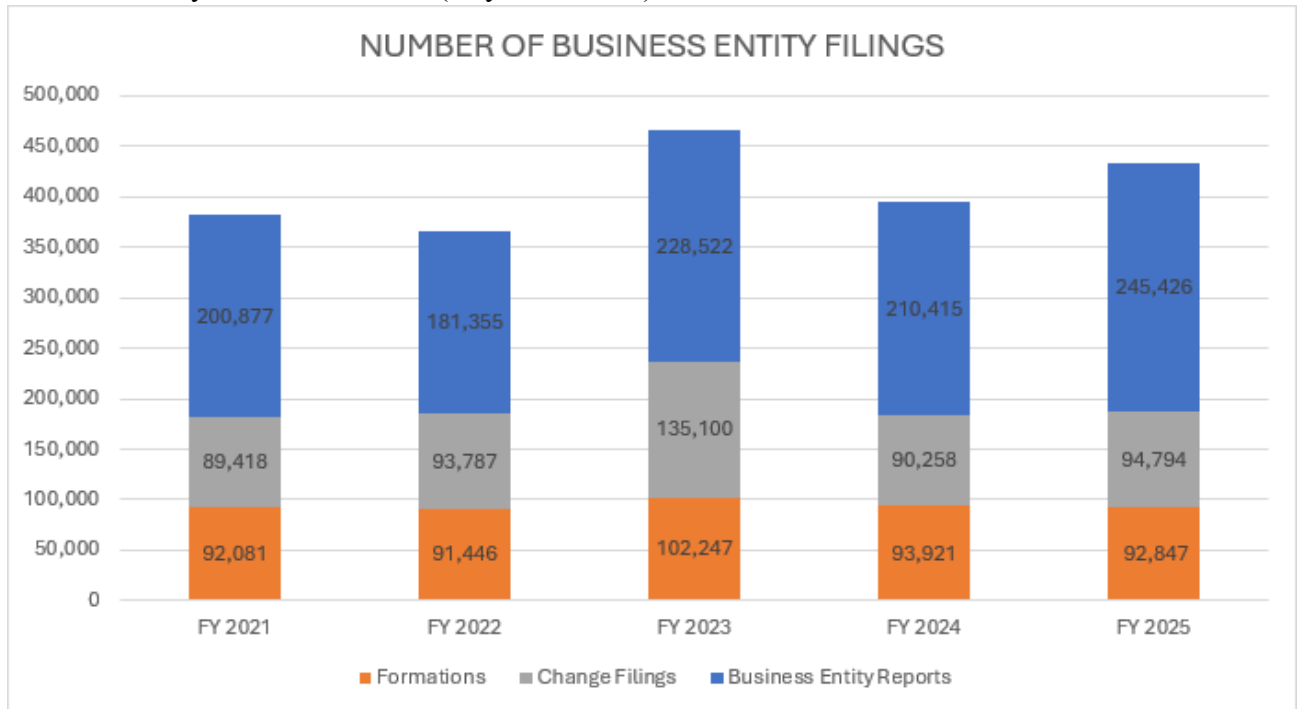| # of Chats	2020	2021	2022	2023	2024	2025*
Totals	79,929	91,296	112,526	104,731	90,417	33,358

* Chatbot data from 12/16/2024 through October 27th, 2025

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.

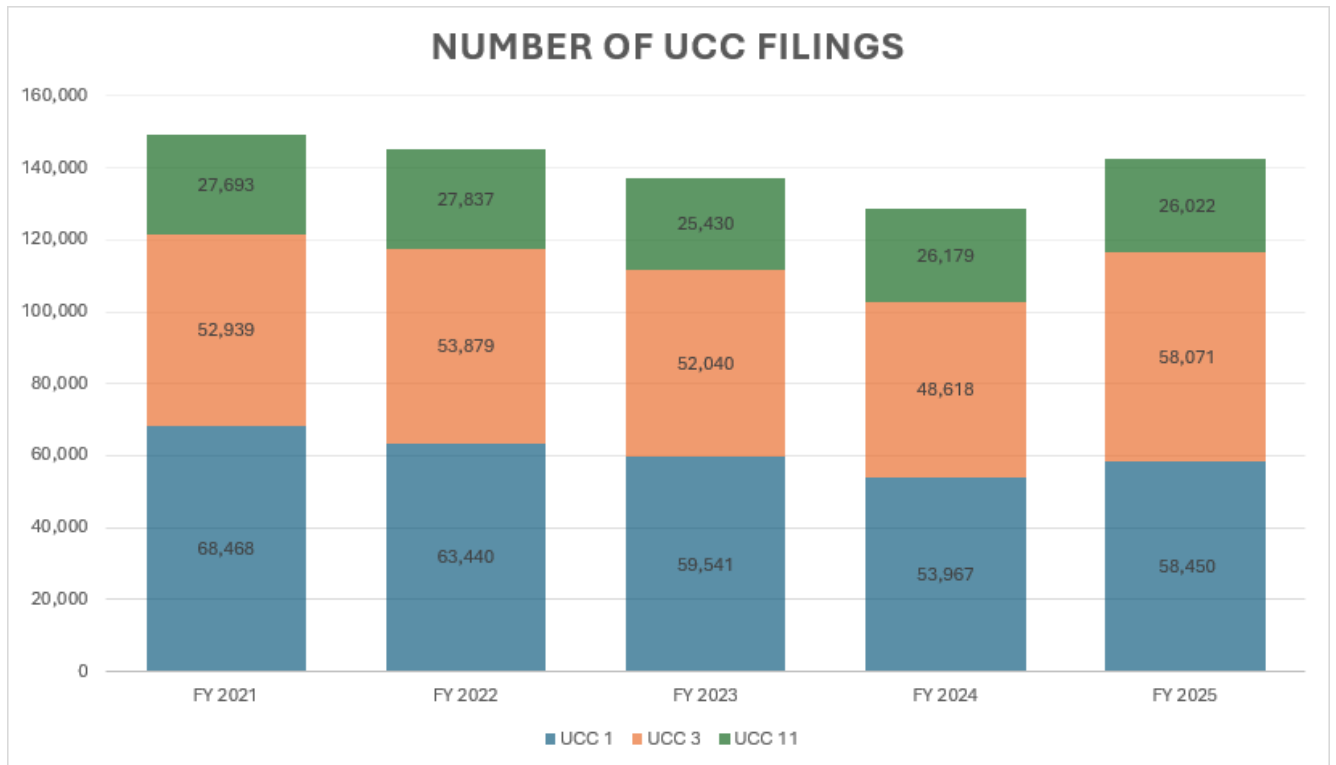Number of Active Business Entities: 703,513 (as of September 2025)

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

NUMBER OF BUSINESS ENTITY FILINGS

Filing Type	2020	2021	2022	2023	2024	2025
Formation	94.3%	96.8%	96.4%	95.7%	96.79%	97.25%
Change Filings	90.5%	94.4%	85.1%	89.9%	94.8%	97.32%
Business Entity Report	99.1%	99.1%	99.5%	99.0%	99.4%	99.14%

UCC Fiscal Year Data
Number of Active Financing Statements: 842,998

NUMBER OF UCC FILINGS

	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
UCC 11	27,693	27,837	25,430	26,179	26,022
UCC 3	52,939	53,879	52,040	48,618	58,071
UCC 1	68,468	63,440	59,541	53,967	58,450

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

Filing Type	2020	2021	2022	2023	2024	2025
UCC Filings	85.0%	87.0%	88.0%	88.3%	91.0%	85.8%
Search Certificates	99.7%	99.8%	99.9%	99.9%	99.9%	99.9%

Trademark Registration – 100%
Number of Active Trademarks and Service Marks: 4,446

Notary Public Commissions – 100%
Number of Active Notaries: 51,454