

LOUISIANA DEPARTMENT OF PUBLIC SAFETY
Office of Motor Vehicles

Revised 09/16/2009

VEHICLE REGISTRATION
ELECTRONIC LIEN & TITLING
REQUIREMENTS

ELT General Information

What Is It

The electronic lien and title program (ELT) is a voluntary, paperless method by which the Office of Motor Vehicles, public tag agents, and lien holders can exchange vehicle and title information for vehicles with only one lien. An electronic title is a title that exists only in electronic form on our database. Recording a lien by this method will not generate a paper title. Currently, when an application for a new title indicates a lien, OMV provides the lien holder with a paper title.

How Does It Work

To utilize the ELT program, a lien holder must contract with a participating public tag agent. With the ELT program, the transaction to record a lien can be processed by any motor vehicle office or public tag agent. Pertinent title information will be electronically transmitted from the DPS&C database to the participating public tag agent via a nightly batch process. This information can then be transmitted from the public tag agent to the lien holder.

All documentation and applicable fees/taxes required to generate a paper title for a lien holder will still be required for a paperless title.

After a lien has been satisfied, the lien holder can transmit an electronic message to the public tag agent. The public tag agent will process a transaction to cancel the lien, thereby generating a clear paper title to be mailed.

The ELT program also provides that a lien holder can request a paper title to be printed before the lien has been satisfied, such as in the case of a repossession.

There will be no conversion of existing paper titles to electronic titles, or complete conversion of electronic titles to paper titles, unless agreed to by all parties.

How ELT Is Set Up

Processing Overview (Transactions)

Whenever a lien holder contracts with a public tag agent to participate in the ELT program, the public tag agent will utilize the ELTR transaction to automatically assign a four alpha character ELT code to the lien holder.

The ELT code of the participating lien holder must be entered on the DPSMV 1799 application form on any file for which an electronic lien title is requested. This code must be entered when the transaction is processed and will automatically fill in the lien holder's information on the entry screen.

When a lien holder notifies the public tag agent that a lien has been released, the public tag agent will utilize the TT64 (Cancel/Record Lien) transaction. At the time of the transaction, the "mail-to" information may be updated, a registration will be printed, and a paper title will be generated during the nightly batch process.

When a lien holder requests a paper title before the lien is released, the public tag agent will utilize the TT65 (Print Title-No Change) transaction to generate a title indicating the lien information. A registration will not be printed.

The Overall Process

Process

- All applications to record liens must be submitted as paper documents.
- If a paper title exists, it must be surrendered at the time a lien is recorded or released.
- An electronic title with lien will remain electronic until it is printed.
- Once a title is printed, it will remain a paper title, unless it is surrendered to again become an electronic title.
- There will be no conversion of existing paper titles to electronic titles, or complete conversion of electronic titles to paper titles, unless agreed to by the OMV, public tag agent, and lien holder.

Data Elements

DPS&C will transmit data elements to the public tag agent to identify a vehicle owner and vehicle. See attached technical specifications.

Use of Vendors

Public tag agents will contract with DPS&C for connection to the electronic lien process. The following applies to any other contracts with vendors, third party service providers or service bureaus:

- DPS&C contracts with the public tag agent for connection to the electronic lien process. DPS&C does not sign a contract with a lien holder.
- Once a public tag agent signs a contract with a lien holder, DPS&C will coordinate testing with the public tag agent to implement the Electronic Lien & Title Program.
- A public tag agent or lien holder can sign a contract with any vendor or service bureau which will support all or any part of the electronic lien process.
- A public tag agent assumes full responsibility for any actions taken by a vendor or service bureau working on its behalf.
- Any network changes must adhere to DPS&C's network connectivity policy.

Explanation of Basic Transactions

Title Establishment

When Sent: When a title transaction is processed at any OMV/public tag agent location, a record which includes information identifying the vehicle, the vehicle owner, and the lien holder is established on the database. When the lien holder is identified as an electronic lien participant (the lien holder code is entered when a title transaction is processed), the ELT code will be displayed in the title number field and an "EL" flag will be displayed in the flag field. The code and flag indicate that no paper title was produced.

Who Sends: DPS&C to public tag agent?

How It Works: DPS&C extracts the identifying information from the record and transmits it to the public tag agent, who in turn transmits it to the lien holder. The title will not print until the lien holder releases the lien (lien satisfied) or requests the title to be printed (print only). The lien holder electronically matches the message against its own customer records and notifies the public tag agent if it cannot match information contained in the record.

Lien Satisfied

When Sent: When the loan (lien on vehicle) has been paid.

Who Sends: Lien holder sends electronic message to public tag agent.

How It Works: When a lien satisfied message is received from the lien holder, the public tag agent will process a transaction to remove the lien holder information and "EL" flag. The title will be printed and mailed to the vehicle owner or to the mail-to name and address, such as a dealership, insurance company, or another financial institution, provided by the lien holder.

Print Only

When Sent: Whenever the lien holder needs the paper title. This can occur in instances of repossession, sale of paper, dealer payoff, or other change in vehicle or lien ownership.

Who Sends: Lien holder sends electronic message to the public tag agent.

How It Works: When a print only message is received from the lien holder, the public tag agent will process a transaction to remove the "EL" flag and lien holder code. The title will be printed and mailed to the lien holder.

Lien Satisfied and Print Title Verifications

When Sent: Whenever a lien holder informs the public tag agent and the public tag agent has processed the appropriate transaction notifying DPS&C that a lien has been satisfied or requests a title to be printed.

Who Sends: DPS&C

How It Works: Once the title has been printed, DPS&C will generate a verification message which contains information identifying the vehicle. This message will be sent back to the public tag agent representing the lien holder as confirmation that the title was printed. The vehicle record will be updated to indicate that the title has been generated.

Lien Holder Codes - Public Tag Agent's Responsibility

Each public tag agent which contracts with a lien holder for participation in the ELT program shall process an ELTR transaction to generate an ELT code for the lien holder. When processing the initial transaction to add a lien holder and assign an ELT code, the following must be entered:

- lien holder's name and address
- public tag agent's name, address, and office number
- IP address of server to which DPS&C will electronically "put" or "get" information
- Userid/password to be used by DPS&C for accessing the server
- Pathname, limited to 20 characters, to access the files

ccyymmdd.b2g (From public tag agent to DPS&C) and

ccyymmdd.g2b (From DPS&C to public tag agent)

ccyymmdd is the original transaction date for the records in the file.

For example, pathname: d:\omvelt\

The ELTR transaction accesses information from two DPS&C records, the ELT lien holder record and the ELT public tag agent record. The lien holder information may be viewed by any public tag agent who participates in the ELT program. The public tag agent information may only be viewed or revised if the transaction is initiated from a terminal in the office of the public tag agent currently contracted with the lien holder. If a lien holder switches from one tag agent to another, it is the responsibility of the public tag agent 'switched to' to obtain a letter from the

lien holder confirming the switch. A copy of this letter or an email must be forwarded to the Planning & Development Unit so that the ELT code record can be updated.

The public tag agent must inform the lien holder of the ELT code so it can be indicated on the application form (DPSMV 1799) when a lien is to be recorded.

Routine Transmission of Data

DPS&C to Public Tag Agent

- DPS&C will transmit information to each participating public tag agent nightly.
- Transmissions will be done as part of the regular nightly production at the end of DPS&C's batch cycle.
- Transmissions will include all Lien Notification, Lien Satisfied, Print Only records processed that day.
- Transmission will contain subtotals by record type and ELT code and grand totals for all record types.