

Vehicle Licensing Guide

Electronic Lien Program (ELP) VLIC-3.605

Original Date: 07/12/2005

Revision Date: 04/10/2014 (Rewritten)

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POLICY	
Title: Electronic Lien Program (ELP)	
Effective Date: July 12, 2005	Revision Date: April 10, 2014
Authority: Code of Virginia §§ <<<<REVISION 46.2-216.1 , END REVISION>>>> 46.2-636 , 46.2-637 , 46.2-640 , 46.2-641 , 46.2-643	
Policy: The Electronic Lien Program (ELP) is a paperless method which allows DMV to exchange vehicle and title information electronically with participating lending institutions. Upon application for title, DMV's system sends title and lien information electronically to the lienholder with the vehicle description, owner name and address, and lienholder name and address, to lienholders participating in the ELP. DMV's system receives electronic requests from the lienholder to release a lien from the vehicle record, locates the vehicle file, releases the electronic lien (e-lien), and prints the clear title for mailing or pickup. Electronic lien releases and title print requests from financial institutions participating in the ELP are processed electronically in the system and/or handled by the Electronic Lien and Title (ELT) Help Desk at Headquarters. CSCs do not release electronic liens, or print titles with e-liens, as long as the lien remains electronic.	
Exception: N/A	

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DEFINITIONS

Distributive Mailing Request - Lienholder requests a printed title be mailed to the owner on behalf of either a dealership, insurance company, or another financial institution. This occurs in instances when there is a dealer payoff, insurance company payoff, refinancing by another financial institution, or sale of a security interest (lien) to another financial institution. This electronic message includes a request for release of lien interest (lien satisfaction).

Distributive Printing (Emergency E-Lien Print) Request - Lienholder requests a title print be done within 24 hours for dealer payoff or other change in vehicle or lien ownership. The title may only be printed if the E-Lien Print Held and the e-lien are released in the system, as requested by the electronic lienholder. Titles may be picked up at any CSC by an entity designated by the electronic lienholder.

Error Message - An electronic message sent in response to an electronic message request that cannot be identified or matched to a record due to:

- Transmittal of incorrect data
- Transmittal of data that contained errors
- OR
- Problems with the programs that transmit the data.

Most errors transmitted are resolved electronically. Both DMV and lienholders are responsible for troubleshooting system problems.

Print Only Transaction Request - The lienholder requests a title be printed, WITHOUT releasing the lienholder's interest in the lien (e-lien), for any of the following reasons:

- Add an owner to the title
- Change the lienholder

- Handle a routine, non-emergency dealer payoff or purchase
- Repossess a vehicle
- Transfer ownership of the vehicle

The title is printed in overnight batch at Central Title Print (CTP) and mailed directly to the lienholder the next day.

Satisfied Lien and Print Title Verification Request - An electronic message of verification, containing information identifying the vehicle, sent in response to a request by the lienholder as confirmation that the title was printed and/or the lien released. The vehicle record is updated to reflect that the title has been released.

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OVERVIEW

This procedure provides customer service centers (CSCs) with an overview of the Electronic Lien Program (ELP) and is intended as informational only. The processes discussed here are performed electronically by DMV's system, or by the Electronic Lien and Title (ELT) Help Desk. CSCs do not release electronic liens, or print titles with e-liens, as long as the lien remains electronic. For releasing non-electronic liens, refer to [VLIC-3.615](#).

The ELP is administered as follows:

- Customer applies for a title with a security interest (lien) held by a lienholder participating in the ELP.
- Title is processed at a Customer Service Center (CSC) and an E-lien Print Held indicator is placed on the title record to prevent the title with e-lien from printing. The "Ttl Doc. Date:" field remains blank because titles with e-liens are not printed until requested by the electronic lienholder.
- An electronic message is sent from DMV to the lienholder for record keeping with vehicle identification information, owner name and address, and lienholder name and address.
- The electronic lienholder receives the identifier message, locates its associated customer record to verify the e-lien has been processed and stores the information.
- When an electronic lienholder requests DMV to release an e-lien, and/or print the title, DMV releases the E-Lien Print Held indicator from the title record. The types of electronic requests sent by the electronic lienholder to DMV include:
 - [Distributive Mailing Request](#),
 - [Distributive Printing \(Emergency E-Lien Print\) Request](#),
 - [Lien Satisfied and Print Title Verification Request](#),
 - [Print Only Transaction](#).
- Electronic lienholders must release all e-liens electronically (not by means of a paper lien release). CSCs are not authorized to release an electronic lienholder lien UNLESS the E-Lien Print Held indicator has been removed from the record (refer to [VLIC-3.615](#)).

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NOTE: It is important to know that when an E-Lien Print Held is removed from a title record, but the lien is not released from the title, the lien is no longer considered to be an e-lien and is handled like any other lien. This means the lien can be released in a CSC, provided a valid paper lien release, or title signed off by the lienholder is submitted. This can be confusing to Customer Service Representatives (CSRs) because the lienholder's code in DMV's system remains an ELT code (i.e. ELT02) even though the lien status has changed. **END REVISION>>>>>**

- Lienholders who agree to participate in the ELP may choose not to convert paper titles established prior to joining the ELP program to electronic liens. Paper titles processed prior to a lienholder becoming an electronic lienholder will NOT have lienholder codes beginning with "ELT", and lien release letters from the lienholder are acceptable as proof of lien satisfaction for these titles.

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CUSTOMER REQUIREMENTS

Electronic lienholder will perform the required actions for the requested transaction:

1. **Distributive Mailing Request:**
 - a. Request e-lien be satisfied in the system, and
 - b. Request printed title be mailed to the name and address included in request.
2. **Distributive Printing of Title (Emergency E-Lien Print) Request:**
 - a. Request the e-lien be satisfied in the system,
 - b. Designate one of the following persons, or company representatives, to pick up the title at a CSC:

- Lienholder,
 - Insurance Company,
 - Financial Institution,
 - Dealership,
 - Customer.
 - c. Designated person or representative submits acceptable identification.
 - d. Designated representative submits a letter from the requesting electronic lienholder giving authorization to pick up the title (not required from vehicle owners picking up their own title).
3. **Lien Satisfaction Request:**
 - Request e-lien be satisfied in the system,
 4. **Print Only Transaction Request:**
 - Request release of the E-Lien Print Held, and
 - Request print of the title (e-lien not released), and
 - Request title be mailed to the electronic lienholder.
 5. **Satisfied Lien and Print Title Verification Request:**
 - E-lien satisfaction or print title verification is requested once the e-lien is satisfied and/or title printed.

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ELECTRONIC LIENS AND TITLES WORK CENTER/DMV SYSTEM

The following actions are performed either in the system, or by the Electronic Liens and Titles Work Center (ELTWC), based on the transaction requested by the electronic lienholder:

1. **Distributive Mailing Request:**
 - a. Remove the E-Lien Print Held indicator from the record,
 - b. Release the e-lien (required)
 - c. Print the title,
 - d. Mail the title to the customer's name and address included in the request.
 - Must be mailed within one business day.
2. **Distributive Printing of Title (Emergency E-Lien Print) Request:**
 - a. Remove the E-Lien Print Held indicator from the record,
 - b. ELTWC enters "**Release only to authorized person**" in the title held field.
 - c. Front Counter CSR releases title to the designated person or representative in accordance with [VLIC-3.615](#).

Any CSC is authorized to issue a title to authorized persons or representatives when an Emergency E-Lien Print is requested, provided all conditions are met (refer to [VLIC-3.615](#)). CSCs do not have to be notified by the ELT Help Desk before being authorized to issue the title.

3. **Lien Satisfaction Request:**
 - a. Remove the E-Lien Print Held from the record,
 - b. Release the e-lien,
 - c. Check the system for other liens on the vehicle record,
 - d. If no other lien exists, print the title and mail it to the address on record for the vehicle owner.
 - e. If another lien exists:
 - Print and mail the title to the next priority lienholder, or
 - If the next priority lienholder participates in ELP, retain as an e-lien on record in the next lienholder's name without printing the title.
4. **Print Only Transaction Request:**
 - a. Remove the E-Lien Print Held indicator from the record,
 - b. Print the title in overnight batch,
 - c. Mail the title to the electronic lienholder the next day.

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NOTE: Once the E-Lien Print Held is released without release of the lien, the lien is treated as a standard lien (not an e-lien). Once the lienholder signs off the printed title, the title or lien release document can be submitted to any CSC to have the lien released in the system. **END**
REVISION>>>>>
5. **Satisfied Lien and Print Title Verification Request:**
 - Once a request from an electronic lienholder to print the title and/or release an e-lien is completed:

- i. System generates verification message containing information to identify the vehicle,
- ii. System sends verification message to electronic lienholder as confirmation that the title was printed and/or e-lien was released,
- iii. Electronic lienholder system updates records to show title was printed and/or e-lien released.

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DMV CONTACT CENTER ACTIONS

- For customers moving out of state who have titles with e-liens for which the registration has expired:
 - Customers may request the lienholder to mail a title showing the e-lien to the appropriate agency in the new state of residence.
 - Once requested, the lienholder will electronically request DMV print the title.
 - DMV will mail the title showing the e-lien to the party designated by the lienholder (another lending institution, DMV, etc.). DMV will not mail the title to an individual if the e-lien has not been released.

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RELATED LINKS

[Electronic Lien Program Frequently Asked Questions \(FAQs\)](#)

[VLIC-3.615](#) - Releasing a Lien

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CONTACT

For additional information contact:

- Your CSC Manager/Assistant Manager
- DMV Contact Center Help Desk at (804) 367-6646
- VSA/[Titling Work Center](#)

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