



**IMPORTANT NOTICE**

February 6, 2013

**TO:** Tax Collectors and License Plate Agencies

**FROM:** Division of Motorist Services, Bureau of Issuance Oversight

**SUBJECT:** February 8, 2013 FRVIS Release – ELT Modifications

Beginning February 8, 2013 at 7:00pm, the Department will be implementing statewide software updates related to the mandatory Electronic Lien and Title (ELT) program. The modifications are attached.

If you have questions or need additional information, please contact Field Support.

## THE FOLLOWING MODIFICATIONS WERE MADE for February 2013:

1. When adding a lien, an ELT Exception reason is required unless the lienholder is an ELT participant. Lien processing on titles with existing liens will also require an ELT Exception reason for each existing lien held by a non-ELT lienholder. The following ELT Exception reasons are currently available in a dropdown box on the Maintain Vehicle Liens screen; other reasons may be added in the future:
  - 001 INDIVIDUAL IS THE LIENHOLDER
  - 002 MULTI-INDIVIDUAL BUSINESS CUSTOMER IS LIENHOLDER
  - 003 PRE-EXISTING OUT-OF-STATE LIEN
  - 004 GOVERNMENT ENTITY IS THE LIENHOLDER
  - 005 TRUST IS THE LIENHOLDER
  - 006 LIEN IS COURT ORDERED
  - 007 DELINQUENT SUPPORT LIEN
  - 009 NON-ELT LIEN HELD BY ELT LIENHOLDER
  - 010 LIEN RECEIVED PRIOR TO 2/9/2013
2. The following restrictions are enforced when using the ELT exception reasons:
  - a. Individual is the lienholder – lienholder must be an individual customer
  - b. Multi- Individual Business customer is the lienholder- lienholder must be a business customer.
  - c. Lien received prior to 2/09/2013 – can only be selected if the lien received date is prior to 2/09/2013. If the lien received date is null, then the lien is old and was received well before 2/09/2013.
  - d. Non-ELT lien held by ELT lienholder – lienholder must be an ELT participant. The application will systematically add this reason on existing non-ELT liens whenever it is appropriate.
  - e. Pre-existing out-of-state lien - can only be used when adding a lien in an Original Used transaction. Once the lien with this ELT-exception reason becomes Existing, any transaction may be processed according to existing rules even though the lien has this exception reason.
3. All titles without liens will default to electronic unless the customer explicitly chooses to have the title printed. The question, ‘Do you want to print the title for an additional fee?’ will be asked in most transactions where a title could be printed. If the answer is YES, choose either Fast Title or Mailed Title (or use the hot keys of ‘F’ or ‘M’); if the answer is NO, choose Electronic (or use the hot key of ‘E’). The Fast Title option is not available in a non-Fast Title agency. The following transactions will print the title without asking the question: Duplicate Title, Repossession within a Title Transfer, and Print Electronic Title.
4. Titles with liens will be retained electronically. Even titles with primary liens held by non-ELT participants will be electronic. Transactions performed on titles with existing primary non-ELT liens will cause the title to become electronic whenever the title issue date changes.
  - a. A few transactions, like Subsequent Lien without Title and Title Correction where the title was not re-printed, will not convert the title to electronic because the title issue date has not changed.
  - b. Titles with a primary non-ELT lien that has the exception reason of PRE-EXISTING OUT-OF-STATE LIEN will be printed and sent to the lienholder instead of being held electronically.
5. The Suppress Title box on the Title Fee screen has been replaced with the new Print Mode box. The value in this box is determined by the answer to the question ‘Do you want to print the title for an

additional fee?' The value in the Print Mode box cannot be manually changed. However, it can be changed by quitting the Title Fee screen and answering the question a 2<sup>nd</sup> time with a different answer. When the question 'Do you want to print the title for an additional fee?' is not asked, the value in the Print Mode box will be systematically determined to be Electronic (when there are liens on the title) or Unknown (when the value of the electronic title status has been determined by actions taken during the transaction but is not known to the fee screen when it gets presented).

6. A new temporary electronic title status has been added. 'Mail Title' will be added as the electronic title status whenever Mailed Title is the print mode. When the title gets printed, the electronic title status will be changed to 'Paper Title'.
7. FRVIS has been modified to handle the lien processing of non-ELT liens on electronic titles.
8. The Print Electronic Title transaction (PET) can now be used to print any electronic title. A lienholder on a title with a non-ELT lien must wait until the title pending flag has been removed before his title can be printed. A lienholder on a title with an ELT lien must wait until the entire process of converting the title to paper has been completed by his ELT-provider. The options of Fast Title and Mailed Title are provided in a Fast Title agency for a PET transaction.
9. The current process for Repossessions of a vehicle with an electronic title will remain unchanged. A Certificate of Repossession cannot be processed because there is no title in hand. Instead, a Title Transfer must be processed. When the question, 'Is this a repossession?' is answered YES, the system will delete the lien, transfer ownership of the vehicle to the primary lienholder, and print a paper title.
10. Title Cancellation is now allowed on electronic titles. If the title has an ELT lien, the lien cannot be satisfied during the Cancellation transaction; but if the lien is non-ELT, it is allowed to be satisfied (but not required to be satisfied) during the cancellation transaction.
11. Reinstatement of a cancelled title, whether electronic or paper, is now allowed
12. Title Transfer of an electronic title with an ELT lien is still not allowed because the ELT lien cannot be satisfied within the transaction. However, Title Transfer of an electronic title with a non-ELT lien is allowed as long as the lien is satisfied or equity retained during the transaction.
13. The Subsequent Lien without Title and Child Support Liens/Subsequent Lien without Title transactions are not allowed on electronic titles. A message is presented to remind the user to perform a Lien Add transaction instead.
14. Two new inquiries have been added related to the ELT providers. The ELT Provider Inquiry shows all ELT participants currently using the specified provider. The ELT Lienholder History Inquiry (under Inquiry/History) shows the current and past providers that the selected lienholder has used.
15. A new EOD Report, Non-ELT Liens Report, will display all titles processed on the specified date with an ELT Exception reason. This report will allow the agency supervisor to monitor use and misuse of the ELT-Exceptions being used in the agency.

16. Dealers using EFS are required to use an ELT participant as the lienholder. Titles without liens processed by EFS dealers will default to electronic unless the dealer requests to have the title printed and pays the \$2.50 Paper Title S & H fee.