

**ELT SYSTEM
SPECIFICATIONS -- 11/07/2000
Revised 08/3/2009**

OVERVIEW

First a few definitions. ELT stands for Electronic Lien and Title, which refers to "Lienholder Titles Without Paper". DHSMV stands for the Florida Department of Highway Safety and Motor Vehicles. "E-title" refers to electronic title. "E-lien" refers to a subsequent electronic lien held. "Bank" refers to the lending institution in all its various forms.

ELT processing allows DHSMV and the banks to handle vehicle titles without shuttling title certificates around ---- at least until the owner pays off the loan or the bank chooses to convert it to paper.

Each participating bank and DHSMV has a mailbox. They exchange business transactions via e-mail messages in the form of files. When a data file is received each transaction is handled individually by the bank or the DHSMV computer system. For each data file received, DHSMV will return a confirmation that the file was received. Later, DHSMV will send an update-result file that contains an error transaction for each transaction (from the received data file) that failed to update. The banks will confirm receipt of each data file and each update-result file from DHSMV. If the bank discovers errors while updating the DHSMV data file, these errors will be sent as error transactions in the bank's next data file to DHSMV.

The ELT system can handle first liens and subsequent liens. All liens can be either paper or electronic. The determination of whether a title is an e-title or a paper title is made by the first lienholder. Once an electronic lien has been converted to paper, it can no longer be satisfied electronically. The lien has to be satisfied at a Tax Collector's office. Once a bank chooses to be an ELT participant, all liens processed after that date must be handled electronically.

There is very little difference in the data received by a bank for an e-title and an e-lien. An e-title will contain the total number of active liens; an e-lien will not. The real difference between an e-title and an e-lien is in the way DHSMV handles them. Every transaction that normally causes a title to be printed will cause a replacement e-title to be sent to the primary lienholder; a subsequent lienholder will not however receive a replacement of his e-lien. When the subsequent lienholder becomes the primary lienholder, he will receive an e-title with any changes that may have occurred after he had received his e-lien.

Effective September 1, 2009 DHSMV has been mandated by Florida Statutes to collect a \$2.50 service fee on all titles printed. The following changes will be implemented to comply with this mandate:

1. Each convert to paper request will result in a \$2.50 service fee charged when the title is printed by DHSMV. As each convert to paper request is processed DHSMV will keep track of the request received by each ELT vendor. The charges will be totaled each day and the amount due will be sent to Bank of America. Each ELT vendor will make payment through Bank of America's Remote Payment Online system.
2. A convert to paper with an expedited request will not be charged the \$2.50 service fee. When the title is printed in a Fast Title Tax Collector's office a \$10 fast title fee will be charged.
3. DHSMV will no longer print a title for lien satisfactions when the owner's address or the mail-to-address is out of state.
4. Lien satisfactions will now have a lien satisfy print option. When a lien holder satisfies a lien and wants a title printed, a lien satisfy print option will now be available. The \$2.50 service fee will be charged on these requests.

When a sole electronic lien is satisfied, a paper title will not be printed until the owner requests one. When an email address is provided an email notification of lien satisfaction will be sent. An expedited print will no longer be necessary for a lien satisfaction. The title will be available to print at a Tax Collector's office upon request, as long as the request is made at a Fast Title Tax Collector's office. A \$10 fast title fee will be charged when the title is printed.

If the bank wants a third party to pick up the title, the name of the individual or business and an address must be provided in the mail to customer field. The individual will be asked to show proof of identification or written authorization from the business in order to pick the title up.

All alphanumeric data fields will be left justified. All numeric data fields will be right justified and padded with zeroes on the left. All date fields will be in YYYYMMDD format.

DATABASE

The bank should have at least two file sets in its database. The first is a transaction file that keeps all transaction records sent or received, correct or incorrect. It's like a telephone log and should be kept on a fairly permanent basis. The bank can choose to put the different transaction types in different files or in the same file.

The second required file holds the valid e-titles and e-liens.

FILES

Three types of files will be sent between DHSMV and the banks: data files, update-result files, and confirmation files. Each file sent between the bank and DHSMV will begin with a file header and may include 0, 1, or more transactions. If the file

contains any transactions, each transaction within a file will have at least one record but may contain several records. Each record will have the same length (250 characters). The first record of each transaction will begin with the transaction header. If the transaction contains more than 1 record, subsequent records will be identified by a record code.

DHSMV will send all three types of files to the banks. The banks will only send data files and confirmation files to DHSMV.

The **data file** will contain the file header and 1 or more transactions concerned with e-titles and e-liens. A data file from DHSMV will never contain error messages but a data file from the bank can contain both transactions and error messages. Whenever a data file is sent and no confirmation is received, the data file should be sent again with the re-send indicator set to "Y".

The **update-result file** will consist of the file header and 0, 1, or more "ER" transactions that relate to transactions from a processed data file. The file sequence number of the file that was processed will be contained in the processed-file-number. The sum of the total-updated-count, the total-error-count, and the number of LE transactions will equal the total-processed-transactions. The total-transactions field in the file header of the update-result file will still equal the number of transactions accompanying the update-result file.

The **confirmation file** will be sent within 24 hours of receiving a file to inform the sender whether or not all transactions were received. It will be sent for both data files and update-result files. The file header will be the only record in the confirmation file. It will have the same file sequence number and file date of the file that is being confirmed. When all transactions are received, the confirmation status will be set to "Y" and the file forwarded for processing. If the total-transactions field differs from the actual number of transactions received, the confirmation status will be set to "X"; the file will not be processed. DHSMV will also use a "P" in the confirmation status to show that this file was processed previously. No update-result file should be expected for a data file confirmed with a "P" in the confirmation status.

CONFIRMATION PROCESS

Receipt of all data files and update-result files will be confirmed by the receiver within 24 hours. If the sender does not receive a confirmation within 24 hours, he shall re-send the exact same file (using the same file sequence number and file date) with the re-send indicator set to "Y". If the sender receives a confirmation with a confirmation status of "X", he should verify the total number of transactions within the file and re-send the exact same file (using the same file sequence number and file date), with the re-send indicator blank.

It is possible that a confirmation will get lost in transmission. If a data file is received with the re-send indicator set, the receiver will return a confirmation for this file whether or not a confirmation had already previously been sent. If DHSMV receives a file with the re-send indicator set, it will send a confirmation with the confirmation status of "P" if the file has already been processed; otherwise the confirmation status will be "Y" or "X". If the confirmation of an update-result file is not received within 24 hours, DHSMV will re-send the update-result file once a day until the confirmation is received.

It is also possible that a data file received by DHSMV from a bank could get lost after the receipt was confirmed but before it was processed. Therefore, if no update-result file is received for a data file within 72 hours, the bank should send the file again with a new file sequence number, new file date and the re-send indicator blank.

FILE HEADER

When DHSMV or a bank sends out a file, the first record of the file must be the file header. The format of the file header is:

<i>Field</i>	<i>Length</i>	<i>Data Type</i>
Transaction code	2	A/N
Lienholder EIN	10	N
Filler1 (used for sorting at DHSMV)	12	A/N
File sequence number	8	N
File date (yyyymmdd)	8	N
Sent by	2	A/N
Re-send indicator	1	A/N
Confirmation status	1	A/N
Total transactions (in this file)	6	N
Total updated count	6	N
Total error count	6	N
Total processed count	6	N
Processed file sequence number	8	N
Filler	174	A/N

Transaction code

Will always be FH for the file header.

Lienholder EIN

The electronic identification number of the bank that owns the e-title/e-lien. This number is assigned by DHSMV. If a bank has several divisions and wants to handle its e-titles centrally, DHSMV will assign one EIN to use. If the bank wants to split up its e-titles/e-liens between several divisions, a different EIN will be assigned for each division. To DHSMV, each number is a separate bank.

Filler 1

This area is needed by DHSMV to sort records to be sent to different banks. Transactions sent by the banks will leave this area null.

File sequence number

A unique incremented number for each file sent out from a bank or from DHSMV to a bank. File numbering is entirely separate from transaction numbering.

Each bank keeps track of its file sequence, assigning the next highest number to each file it sends to DHSMV. DHSMV will keep track of a separate file sequence number for each bank. *****NOTE: The confirmation file will always contain the

same file sequence number as the file it is confirming. Each data file and update-result file will have its own unique number.

File date

The date the file was created. Must be in YYYYMMDD format.

*****NOTE: The confirmation file will always contain the same file date as the file it is confirming.

Sent by

What type of organization sent the transaction. Banks always fill this with LH (for lienholder). DHSMV will fill it with MV.

Re-send indicator

The code to show that this file had been sent previously. When no confirmation is received, re-send the file with the same file date and file sequence number and a “Y” in the re-send indicator. When confirmation of a data file is received with an “X” in the confirmation status, the data file was not processed. Therefore when the file is re-sent, the sender shall leave the re-send indicator null.

If receipt of a data file is confirmed positively and the update-result file is not received within 72 hours, the bank should send the data file again with a new file sequence number, new file date and the re-send indicator blank.

Confirmation status

The code to show that this file is a confirmation of a file received. This field is null in a data file and an update-result file. A confirmation-file will usually contain a “Y” in the confirmation status, but it could have an “X” or “P”.

An “X” in the confirmation status means the file was not processed; no transactions from the file were updated nor were any error messages handled. The receiver will return an “X” in the confirmation status if the total number of transactions received did not match the value in the total-transactions field of the file header record. The sender should verify the total-transactions field and send the entire file again (without setting the re-send indicator to “Y”). The receiver will also return an “X” in confirmation status if any transactions are received without their file header or if the file sequence number is invalid.

A “P” will be sent in the confirmation status of a confirmation file sent by DHSMV when the file received has already been processed. If DHSMV received a data file and sent a confirmation but the bank failed to receive the confirmation, the bank would re-send the original data file. By this time, DHSMV could have processed the file and sent an update-result file. Therefore, when the data file is received the second time, DHSMV will return a confirmation file with a “P” in the confirmation status. This data file will not be forwarded for processing a second time so a 2nd update-result file will not be sent to the bank.

Total transactions

This field will equal the total number of transactions that follow the file header of the file.

Total updated count

This field is only filled in an update-result file. It is the total number of transactions that were updated from the file being reported on.

Total error count

This field is only filled in an update-result file. It is the total number of transactions from the data file being reported on that did not update successfully. The same number of error transactions will accompany this update-result file.

Total processed count

This field is only filled in an update-result file. It is the number of transactions that were in the data file being reported on.

Processed file sequence number

This field is only filled in an update-result file. It is the file sequence number of the data file being reported on.

TRANSACTION HEADER

This header will be at the beginning of the first record in each transaction.

**NOTE: The values in some fields (transaction id, transaction date, and sent by) of the transaction header are defined slightly differently for the ER transaction. See the explanation under ER transaction.

<i>Field</i>	<i>Length</i>	<i>Data type</i>
Transaction code	2	A/N
Lienholder EIN	10	N
Transaction id	10	N
Record sequence number	2	N
File sequence number	8	N
Transaction date(yyyymmdd)	8	N
Version number	3	N
Sent by	2	A/N
Vehicle number	10	N
Title Number	10	N
Lien type	1	A/N
Filler	1	A/N

Transaction code

A two character code denoting the type of transaction. The following are valid transaction codes:

<i>Code</i>	<i>Sent by</i>	<i>Means</i>
LA	DHSMV	Sending a new e-title/e-lien to the bank
LR	DHSMV	Replacing an e-title/e-lien the bank already has
ER	DHSMV	Error occurred on a transaction from the bank; this transaction was not processed
LD	DHSMV	Deleting an e-title/e-lien from a bank; only sent for non-electronic transactions that deleted the lien (for example lien reassignment, title correction)
LS	Bank	The bank satisfies/deletes its lien
LP	Bank	The bank wants the title to be paper; no longer an electronic title, but the lien is still electronic and is not being satisfied
LE	Bank	The bank wants to notify DHSMV of a possible error on an e-title or e-lien

Lienholder EIN

The electronic identification number of the bank that owns the e-title/e-lien. This number is assigned by DHSMV.

Transaction id

A unique number for each transaction sent out within a file.

For files sent from DHSMV, the transaction id was created by FRVIS2000 when the title/lien action occurred. This number may be useful when discussing problems with the error correction unit. They can use it to identify in history the exact FRVIS2000 transaction that produced the title/lien transaction in question.

For files sent by the banks, the transaction id will begin at 1 with each new file. The number must be 10 digits long and pre-filled with zeroes. If a transaction was returned by DHSMV unprocessed because of errors, when the bank corrects the errors it must re-send the transaction in a new file and will assign a new transaction id.

Record sequence number

Represents the order of a record in a specific transaction. This field is needed by DHSMV when sorting transactions to different banks. It will remain null in transactions from the banks.

File sequence number

Indicates the file number that this transaction belongs to. It will have the same value as the file sequence number in the file header.

Transaction date

The date the file was created in FRVIS2000. Must be in YYYYMMDD format.

Version number

A number assigned by DHSMV denoting the version of the ELT software under which the transaction was created. When any message format changes, ELT participants will be notified and a new version number assigned.

Sent by

What type of organization sent the transaction. Banks always fill this with LH (for lienholder). Our department will fill it with MV.

Vehicle number –

A unique identifying number assigned by DHSMV to each vehicle titled or registered in Florida.

Title number –

A sequential identifying number assigned by DHSMV to each vehicle titled or registered in Florida.

Lien type

Must be primary (P) or subsequent (S). The bank must store this value as part of the e-title or e-lien.

THE LA TRANSACTION

(NEW ELECTRONIC TITLE/LIEN-----to the BANK)

Sent from DHSMV to the primary lienholder (if he is an ELT participant) when the lien is added to the title. This includes original titles or transfer of titles where the lien is first added.

A LA transaction will also be sent by DHSMV to a subsequent lienholder (if he is an ELT participant) at the time his lien is added. A subsequent lienholder will not be kept informed of any changes occurring to the title. He will not be informed of the total number of liens against the vehicle. As liens are added or satisfied, his relative lien position may change; it may improve, but it will never get any lower than it was at the time his lien was added. When a subsequent lienholder becomes the primary lienholder, he will be sent a new e-title (via a LR transaction) with current vehicle, title and customer data and the total number of liens against the vehicle.

The LA transaction will contain at least 2 records.

- 1) The first record will begin with the transaction header, followed by the vehicle data and the lien number, date, and relative lien position. If the lien is the primary lien, the vehicle record will also contain the total number of liens against the vehicle.
- 2) The next record will begin with an owner record type (VO) followed by the personal data for the first owner. If there are additional owners, a separate VO record will be sent for each owner. The customer address fields will be filled only on the first VO record. The address on all other VO records will be null.

VEHICLE DATA RECORD of a LA transaction

<i>Field</i>	<i>Length</i>	<i>Data type</i>
Transaction header	67	
VIN	21	A/N
Year make	4	N
Make code	5	A/N
Body code	2	A/N
Net weight	6	N
Gross vehicle weight	6	N
Length feet	3	N
Length inches	2	N
Width feet	2	N
Width inches	2	N
**Brake Horsepower	5.1	N
Cubic centimeters	4	N
Hull material type	2	A/N
Vessel code	2	A/N
Vessel propulsion type	2	A/N
Vessel Manufacturer code	3	A/N
Vessel registration number	10	A/N
Title issue date(yyyymmdd)	8	N
Electronic title status	1	A/N
Lien number	2	N
Lien date(yyyymmdd)	8	N
Total active lien count (a generated value)	2	A/N
Relative lien number (a generated value)	2	N
Total owners count (a generated value)	2	N
Filler	21	A/N
Vehicle sort lien number	02	A/N
Filler	44	A/N
Vendor sequence number	10	A/N

**This field is 5 digits in length with the rightmost digit having a decimal value. The decimal is implied.

Electronic title status –

An indicator of whether or not the current title certificate has been printed. A null value means the title certificate was printed. An “E” means the title is electronic. Values of “P” and “N” are used temporarily in this field during title processing but these values will not be sent to the banks.

Total Active Lien count-

The number of unsatisfied liens applied to the vehicle. Since the lien number is not decremented after a lien is satisfied, it is possible that a bank’s lien number may be larger than the total active lien count. This field will not be filled on e-liens.

Relative lien position –

The number of this lien relative to the other active liens at the time the lien was added. When a subsequent lien becomes the primary lien, the relative lien position is changed to 1.

Total Owners count-

The actual number of owners listed for the vehicle. A maximum of 6 owner names will be sent with each e-title/e-lien. In most cases, the bank can use this number to verify all VO records were received.

Vendor Sequence Number-

A unique number assigned to each vendor, for used by DMV only. The bank can ignore this number.

CUSTOMER RECORD of a LA transaction

<i>Field</i>	<i>Length</i>	<i>Redefined Length</i>	<i>Data Type</i>
Record type(VO)	2		A/N
Lienholder EIN	10		N
Transaction id	10		N
Record sequence number	2		N
Customer number	10		N
Customer type	1		A/N
Customer name	55		
Customer company name		55	A/N
OR Customer first name		16	A/N
Customer middle name		16	A/N
Customer last name		20	A/N
Customer suffix		3	A/N
Customer address type	2		A/N
Customer street address	50		A/N
Customer apartment number	5		A/N
Customer city	30		A/N
Customer state code	2		A/N
Customer postal code	10		A/N
USA zip code		5	N
USA zip plus		4	A/N
Filler		1	space
-OR- Foreign postal code		10	A/N
Customer country code	2		A/N
Joint ownership type code	3		A/N
Customer lien number	2		A/N
Filler	44		A/N
Vendor sequence number	10		A/N

Lienholder EIN, transaction id, record sequence number

These fields are needed by DHSMV when sorting transactions to different banks.

Customer type

Indicates whether this customer is a business or an individual. The customer type will be either “B” or “I”.

Customer number –

A unique identifying number assigned by DHSMV to each registered owner in Florida

Joint ownership type code

Gives the conjunction for the type of ownership that exists between the owners.

Customer address –

The address fields will be filled only on the first VO record. The address on all other VO records will be null.

Customer postal code

When the address is in the “US”, the customer postal code will be the 5 or 9 digit numeric zip code and a blank 10th character.

When the address is outside the US”, the customer country code must contain the 2 digit country code and an alphanumeric foreign postal code of varying length and format might be contained within customer postal code.

Vendor Sequence Number

A unique number assigned to each vendor, for used by DMV only. The bank can ignore this number.

HANDLING LA TRANSACTIONS

BANK

Store the transaction on your transaction file.

Store the LA transaction in your database file of e-titles/e-liens.

THE LR TRANSACTION
(REPLACEMENT of ELECTRONIC TITLE-----to the
BANK)

Sent from DHSMV to the primary lienholder (if an ELT participant) whenever a transaction has occurred that changed the title the bank already had in it's database of e-titles and e-liens. This includes a title correction, the addition, satisfaction or reassignment of subsequent lien(s), or a change in the actual owners of a vehicle. It will not be sent when there was simply an address change for the owners or subsequent lienholder.

When a subsequent ELT lienholder becomes the primary lienholder, he will receive a LR transaction.

A LR transaction will be a complete e-title. It will contain the vehicle data record, and up to 6 vehicle owner records (VO). The e-title from the LR transaction should be used to replace the bank's existing e-title/e-lien for the vehicle.

The LR Transaction layout is identical to the LA.

It should be noted that the VIN of the vehicle could be changed during a FRVIS2000 transaction. This will not be a problem since the vehicle number is the unique field for locating the old e-title/e-lien that needs to be replaced; the vehicle number never changes. The corrected VIN will be sent on the replacement e-title.

HANDLING LR TRANSACTIONS

BANK

Store the transaction on your transaction file.

Overlay the old e-title on your database with the LR data.

If the bank cannot find an existing record or discovers errors, it should send a LE transaction to DHSMV.

Subsequent ELT lienholders are not notified of additional lien activity or changes to the title until they become the primary lienholder.

THE LD TRANSACTION
(DELETE a LIEN----- to the BANK)

When a transaction occurred in FRVIS2000 that causes an ELT lien to be deleted, DHSMV sends the lienholder a LD transaction.

LIEN DELETED RECORD of an LD transaction

<i>Field</i>	<i>Length</i>	<i>Data Type</i>
Transaction header	67	
Lien number	2	N
Lien deleted date(yyyymmdd)	8	N
Lien status	1	A/N
Filler	162	A/N
Vendor sequence number	10	A/N

Lien deleted date

The date the lien was reassigned or satisfied/deleted by the tax collector.

Lien status

A value of “D” indicates the lien was deleted. A value of “S” indicates the lien was satisfied. A value of “R” indicates the lien was reassigned.

Vendor Sequence Number-

A unique number assigned to each vendor, for used by DMV only. The bank can ignore this number.

HANDLING LD TRANSACTIONS

BANK

Store the LD transaction on your transaction file.

Delete the e-title or e-lien from your database or mark it as deleted and move it to an archive file.

**THE ER TRANSACTION
(ERROR MESSAGE to the BANK-----TRANSACTION NOT PROCESSED)**

This message is sent when the transaction received from the bank had one or more errors. When an ER message is sent for a transaction, that transaction was NOT processed through completion.

<i>Field</i>	<i>Length</i>	<i>Data Type</i>
Transaction header	67	
Error string	173	A/N
Vendor sequence number	10	A/N

Transaction header

The following fields will contain the values received in the transaction header of the transaction that contained the error: lienholder EIN, transaction id, record sequence number, transaction date, version number, sent by, vehicle number, title, and lien type.

The following fields will contain values that refer to the update-result file that contains the ER transaction: transaction code and file sequence number.

Error string

Each error will have a unique 3 digit code. Multiple errors can be transmitted for a transaction that was not processed. The different error codes will not be separated by any punctuation.

The following is a list of possible error codes. These codes will be expanded as the system is developed.

- 001 DHSMV cannot find the vehicle number/lien number combination you sent.
- 002 DHSMV found the record but the lienholder EIN (of the lien number you sent) was not yours.
- 003 The transaction code is not valid.
- 004 The transaction date is not valid.
- 005 The transaction number is not numeric.
- 006 This version number is not being supported.
- 007 The sent by field is not "LH"
- 008 Lien type was invalid.
- 009 Vehicle number is not numeric
- 010 Title number is not numeric
- 101 On a LE transaction, the comment field is spaces.
- 102 The file sequence number of this transaction did not match the file sequence number of the file that contained it.
- 103 On a LS, the lien number was not numeric
- 105 On a LS transaction, a mail-to-customer was designated for an e-lien
- 106 On a LS transaction, a mail-to-customer was designated for an e-title with a sub lien.
- 107 Administrative issue concerning the vehicle
- 108 A LP transaction cannot be performed on an e-lien.
- 109 On a LS transaction, the satisfaction/deleted date is null or greater than file date.
- 110 On a LS transaction, the lien status code was invalid.

- 111 On a LP transaction, the title is already paper.
- 112 The specified lien number on this vehicle has already been satisfied/deleted
- 113 On a LS transaction, a mail-to-customer was designated when the title was already paper.
- 114 Title work in process. Resubmit the transaction at a later date.
- 115 Zip code is required when mail-to-address is within the USA.
- 116 The Expedite Print Flag was set, but the title has another outstanding lien.
- 117 The Expedited Print Flag was set on a LS transaction.
- 118 The Email Request Flag was set on a LP transaction.
- 119 Expedite Print Flag was set on a title that is already Paper.
- 120 Title is already paper, cannot be satisfy electronically.
- 121 [A lien satisfy print request was made on an e-lien.](#)
- 122 [A lien satisfy print request was made on an e-title with a subsequent lien.](#)

- 999 ORACLE error

Vendor Sequence Number-

A unique number assigned to each vendor, for used by DMV only. The bank can ignore this number.

HANDLING ER TRANSACTIONS

BANK

Store the ER transaction on your transaction file.

Find the problem with the transaction in error, correct it, and send the corrected transaction in a new file with a new transaction number. Store the corrected transaction in your transaction file.

DHSMV

Stores the ER transaction on its transaction file. Notifies the appropriate DHSMV staff of the problem to be investigated.

THE LS TRANSACTION
(SATISFY/DELETE a LIEN----- from the BANK)

When a bank wants to satisfy a lien or delete a lien without satisfying it, the bank sends an LS transaction. If the lienholder wants the title sent to a different person than appears on the title, the mail-to-customer-name and pertinent fields of the mail-to-customer address must be included in the LS transaction.

The primary lienholder may designate a mail-to-customer only if there are no subsequent liens. A subsequent lienholder may never designate an addressee when satisfying/deleting an e-lien.

LIEN SATISFACTION RECORD of an LS transaction

<i>Field</i>	<i>Length</i>	<i>Data Type</i>
Transaction header	67	
Lien number	2	N
Lien satisfaction/deleted date (yyyymmdd)	8	N
Lien status	1	A/N
Mail-to-customer name	55	A
Mail-to-customer street address	50	A/N
Mail-to-customer apartment number	5	A/N
Mail-to-customer city	30	A/N
Mail-to-customer state code	2	A/N
Mail-to-customer postal code	10	
USA zip code	5	N
USA zip plus	4	A/N
Filler	1	space
-OR- Foreign postal code	10	A/N
Mail-to-customer country code	2	A/N
Filler	1	A/N
Email request flag	1	A/N
Lien satisfy print option flag	1	A/N
Filler	15	A/N

Lien satisfaction/deleted date

The date the lien was satisfied or deleted. This is a required field.

Lien status

Lien status will be “S” when the bank is satisfying a lien. Lien status will be “D” when the bank is deleting a lien.

Mail-to-customer name

The name of the individual or company who should receive the paper title. This name should be formatted exactly the way it is to appear on the envelope.

A mail-to customer may only be designated when 1) the lien being satisfied is the primary lien and there are no other liens against the title and 2) the title is electronic (not paper).

Mail-to-customer postal code

When the address is in the “US”, the 5 digit zip-code is required. The 4 digit zip-plus code is optional. The last character of this field will be blank.

When the address is outside the “US”, the mail-to-customer-country must contain the 2 digit country code and an alphanumeric foreign postal code may be entered using any format. However, it is not required.

Email Request Flag

When the email request flag is set to ‘Y’ and a valid email address is provided in the mail-to-customer field a lien satisfaction letter will be email.

Lien Satisfy Print Option Flag

When the lien satisfy print option flag is set to ‘T’ the title will be printed by DHSMV and mailed. The title will be mailed to the address of the first owner, unless a mail-to-address is provided.

The current edits on lien satisfies will be applied to lien satisfy print option request.

HANDLING LS TRANSACTIONS

BANK

Store the LS transaction on your transaction file.

When no mail-to-customer data is included in the LS transaction, the title will be printed and sent to the first customer’s address. If the customer corrected his address with DHSMV after the e-title was created, the title will automatically be printed with and sent to the first customer’s new address. No mail-to-customer data should be included in the LS transaction when the title is to be sent to the first owner appearing on the title.

The primary lienholder may designate a mail-to-customer if there are no subsequent liens. When the owner wants the title sent to someone other than the first owner shown on the title (i.e. to a buyer or to a dealer), the bank must include the mail-to-customer-name and pertinent fields of the mail-to-customer address.

If no error messages for this transaction are received within a week, delete the e-title or e-lien from your database or mark it as satisfied and move it to an archive file.

DHSMV

Stores the LS transaction on our transaction file.

When DHSMV gets the LS transaction it checks for errors. If it finds any errors, it returns an ER transaction to the bank with the error code(s) listed for this transaction. The LS transaction is not processed; the lien remains on the vehicle. An error will be

returned if a mail-to-customer is designated and 1) another lien still exists on the vehicle, 2) the lien being satisfied is a subsequent lien or 3) the title is already paper.

If the LS transaction is valid, DHSMV marks the lien as satisfied/deleted. If no other liens exist on the vehicle, it sends a paper title to the owner or to the party specified. If other liens exist, the title is sent to the new primary lienholder. It will be a replacement e-title to an ELT participant or a paper title, if the new primary lienholder is not an ELT participant. If other subsequent e-liens existed prior to the satisfaction, they will not receive any notification about the change of the primary lienholder.

**THE LP TRANSACTION
(CONVERT e-TITLE to PAPER ----- from the BANK)**

When the bank wants to convert an e-title to paper without satisfying the lien, it sends an LP transaction. Only the primary lienholder may send an LP transaction. If the bank wants the title sent to someone other than the primary lienholder, the mail-to-customer-name and pertinent fields of the mail-to-customer address must be included in the LP transaction.

If the electronic title status of the e-title is null, the title is already paper. Sending an LP transaction on a title with electronic title status of null will error and will not be processed.

It is possible for a title to be converted to paper and later become electronic the next time the title is issued.

LP RECORD of an LP transaction

<i>Field</i>	<i>Length</i>	<i>Data Type</i>
Transaction header	67	
Lien number	2	N
Filler	9	A/N
Mail-to-customer name	55	A
Mail-to-customer street address	50	A/N
Mail-to-customer apartment number	5	A/N
Mail-to-customer city	30	A/N
Mail-to-customer state code	2	A/N
Mail-to-customer postal code	10	
USA zip code	5	N
USA zip plus	4	A/N
Filler	1	A/N
-OR-		
Foreign postal code	10	A/N
Mail-to-customer country code	2	A/N
Expedited Print Flag	1	A/N
Filler	17	A/N

Mail-to-customer name

The name of the individual or company who should receive the paper title. This name should be formatted exactly the way it is to appear on the envelope.

Mail-to-customer postal code

When the address in the “US”, the 5 digit zip-code is required. The 4 digit zip-plus code is optional. The last character of this field will be blank.

When the address is outside the “US”, the mail-to-customer-country must contain the 2 digit country code and an alphanumeric foreign postal code may be entered using any format. However, it is not required.

Expedited Print Flag

When the expedited print flag is set to 'Y', on a request to convert the title to paper, the title will not be printed in house by DHSMV. The expedited print status will be set and the title can then be printed at a Tax Collector's office, as long as the office is a Fast Title office. In order to have the title print, a transaction will have to be initiated at the Tax Collector's office and the appropriate fees paid. If there are other outstanding liens, the request will not be processed and an error will be returned.

If the bank wants a third party to pick up the title, the name of the individual or business and an address must be provided in the mail to customer field.

HANDLING LP TRANSACTIONS

BANK

Store the LP transaction on your transaction file.

If the paper title should be sent somewhere other than the address of the primary lienholder, include the mail-to-customer-name and pertinent fields of the mail-to-customer address.

If no ER message is received, change the electronic title status of the e-title to space to show that this title was converted to paper.

DHSMV

Stores the LP transaction on our transaction file.

When DHSMV gets the transaction it checks for errors. If it finds any errors, it returns an ER transaction to the bank with the error code(s). No paper title is printed. The ELT status remains unchanged.

If the LP is valid, DHSMV sends a paper title to the bank or whoever was designated in the mail-to-customer data. The electronic-title-status is set to null for this title.

THE LE TRANSACTION
(BANK FINDS POSSIBLE ERROR on e-TITLE-----from the BANK)

When a bank believes there is an error on an e-title or e-lien it sends a LE transaction describing the problem.

<i>Field</i>	<i>Length</i>	<i>Data Type</i>
Transaction header	67	
F2K transaction id	10	N
Comment	173	A/N

F2K transaction id

The transaction id created by FRVIS2000 when the title/lien action occurred. This number was sent by DHSMV in the transaction id field of the transaction header at the time the e-title/e-lien was sent to the bank.

Comment

A narrative entry describing the question about the title.

HANDLING LE TRANSACTIONS

DHSMV

Stores the LE transaction on our transaction file.

Reports the problem to DMV so that it can be handled manually. A title examiner researches the problem and may discuss it with the bank. If an error is found, a LR transaction is sent to the bank to correct the bank's e-title. No notification of the change is sent to any existing subsequent lienholders.