

# FACT SHEET

## Pennsylvania's Electronic Lien and Title Program

### **Purpose**

The purpose of this fact sheet is to explain the Pennsylvania Electronic Lien and Title (ELT) Program.

### **How It Works**

As part of the commonwealth's efforts to improve the delivery of driver and vehicle services and increase efficiency, the Pennsylvania Department of Transportation (PennDOT) implemented a statewide mandatory Electronic Lien and Title system July 10, 2008.

The same title application and support documents required to apply for a paper title are also required for an ELT. The applications are submitted to PennDOT in the same manner. Upon completion of processing, PennDOT transmits an electronic notification to the financial institution instead of mailing a paper title. This notification is transmitted through an ELT service provider.

This notification includes all owner and vehicle information currently printed on the paper title. The financial institution, upon receipt of the lien notification, the financial institution verifies the information transmitted.

When the lien has been satisfied, the financial institution electronically transmits a notification of lien release to PennDOT. Upon receipt of the electronic lien release, a paper title is printed and mailed to the vehicle owner. When the lien is satisfied by a dealer or insurance company, the paper title is mailed directly to the dealer or insurance company.

All Lienholders in the business of financing vehicles are required to participate in the ELT Program and must be under contract with a PennDOT-approved ELT service provider.

### **Benefits**

Financial institutions that participate in the ELT program receive a number of benefits:

- ❖ Cost Savings for filing space currently needed to store paper titles;
- ❖ Elimination of staff time used to locate misplaced paper titles;
- ❖ Cost Savings for replacing lost titles;
- ❖ Postage costs eliminated for mailing paper titles;
- ❖ Elimination of staff time dedicated to filing and maintaining paper titles;
- ❖ Overnight receipt of perfected liens;
- ❖ Quick identification of inaccurate information;
- ❖ Improved communications between financial institutions and PennDOT;
- ❖ Title processing improved through elimination of manual completion of lien release information;
- ❖ Electronic comparison and validation of electronic lien information;
- ❖ Electronically perform lien maintenance transactions; and
- ❖ Improved customer service with timely release and printing of clear titles without customer intervention.

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## **Requirements**

In order to enroll in the Pennsylvania ELT Program, financial institutions need to do the following:

- ❖ Complete an application to enroll in the ELT Program. (Form MV-37, "Application for Enrollment/Change in Electronic Lien and Title System," available on the PennDOT Driver and Vehicle Services website, [www.dmv.state.pa.us](http://www.dmv.state.pa.us) under the Forms and Publications link.);
- ❖ Enter into a contract with an ELT service provider for transmission of electronic lien and title data;
- ❖ Obtain necessary hardware and software; and
- ❖ Be approved by PennDOT as a participating financial institution.

Financial institutions are not required to contract for any other services from the ELT service provider. A financial institution may develop their own interface method or purchase software or services that are available on the market to allow for an interface with the ELT service provider. Financial institutions should contact an ELT service provider for additional information.

### **PennDOT-Approved ELT Service Providers:**

VINtek, Inc.  
1735 Market Street  
9th Floor, Suite 900  
Philadelphia, PA 19103  
(215) 563-3320  
[jpritchard@vintek.com](mailto:jpritchard@vintek.com)

FDI Collateral Management  
9750 Goethe Road  
Sacramento, CA 95827  
(800) 594-1470  
[imp@fdielt.com](mailto:imp@fdielt.com)

PDP Group, Inc.  
10909 McCormick Road  
Hunt Valley, MD 21031  
(410) 584-2099  
[contact@simplyelt.com](mailto:contact@simplyelt.com)  
[www.simplyelt.com](http://www.simplyelt.com)

Decision Dynamics, Inc.  
4723-C Sunset Blvd.  
Lexington, SC 29072  
(803) 808-0117  
[info@etitlelien.com](mailto:info@etitlelien.com)