

## Electronic Liens and Titles FAQ: Dealerships

### GENERAL OVERVIEW

#### What is an electronic title?

An electronic title is a digital record of vehicle ownership maintained by the state, with no physical title being issued. While electronic titles are currently optional, beginning July 1, 2025, all titles will be issued electronically, with limited exceptions for those moving out of state, selling vehicles out of state, selling vehicles at auctions and using vehicles for floor plan lending.

#### What is ELT?

ELT stands for Electronic Liens and Titles. Oklahoma introduced an optional ELT program in 2022, allowing lienholders to process electronic liens and titles for vehicles. Beginning July 1, 2025, ELT will become mandatory for titles only. All titles will be issued electronically, with limited exceptions as noted above.

In some cases, buyers may still receive paper titles as Oklahoma transitions to electronic titles. If a vehicle has an existing paper title, it will remain valid until the next title transaction.

#### What does an Oklahoman need to do if they currently have a lien but is not buying a car anytime soon?

- ▶ If a lien is still active, no action is required. The lienholder will continue to hold the paper or electronic title until the lien is satisfied.
- ▶ If a lien has been paid off but a paper title has not been issued, the vehicle owner may request an electronic title release through Service Oklahoma.

#### What happens to existing paper titles?

- ▶ Existing paper titles will remain valid. However, when a transaction occurs (such as a sale, transfer or lien placement), the title will be converted to an electronic record.
- ▶ Vehicle owners who prefer to convert to an electronic title before a transaction are able to do so online or in person.

#### Does this change any costs for Oklahomans?

No, the transition to ELT does not increase costs for vehicle owners. Standard title and registration fees remain the same.



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### How does a customer sell a vehicle with an electronic title?

To sell a vehicle with an electronic title, the customer will utilize our Electronic Title Bill of Sale. This document will take the place of the Oklahoma title and can be [downloaded from the Service Oklahoma website](#) to print, fill out and notarize.

## FEATURES FOR DEALERSHIPS

### What are the benefits of ELT for dealerships?

- ▶ Faster lien placement and removal, allowing for quicker customer financing approvals.
- ▶ Ability to track lien placements in real time.
- ▶ Less disruptions to pre-registrations with slip-in title functionality.
- ▶ Expanded vehicle lookup information that can be accessed 24/7 within the dealer account.

### What additional transactions can be done from my OkCARS dealer account?

- ▶ **Add Lien Transaction:** Dealers can add electronic liens for any lienholder on newly purchased vehicles.
- ▶ **Dealer Slip-In Title:** Dealers can electronically transfer vehicle titles to their names after they submit the pre-registrations.
- ▶ **Expanded Vehicle information Request:** Dealers can access additional information when looking up vehicles.

### Will there be options for electronic exchanges of information directly from dealers to Service Oklahoma?

Yes, dealers will have access to an electronic system to submit data on titles and liens directly to Service Oklahoma, reducing the need for physical paperwork and improving transaction efficiency.

## TITLES

### Will existing paper titles need to be transferred over to electronic titles immediately?



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No, existing paper titles will remain valid until the next title transaction. Dealers are not required to convert all existing paper titles immediately, allowing for a smooth transition to electronic titles.

### Do I have to keep all of my current paper titles?

All paper titles remain valid until the next title transaction and should be retained.

### What title transactions can be done from my dealer account?

Dealers will be able to process dealer slip-in titles, which are titles put into the dealers' names after pre-registrations have been submitted.

### Do I have to do title transfers online?

No, it is not required to complete a title transfer online. Transfers can still be done in person at any licensed operator or the at the Service Oklahoma headquarters at 6015 N. Classen Blvd., Building 4, in Oklahoma City.

### If I need to transfer an electronic title, can I do it online?

Once an electronic title has been applied for, the owner will utilize the Electronic Title Bill of Sale to transfer ownership of the vehicle instead of the title itself. The Electronic Title Bill of Sale will be available on the Service Oklahoma website to print, fill out and notarize.

### Can I title and register a vehicle for my customer?

No, customers will remain responsible for titling and registering their vehicles.

### Do the ELT upgrades change any requirements for pre-registration?

No, pre-registration is still required within two business days of the sale of a vehicle. For more information on the pre-registration process, please see the [dealer information page](#).

## LIENS

### How much does it cost to add a lien in my dealer account?



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The fee for adding a lien through the dealer account is \$10 and can be paid via credit card or ACH draft.

### Can I process more than one lien at a time?

Yes, dealers can add multiple liens to their carts through their dealer accounts.

### What if I enter the wrong information when adding a lien?

If dealers make mistakes during add lien transactions, they will follow the current correction process. All questions on this process should be directed to [mvcorrections@service.ok.gov](mailto:mvcorrections@service.ok.gov).

### Do I have to add liens online?

No, it is not required to complete a lien online. Liens can still be done in person at a licensed operator or at the Service Oklahoma headquarters at 6015 N. Classen Blvd., Building 4, in Oklahoma City.

## QUESTIONS FROM Q&A

### What will the customer experience be like starting July 1?

If a customer buys a vehicle that has an existing paper title, they will still receive the paper title (since existing paper titles will remain valid after July 1), along with the other required documents. The customer will then bring that paper title to a licensed operator to fully register their vehicle, during which the paper title will be converted to an electronic title.

If the customer buys a vehicle that has an electronic title, the seller will fill out the [Electronic Title Bill of Sale](#) and give it to the customer in place of a paper title. The customer will then take the Electronic Title Bill of Sale, along with the other required documents, to a licensed operator to fully register their vehicle.

### What is the process for selling to an out-of-state customer starting July 1?

If the vehicle has an existing paper title, the process will be the same as it is now. If the vehicle already has an electronic title, you can request a printed title via your dealer account to give to the customer so they can register in another state. In addition, a printed title can be requested for a customer who is registering with a tribe.

**If a dealer sells a used car that already has an electronic title to an out-of-state customer, will the dealer have to request a paper title and wait for it to arrive before they can assign it to the out-of-**



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### state customer?

Yes. If you are selling to an out-of-state customer, you will make a title print request (shown in the video demo) through your dealer account to get the paper title. The document should arrive in five to seven days.

### How will the new process work with Manufacturer's Certificates of Origin (MCO)?

MCOs will not be affected. If a customer purchases a new vehicle from you on or after July 1, you will still be giving your customer an MCO/MSO to complete their full registration.

### Is the notary requirement eliminated due to the changes?

No. The [Electronic Title Bill of Sale](#) that's used to transfer ownership of a vehicle with an electronic title needs to be notarized.

### If I make an expanded vehicle information request, what would the report look like?

It would be the same letter that you'd get from a licensed operator if you make an in-person request.

### How many expanded vehicle information requests (VIR) can a dealer make at the same time?

We recommend that users enter no more than 15 VINs per transaction to avoid bogging down the system. Each VIR costs \$1. There is also a small service fee that applies to the entire transaction.

If you want to avoid the service fee, you can obtain the same vehicle reports by going to a licensed operator. If you don't need the comprehensive reports obtained from the expanded VIR, the existing limited VIR that's free continues to be available.

### How can I see proof of ownership when an electronic title is issued?

That information can be obtained by making a vehicle information request and is available in both the paid and free versions.

### Prior to July 1, how do we know if a vehicle has an electronic title?

A vehicle information request (VIR) report details the type of title that was issued. Both the free and paid versions of the VIR have this information.

### Can a lien be filed after pre-registering the vehicle?



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Yes. Previously, dealers could pre-register a vehicle and add a lien but can't file a lien on its own. Starting April 7, dealers can add a lien separately.

### **Is there a way to upload a lien release when making a slip-in title request?**

Yes, you can upload a lien release for the licensed operator to process.

### **How will lenders release liens?**

If a lien is filed electronically, the lienholder would release the lien through their OkCARS account or submit a lien release to Service Oklahoma or a licensed operator, who would then release that lien in the system.

### **Can dealer transfers be done through OkCARS?**

No, title transactions cannot be done electronically except when making a slip-in title request after pre-registration.

### **When we do an online transfer, do we send the original document to the licensed operator?**

No. You will send an image of the document to the licensed operator. You will then retain the original document based on your individual business practices.

### **How do dealers pay for VIN inspections?**

VIN inspections are only required for out-of-state vehicle titles. They are still conducted by licensed operators outside of the dealer slip-in title process. Dealers pay for VIN inspections at their licensed operator locations.

VIN inspections can be performed before dealers submit their slip-in title requests. Once completed, the VIN inspection form can be uploaded during the slip-in title request process in OkCARS. If a VIN inspection is not completed when a slip-in title request is submitted, the request would be put on hold until the VIN inspection is completed.

### **Do VIN inspections require their own form for uploading?**

No. The back of the title application is still used for VIN inspections.

### **How will electronic titles affect auctions come July 1?**



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You will receive either a paper title or an Electronic Title Bill of Sale to utilize as the ownership document. Otherwise, the process will remain the same.

### **Will repossession titles be issued electronically as well?**

Every transaction type, including junk and salvage titles, will be issued electronically starting on July 1.

### **For salvage titles, are rebuilt inspections still required?**

Yes, the process does not change.

### **If I'm an out-of-state dealer, can I have access to OkCARS?**

No, you must have an Oklahoma new or used dealer license number to use OkCARS.

### **Is the Title 42 process affected?**

No, the process remains the same.

