

# Electronic Liens & Titles (ELT) Quick Reference Guide

## Lienholders



### OVERVIEW

As of July 1, 2025 titles issued by Service Oklahoma will be issued in an electronic format with exceptions listed below. Lienholders can continue to process lien transactions as they currently do—in person, by mail, or electronically. The transition to electronic titles does not mandate electronic lien filing.

### KEY INFORMATION

- Electronic titles are certificates of title issued in an electronic format maintained by the state.
- Existing paper titles remain valid and will only convert to an electronic title when a transaction occurs such as a sale, transfer or lien placement.
- Lienholders are not required to switch to electronic lien filing. It remains optional.
- Service Oklahoma is working with lienholder service providers to deliver real-time title issuance notifications and process available electronic transactions.
  - ◊ DDI Technologies (DDI) and Vitu will have both notification and transaction processing functionality.
  - ◊ Beginning July 1, 2025, Secure Title Administration, Inc. (STA) and PDP Group, Inc. (PDP) will be onboarded to deliver real-time title issuance notifications, with the ability to process electronic transactions being added in 2026.
- Oklahoma is still a title holding state. A vehicle cannot change ownership with an active lien, except as otherwise provided by statute.

### OPTIONAL FEATURES VIA OKCARS

- Add or release liens electronically
- Submit Vehicle Information Requests
  - ◊ Free version provides basic vehicle details
  - ◊ Paid version includes full ownership and title history
- Request paper titles under allowable exceptions

### LEASE & REPOSSESSION TRANSACTIONS

- Lease titles list the lessor as the owner but will only be tied to your lienholder ID if a lien has been filed
- Repossession titles are electronic by default unless a paper title is requested under an allowed exception
- Lien release letters remain acceptable

### PAPER TITLE EXCEPTIONS

#### Paper titles may be requested if

1. Vehicle is being moved out of state or jurisdiction
2. Vehicle is being sold out of state or jurisdiction
3. Vehicle is sold at auction
4. Vehicle is under floorplan lending
5. Vehicle is leased within six months of payoff
6. Vehicle is titled in dealer's name (issuance defaults to paper for dealers)

### HOW TO REQUEST A PAPER TITLE

- If one of the exceptions applies, submit a Print Request Form during or after the title transaction
- Subject to standard statutory fees

### CUSTOMER FACTS

- Titles will be issued to customers in electronic format
- Customers may create and log on to their OkCARS account to view electronic title information
- If a lien is paid off, an electronic title release can be requested
- Title remains with the lienholder until released