

Electronic Liens and Titles FAQ: Licensed Operators

TRANSITION TO ELECTRONIC TITLE ISSUANCE

What will happen starting July 1?

As of July 1, 2025, titles issued by Service Oklahoma will be in an electronic format, with exceptions listed in the Exceptions to Obtain Paper Titles section. These exceptions include titles issued to dealers, which will continue to default to paper.

What you should know:

- ▶ There are no changes to the existing fee structure as a result of this transition.
- ▶ The transition to electronic titles will not mandate electronic lien filing.
- ▶ Existing paper titles will remain valid and will only convert when a transaction occurs, such as a sale, transfer or lien placement.
- ▶ Oklahoma will remain a title-holding state.

What will not change starting July 1?

Although the transition to electronic titling will modernize motor vehicle services in Oklahoma, many processes will not change come July 1.

- ▶ **Electronic title transactions will not be mandatory.** Title transactions will still be available in person or by mail.
- ▶ **Lien processes will not change.** Paper and electronic lien processing will both remain available.
- ▶ **Lienholders will continue to hold titles.**
- ▶ **Electronic lien entry will be optional.** Dealers may enter liens on behalf of lienholders, but this will not be required.
- ▶ **Online dealer slip-in processing remains optional.** This process was added in April to support pre-registration needs and can still be completed in person if preferred.
- ▶ **Licensed dealers will continue to receive paper titles by default unless they opt in to an electronic title.**



Electronic Liens and Titles FAQ: Licensed Operators

EXCEPTIONS TO OBTAIN PAPER TITLES

What are the exceptions to obtain paper titles?

Although Service Oklahoma will issue electronic titles by default for title transactions starting July 1, there will be limited exceptions that allow for paper titles to be obtained to accommodate the needs of our partners and customers.

- ▶ **Dealers will continue to receive paper titles by default during initial title transactions.** There will be no need for extra steps, additional forms and notarization—just like today. Dealers will also be able to opt in to receive electronic titles if they wish. This allows dealers to obtain paper titles conveniently based on business needs and maintains a familiar process for them and licensed operators.
- ▶ **A paper title may also be requested in the following situations:**
 - ▶ The vehicle is sold at auction.
 - ▶ The vehicle is registered or sold out of state.
 - ▶ The vehicle is used for floorplan lending.
 - ▶ The vehicle is leased (a paper title may be requested six months before the end of lease or when the payoff or buyout is processed).

What will be the process to request a paper title?

If one of the above exceptions applies, customers, dealers and lienholders can submit a [Title Print Request Form](#) at a licensed operator location during or after the title transaction. The paper title will be subject to standard statutory fees.

As a reminder, the print request form should be used instead of the duplicate title form when a physical title is needed due to one of the exceptions. The duplicate title form should only be used when an existing paper title has been lost.

Customers, dealers and lienholders can also make title print requests through their OkCARS accounts.



Electronic Liens and Titles FAQ: Licensed Operators

When a paper title is requested, when will it arrive?

It should take seven to 10 days. Licensed operators usually complete the request within two days before the title is mailed out.

ADDITIONAL ELT FEATURES

What functionality changes were implemented in April?

Before the state transitions to electronic title issuance on July 1, we launched several improvements to the Electronic Liens and Titles (ELT) system on April 7. The new features include:

- ▶ **Dealer Slip-In Titles**
 - ▶ Dealers can electronically transfer vehicle titles to their names through OkCARS after submitting pre-registrations without canceling the pre-registrations. This process can also be done in person at licensed operators.
- ▶ **Expansion of Online Vehicle Information Requests (VIR)**
 - ▶ Dealers and lienholders have the option to pay for expanded vehicle information requests on OkCARS. Alternatively, they can still obtain the reports in person at licensed operators. Meanwhile, the existing limited vehicle information request continues to be available at no cost.
- ▶ **Dealer Ability to Add Electronic Liens**
 - ▶ Dealers can add electronic liens for any lienholder via OkCARS.
- ▶ **Title Confirmation in Customer Accounts**
 - ▶ Customers can see confirmations of their electronic or paper titles after logging in to their OkCARS accounts.
- ▶ **Transfers With Electronic Title Bill of Sale**
 - ▶ Once an electronic title is issued, vehicle ownership is transferred using an [Electronic Title Bill of Sale](#) rather than the title itself.



Electronic Liens and Titles FAQ: Licensed Operators

How does the expansion of the online vehicle information request (VIR) work?

Dealers and lienholders will have the option to pay for expanded vehicle information requests on OkCARS, allowing them to obtain the same full reports that they would receive from a licensed operator.

The expanded VIR will also permit users to enter up to 15 VINs per transaction, providing a more efficient way to request information. Dealers and lienholders will be able to make expanded vehicle information requests 24/7, giving them more flexibility to accommodate their schedules.

Although users will be able to make expanded vehicle information requests on OkCARS, they may still use [Form 769](#) to obtain reports from a licensed operator.

CUSTOMER EXPERIENCE

What will the customer experience be like starting July 1?

Titles will be issued to customers in electronic format. Customers may create and log on to their OkCARS account to view their electronic title information.

- ▶ If a lien is paid off, an electronic title release can be requested.
- ▶ The title remains with the lienholder until it is released.

How will the customer experience vary depending on type of sale?

- ▶ If a customer buys a new vehicle from a dealership, the customer will receive a Manufacturer's Certificate of Origin (MCO) – just like the process before July 1. The customer will then bring the MCO, along with other registration documents, to a licensed operator to fully register their vehicle.
- ▶ If a customer buys a used car with an existing paper title, the customer will still receive that paper – just like the process before July 1. The customer will then bring that paper title, along with other registration documents, to a licensed operator to fully register their vehicle.
- ▶ If a customer buys a used car that has an electronic title, the seller will fill out an [Electronic Title Bill of Sale](#) and give it to the customer in place of a paper title. The customer will then bring the Electronic Title Bill of Sale, along with other registration documents, to a licensed operator to fully register their vehicle.



Electronic Liens and Titles FAQ: Licensed Operators

After registering their vehicle, the customer’s title will be issued electronically and, if applicable, held by the lienholder.

The customer can then log in to their OkCARS account to see confirmation of their electronic title. If there is an active lien, a box would be checked indicating that the lien exists. Once the loan is fully paid off and the lien is released, the box will be unchecked to indicate that a lien no longer exists.

When a customer pays off their loan, they can request an electronic title release to have the electronic title issued in their name with no lien. This will allow them to later sell the vehicle without needing a lien release for the electronic title.

Will this change any costs for Oklahomans?

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

How will 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.

Will customers be upset by the changes?

Most of the changes that took effect on April 7 involve behind-the-scenes processes that don’t directly require action from customers. The only features that require customer action are:

- ▶ **Optional Online Title Confirmation in Customer OkCARS Accounts:** This provides added convenience for customers and is not mandatory.
- ▶ **Transfers With Electronic Title Bill of Sale:** Not many vehicles have electronic titles yet, so few customers are affected. For those who have an electronic title already, transferring vehicle ownership is largely the same as doing it with a paper title; the only difference is that an [Electronic Title Bill of Sale](#) will be used in lieu of a physical title.



Electronic Liens and Titles FAQ: Licensed Operators

TITLE PROCESSES

Will duplicate physical title transactions not exist after July 1?

Because new physical titles will no longer be given to customers, title printouts will only be limited to special circumstances as noted above. The conversion to electronic titles will likely reduce the number of duplicate title requests because customers will no longer be required to keep up with paper documents.

When processing an electronic title, will licensed operators have the ability to edit mistakes?

You will still have the same two-day window to make certain changes.

When processing an electronic slip-in title request from a dealer, what documents are required to be uploaded by the dealer?

The documents are the same ones that are required when processing an in-person title transaction, which may vary depending on the type.

With the updates, do dealers have the authority to perform VIN inspections?

No, licensed operators are still responsible for VIN inspections.

LIEN PROCESSES

Will liens be required to be filed online starting July 1?

No. Liens will continue to be accepted in person or online. Only titles are required to be issued electronically starting on that date, with limited exceptions as noted above. However, customers will still conduct title transactions in person.

Do lienholders need to submit the [MV-21-A form](#) when filing liens electronically?

No, the form is not required when filing liens electronically.

