

# Wisconsin Electronic Lien Title (ELT) Program

# Wisconsin ELT Program

- What is Wisconsin currently doing?
  - Delivering electronic titles to lenders
  - Delivering electronic confirmations of lien perfectations to secondary lenders
  - Receiving batch requests for lien releases
  - Delivering paper titles to one time special addresses upon request. (Trade-in dealers, re-fi lenders, etc.)

- Why did WI move to ELT?
  - Initial step for future modernization.
  - Reduce fraud
  - Reduce lien errors
  - Improve customer service

- First steps
  - Statutory change of title definition to allow the electronic record to be considered the title
  - Change WI from title to owner to Title To Lien Holder (T2LH)

- Program Information
  - Participation is optional – Currently 689 lenders out of approx. 1600 (43%), including big captive lenders
  - About 49% of lien titles are electronic – 317,674 of 650,195 listed in FY 16
  - We had 3 implementation dates:
    - 7/30/12 – started T2LH (paper and electronic)
    - 11/1/12 – started lien release through ELT
    - 4/1/13 – started ad-hoc print through ELT
  - Five vendors currently

- Benefits/improvements
  - Reduces fraud
  - Error correction is simplified
  - Delivery time to lenders is shortened
  - Reduced contacts to DMV from lenders
  - Very few resources to maintain Program

- Difficulties/challenges
  - Costs have actually increased due to hybrid system (paper and electronic titles)
  - We still have to deal with pre-T2LH legacy titles
  - Extensive outreach efforts
  - Other general project issues

## For More Information Contact:

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