Electronic Lien & Title

The Indiana Bureau of Motor Vehicles (BMV) is excited to announce we are actively developing an Electronic Lien and Title (ELT) system. The ELT team will begin sending regular updates to our potential partners and stakeholders to ensure you have the most current information so you can join us in this endeavor.

**Background**

During the 2021 legislative session, the Indiana General Assembly passed Senate Enrolled Act 400 which required the BMV to implement an ELT system. Indiana law outlines a phased in approach for Electronic Lien (E-Lien) and Electronic Title (E-Title). BMV is currently developing the E-Lien portion of the system. We have a target “go-live date” of July 1, 2022. Once the system is live, there will be a period of onboarding for service providers and lienholders.

There are two phases of E-Lien implementation. The first phase begins on July 1, 2022 and at that time lienholder participation is voluntary. The second phase begins on July 1, 2023. Any lienholder who has conducted at least 12 lien transactions annually will be required to use the E-Lien system beginning in this phase. If less than 12 lien transactions are conducted annually, participation remains voluntary.

**What is E-Lien?**

An E-Lien allows jurisdictions to forgo the printing of paper titles while enabling participating lienholders to manage their liens electronically. It could be considered an electronic filing cabinet where lienholders store all the titles for which they have a lien.

Lienholders who participate in the E-lien program will be required to work through a BMV approved Service Provider. The BMV will work directly with the Service Providers to manage lienholder transactions. Once a lienholder is onboarded into the program, they will be assigned an ELT ID number. Lienholders must include this number with all title applications they want to manage electronically.

Once a title is issued, if the primary lien is electronic, the title will not be printed but instead be managed electronically.

**Benefits**

Hoosiers will enjoy the benefit of more accurate record keeping. The most notable benefit will be the immediate removal of a lien from an individual’s title record when the lienholder notifies the BMV the lien has been satisfied. This electronic exchange of information will eliminate the need for a customer to visit the BMV to obtain a new title.

Lienholders participating in the E-Lien system will no longer be burdened managing paper titles. They will also benefit from instant notification when a title has been processed with their lien on the title record.

In addition, the E-Lien system will be a more secure method of transacting, which will reduce the potential for fraud.

**What’s Next?**

Communications will be sent to you on a bi-weekly basis to provide insight to progress on building out the E-Lien system. If there are additional individuals on your team you wish to receive this information, please send an email request with the contact information to ELTHelpdesk@bmv.IN.gov.