



VINTEKTIME

USERS GUIDE

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VINtekTIME User Manual

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VINtekTIME Introduction

IN THIS SECTION:

- *What is VINtekTIME*
- *VINtekTIME Features*
- *Using VINtekTIME*
- *Electronic Liens and Titles in VINtekTIME*



Welcome to VINtekTIME

What is VINtekTIME

VINtekTIME is a Title Information Management System that combines the use of loan data as part of the title management process. Based on business volume and [service level agreements](#), lienholders have options in how to implement the title management system. The system can be used to solely manage Electronic Liens and Titles (ELTs), paper titles or both.

The software is a secure web based application officially supporting Internet Explorer versions 7 and 8. It is accessed through the secure URL <https://www.VINtekTIME.com>. Many of the features and functions are permission driven and can be restricted at the user level.

VINtekTIME Features

The core of VINtekTIME is the ability for the lienholder to track their vehicle loan/and or title portfolio. In a full implementation of VINtekTIME a lienholder will have loan information, paper title, other collateral documents and ELT data housed in VINtekTIME.

Title Tracking

In the most basic implementation VINtekTIME will be used to solely track ELTs. Lienholders will use the software to receive, audit and release their ELT titles. However, the system has much greater potential. Paper title portfolios can also be tracked using VINtek's staff and storage facility or the lienholder will utilize their own staff and facility. Paper titles can be scanned and stored as images within VINtekTIME. The system can be used by a lienholder as the sole management tool for all title records from any state.

Loan Tracking

To take full advantage of VINtekTIME's features lienholders will have to add loan records to the database. Loans can be entered manually or by [automatic import](#) and updated throughout the life of the loan.

When loan data is added, lienholders can audit accuracy and receipt of titles. The focus of title work becomes managing the exceptions. Most titles will automatically match to a loan and require minimal lienholder effort.

Systemic Reporting

Starting with the [Title Control Report](#), lienholders are able to monitor the status of their portfolio. As loans are added and titles received, they are automatically matched together by the [VIN](#). Lienholders will only need to work on records where a title is not received or matched to a loan record. By using the built in auditing and reporting features, any title work performed can be audited systematically.



Workflow Utility

The [Workflow Utility](#) is an add-on feature that allows lienholders to manage loan and title work with much greater detail. Each step of the loan process can be tracked from the application to pay off. By assigning [status codes](#), workflow can be managed from step to step. The Workflow Utility allows the addition of tasks and due dates to loan records in VINtekTIME.

Attachments Utility

Using the [Attachments Utility](#) Lienholders can attach secure documents to their loan and title records in VINtekTIME. This allows easy access to letters, title images and other documentation.

Using VINtekTIME

Typically, loans are added to VINtekTIME by a lienholder via data entry or data [import](#). After a loan is entered into the system it will remain in a pending title status until a title is received. Upon receipt of a title, the two records will be matched using the VIN. Lienholders will have the opportunity to review exceptions where the loan and title data do not match. VINtekTIME will be used when a lien needs to be released or a title ordered for maintenance.

Exceptions Processing

[Exceptions Reports](#) are generated and used to find records that do not fall within accepted parameters. These are loans without titles, titles without loans, or titles and loans with mismatched data. Clearing exceptions helps lienholders ensure that their interests are secured appropriately.

Releasing Liens

For Electronic Liens and Titles (ELT) VINtekTIME is used to communicate lien releases to the state; including contact information for whom and where to send the title. In many states, a paper title can also be ordered with the lien for maintenance purposes.

For Paper Titles VINtekTIME is used to note and track the lien release. When VINtek stores and manages paper titles for a lienholder, the system is used to communicate title transactions.



Electronic Liens and Titles in VINtekTIME

Understanding the ELT Process

ELT titles are managed as electronic documents. Database records are used in place of paper titles. This electronic transaction replaces a paper title as confirmation the lien is in place. Dealerships and other third parties can still file liens on a lienholder's behalf. When a lien is fulfilled, the state is notified electronically and processes the title as instructed.

Participating States

Participating states are broken down into three categories. Mandatory states will not allow a lienholder to place or release a lien without being an ELT participant. All Electronic states do not require participation but will not provide lien holders with an encumbered title. Other states offer ELT processing as a lienholder convenience.

Mandatory States

Arizona	California*	Florida*	Georgia*	Louisiana	Pennsylvania
---------	-------------	----------	----------	-----------	--------------

All Electronic States

Nebraska	South Dakota	Wisconsin
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Optional ELT States

Hawaii	Idaho	Massachusetts	New York	Ohio	South Carolina	Texas
Virginia	Washington					

ELT Industry Standards

The American Association of Motor Vehicle Administrators (AMMVA) has established a set of guidelines for ELT processing. Each state as they establish a unique ELT program can use this baseline to build their system. This has established a foundation for ELT processing.

In order to communicate between the state and lienholders, an application has to be built to each states specification. The application builder is then responsible for testing and updating this application as technology changes. Most lienholders choose to use a service provider to provide and manage the application.



How ELT works

Lienholders first establish accounts with the titling state's DMV. Every state has a unique application process and will assign the lienholder an ID number. This Lienholder ID (LHID) is included during the lien filing process.

States will prepare ELT files and VINtek will retrieve these files and process them. A confirmation or rejection of each lien is returned to the DMV.

Data is delivered and picked up at specified times. In some states it is every business day, in other states it is regularly scheduled intervals throughout the day.

Once processed, lienholders will access VINtekTIME to audit, maintain and release ELTs.

When a lien needs to be released or a paper title printed, the lienholder notifies the state and specifies the appropriate action to take with that title. The state will communicate confirmation or rejection of each request. Each state has specific options for title processing. Dealerships, other lienholders and other third parties can receive either an ELT or paper title depending on the titling state.

Paper title requests are sent to the DMV electronically. The DMV will process the request and return an electronic confirmation. The standard process is for a paper title to be mailed the next business day. This title can either be with the lien in place or lien free. In some states an authorized party can walk into a DMV office and have a title printed.

Paper Titles in VINtekTIME

Lienholders have the option of managing their paper titles with VINtekTIME. They can choose to use VINtekTIME as an information management system only or have VINtek process their paper title portfolio.

For the most part, the title and loan information is entered and managed the same way for paper or electronic. The key difference is rather than electronic communication with the state the entry and release process is manual.

For lienholders that choose to have their paper title portfolio managed in VINtekTIME, title images can be scanned and stored for viewing. The titles are then either stored by VINtek or returned to the client for storage.

Converting Paper Titles

In California, Idaho, Nebraska, Massachusetts, Georgia, Pennsylvania and Virginia lienholders can convert paper titles to ELTs. Some states require working through a process with VINtek to send data to the state. The other states allow conversion of a title within VINtekTIME. This can save lienholders time and money. Not only are storage costs reduced but post conversion postage and processing costs are paid by the state.

Filing Liens

Lienholders in New York and Ohio can use VINtekTIME to file liens electronically. This simplifies the lien filing process and reduces the labor required to complete and file forms.

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VINtekTIME System Access

IN THIS SECTION:

- *Establishing User Accounts*
- *User Permissions*
- *Navigating VINtekTIME*
- *Your Settings*



VINtekTIME System Access

Establishing User Accounts

Lienholder Data Sheet

The [Lienholder Data Sheet](#) is used by VINtek to record authorized parties to perform administrative tasks for a lienholder such as adding, deleting and updating user accounts.

There are two categories, Super and User Administrators. Super Administrators can add and change user administrators and users. User Administrators can authorize user changes. If the Super Administrator information is out of date, an updated Lienholder Data Sheet must be faxed to VINtek along with documentation on company letter head if a current Super Administrator is not available.

User Request Form

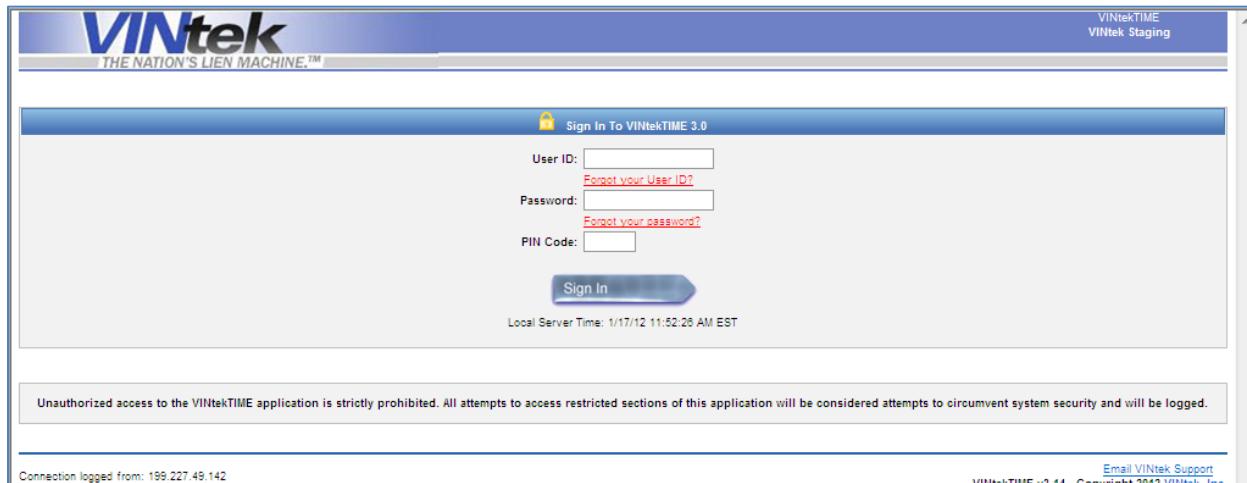
New lienholders will receive the [User Request Form](#) as part of their implementation; except lienholders at the [Quick Start](#) service level who contractually elected to have only one user account.

Established lienholders can use the [User Request Form](#) in the *Forms Appendix* of this manual to request new accounts, modifications to user accounts, or deactivate user accounts. When a new user account needs to mirror the permissions of an existing user, include the existing user's ID with the *User Request Form*. Changes to user accounts can only be made by parties listed on the *Lienholder Data Sheet*; this form is supplied as part of the implementation process.

After processing a user request VINtek will send two emails to the requestor. The first email will contain the user account names as created and pin numbers. The second will contain temporary password information.

Logging In

VINtekTIME is accessed through a secure URL <https://www.VINtekTIME.com>. Because this is a secured URL the “S” is required with the “http”. The login screen displayed below will be loaded:



The screenshot shows the 'Sign In To VINtekTIME 3.0' page. At the top right, it says 'VINtekTIME' and 'VINtek Staging'. The main area has three input fields: 'User ID:' with a 'Forgot your User ID?' link, 'Password:' with a 'Forgot your password?' link, and 'PIN Code:'. Below these is a large blue 'Sign In' button. At the bottom left, it says 'Local Server Time: 1/17/12 11:52:26 AM EST'. A note at the bottom center states: 'Unauthorized access to the VINtekTIME application is strictly prohibited. All attempts to access restricted sections of this application will be considered attempts to circumvent system security and will be logged.' At the bottom right, there are links for 'Email VINtek Support' and 'VINtekTIME v3.14 - Copyright 2012 VINtek, Inc.'

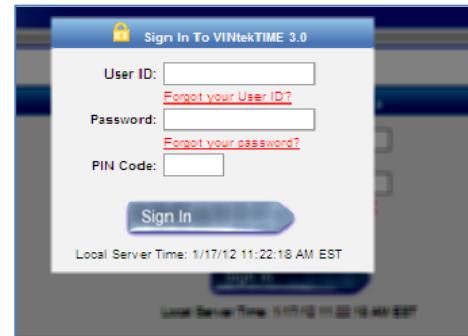
Login Information

Users will need to enter their User ID, Password and Pin Code and then click the *Sign In* button.

When signing on to the system for the first time or after a password reset, users will be prompted to choose a new password.

Password and Pin Number Rules

To maintain data integrity and customer privacy, VINtekTIME uses these basic rules to create a strong password:



- Passwords must be at least 8 characters in length
- Passwords must begin and end with an alphabetical letter
- Passwords must contain at least one number
- Passwords cannot contain the user's first name, last name, or User ID
- Use of a special character is encouraged but not required
- Unless otherwise requested passwords expire every 60 days
- Passwords cannot contain the words “password” or “account”
- Pin numbers must be four numbers, and cannot contain letters or special characters.
- Pin numbers do not expire.

Problems Logging In

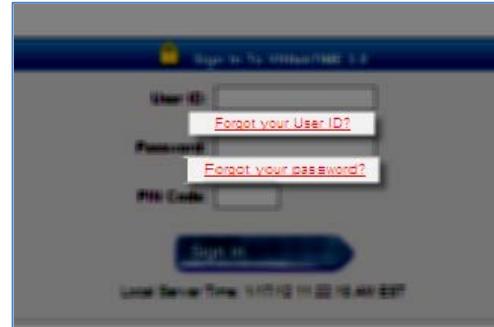
Three failed attempts to login will lock a user out of the system. When there are issues logging in, users can use the self-service links below the *User ID* and *Password* boxes.

The users correct email address must be on file for the self-service links to work. Email addresses can be managed on the [Your Settings](#) screen.

The *Forgot Your User ID* link will allow a user to email themselves their User ID.

The *Forgot Your Password* link will require the email address and associated user ID.

Emails are sent immediately from the VINtekTIME server; however individual email settings may delay delivery.



Navigating VINtekTIME

The VINtekTIME Home Screen

From the VINtekTIME Home Screen a user can:

- View system updates and broadcast messages
- Perform quick searches
- Navigate to system functions

The screenshot shows the VINtekTIME home page. At the top, there's a navigation bar with links for Home, New Loan, New Title, Find Loan, Find Title, Reports, Your Settings, Users, Help, and Exit. The date and time (Mar 2, 2012 1:47 PM PST) are also displayed. Below the navigation is a search bar with dropdowns for 'Search' (Title) and 'VIN' (with a magnifying glass icon), and a 'View' dropdown set to 'My Recent Documents'. A message bar at the top indicates the user is 'VINTEKDEMO' with email support@vintek.com, password expires Apr 22, 2012 8:19 AM, and the current session is '1811 - VINtek Demo'. The main content area is titled 'Updates:' and contains sections for 'Version 3.15 Changes', 'Match Error Reports', 'Billing Titles Received Report', 'Manual Imports', and 'New Status Codes'. It also includes a link to 'Click here for previous release notes.' At the bottom, it shows 'Connection logged from: 199.227.49.142', links to 'Email VINtek Support' and 'VINtekTIME v3.15 Notes - Copyright 2012 VINtek, Inc.', and a VeriSign Trusted logo.

Navigating the System

The Navigation Bar



The links in the Navigation Bar allow a user to access key areas of VINtekTIME:

Item	Description
Home	Displays broadcast messages, login information and system update information
New Loan	Used to enter information for new loans
New Title	Used to enter new titles, when tracking paper title portfolios or converting them in states that allow conversion
Find Loan	Used to review and edit existing loan information
Find Title	Used to find and edit title information
Reports	Used to run, create, and manage reports
Your Settings	Used to maintain passwords and pins, as well as other important user settings
Import	Used by lienholders to manually import loan data
Help	Used to download the full VINtekTIME manual in PDF format
Exit	Used to securely end a session and log out.

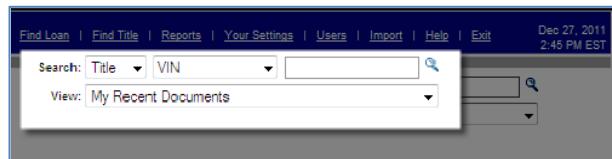
User Information

This shows the user ID currently logged in. If the email address here is not correct, it can be edited from the [Your Settings](#) screen.



Quick Search

This area provides a quick search for a loan or title by account, title or VIN. Searching by VIN is usually the most accurate criteria. In the open search field put the search criteria, then click on the *Magnifying Glass* icon or hit Enter.



- For users with access to multiple organizations this will search though all records they have access to.
- Quick Search will always search both [archive and active](#) records.

A helpful hint: Use an asterisk (*) to create a fuzzy search. This will search for the information before or after the asterisk. An asterisk and the last 6 digits of a VIN will make searching by VIN much easier.



My Recent Documents

The drop down menu below the search boxes will list the documents recently accessed.

Broadcast Messages and Alerts

This graphic is displayed in the center of the home page when there is an important message from VINtek. This will be used for notification of events such as system updates, state processing issues, and state holiday closures that may impact ELT processing.



The updates section at the bottom of the page will notify users when changes are made to VINtekTIME.

Contacting VINtek

At the bottom of VINtekTIME there is a link to email VINtek Support. When using Microsoft Outlook or a similar email program, this will open up an email addressed to our Support Team. When using another email configuration, simply email Support@VINtek.com.



Because VINtek Support is dedicated to providing issue resolution, emailing the Support Team at Support@VINtek.com, guarantees a quick response. To help us provide great service, emails should include the VIN, account number or any other relevant information.

Your Settings

The *Your Settings* screen is used to adjust individual user settings and preferences. The *Block Settings* permission will block user access to this screen.

The screenshot shows the 'Your Settings' page of the VINtekTIME application. At the top, there's a header bar with the VINtek logo, navigation links (Home, New Loan, New Title, Find Loan, Find Title, Reports, Your Settings, Help, Exit), and system information (User: VINTEKDEMO, Email: support@vintek.com, Password Expires: Apr 22, 2012 8:19 AM, Current: 1811 - VINtek Demo). Below the header are two main sections:

- Password and PIN:** This section contains fields for Current Password, Current PIN, New Password, New PIN, Confirm Password, and Confirm PIN. A note says "Your Password will expire on Apr 22, 2012" and a "Save" button is present. Below these fields are two sets of rules:
 - VINtek Password Rules:**
 - Must include both numbers and letters.
 - First and last character must be alphabetic and cannot be a number.
 - Minimum length is eight characters.
 - Cannot contain your first name, last name, or User ID.
 - Passwords are case sensitive.
 - PIN Rules:**
 - Must be 4 digits.
 - May only contain numbers [0 through 9].
 - May not contain letters or symbols.
- Default Settings:** This section allows users to set their email (support@vintek.com), time zone (PST8PDT), broadcast messages (Broadcast Message and Email), theme (Classic), phone number, extension, organization (1811 - VINtek Demo), and default account search (Active Records). It also includes a note about email usage for reminders and a "Save" button.

At the bottom of the page, there are footer links (Email VINtek Support, VINtekTIME v3.15 Notes, Copyright 2012 VINtek, Inc.), a connection log (Connection logged from: 199.227.49.142), and a VeriSign Trusted logo.

Passwords and Pin

Users can set their password and pin numbers in this section of the *Your Settings Screen*. Any changes made to either will not be updated unless the *Save* button is clicked.

Passwords

Passwords expire every sixty days unless a lienholder requests a customized setting. Password expiration dates are displayed below the text boxes and in the User Information section of the VINtekTIME header. When a password is within ten days of expiration, this date will show in red.

When changing a password enter the current password in the appropriate text followed by the new password and then confirming it.

Pin Numbers

Pin numbers do not expire and are only changed after contacting support for a password reset or from the *Your Settings Screen*. Pin numbers must be 4 digits in length. Letters, special characters and symbols are not allowed.

The rules for passwords and pin numbers are in the [System Access](#) section of this manual.



Default Settings

This section allows a user to maintain contact information as well as control user preferences. The contact information maintained in this section is used for support requests, user notifications and updates from VINtek. The information will not be shared or released to third parties.

Email

Users must have a valid email address on file to use the password and user ID self-service options. This email address may also be used by VINtek Support. Email addresses are also displayed in the *User Information* section of the VINtekTIME header.

Broadcast Messages

Broadcast messages are sent out by VINtek's system administrators periodically to notify lienholders of important events. These events can include system outages, DMV outages, delays due to holidays and updates to VINtekTIME.

Individual users can choose to receive Broadcast Messages on the VINtekTIME Home Screen and/or by email. It is recommended that users select both options. In the event a user does not log into VINtekTIME, the user will still receive the Broadcast Message by email. This will keep users aware of potential impacts to processing timeframes and system updates.

Phone Number

This will be used only in the event VINtek's support team needs to reach a user. The field will accept a phone number in whatever format is most convenient to the user.

Extension

This is a text field that a user can use to include a phone extension.

Organization

This box will allow a user to choose the default organization for their searches and reports. Most users will only have one organization. When lienholders have multiple accounts with VINtek, setting this default can make working in VINtekTIME more efficient.

The four digit code before the lienholder name is the VINtek Organization ID for each lienholder account.



Time Zone

The time displayed in VINtekTIME can adjust to the user's preferred time zone by using this setting.

Theme

This allows a user to pick a color scheme for many items inside VINtekTIME.

Default Account Search

Records within VINtekTIME are stored in two sections; [Active Records and Archive Records](#). This setting will allow a user to choose either or both as the default for searching. The recommended setting is *Active Records*.

Active Records are loans and titles that a lienholder has a current interest. When a lien is released, the loan and title will be archived. If desired, a loan or title can be manually archived when a lienholder needs the record but it is not part of an active loan portfolio.

VINtekTIME Portfolio Management

IN THIS SECTION:

- *Loans In VINtekTIME*
- *Titles in VINtekTIME*
- *Searching for Loan and Title Records*
- *Loan and Title Matches*
- *The Attachment Utility*
- *The Workflow Utility*
- *Organizational Settings*

Loans and Titles in VINtekTIME

Lienholder portfolios consist of two main components:

- ✓ Loan records
 - Loan records are provided by the lienholder either by bulk data [import](#) or data entry.
- ✓ Title records
 - Title records are broken into two categories; paper titles and electronic titles (ELT).
 - Paper title records are added by data entry with the exception of lienholders enrolled in the Silver Plus program.
 - ELT records are transmitted electronically by participating states and added to lienholder accounts within VINtekTIME.

Lienholders can order paper titles, release liens, and perform other functions for ELT records within VINtekTIME. While loan records are not required to manage a title portfolio in VINtekTIME, they allow a lienholder to take full advantage of the system's capabilities.

When a lienholder chooses to add loan information to the system, loan records are matched to titles using the VIN. This will allow a lienholder to track loans that have not received a title and also tell when a lien is perfected in their name in error. The data on a title can be audited against the loan record to ensure the accuracy of lien filings. The amount of detail provided on a loan record is up to the lienholder and can include up to six [user defined fields](#).

For ELTs, VINtekTIME is used to communicate with the titling state. The transactions vary greatly from state to state; however the main functions are for releasing liens and ordering paper titles. Many states will keep the ELT record updated with address changes throughout the life of the lien. In New York and Pennsylvania the state will also send warnings to lienholders to help protect their interests.

For lienholders choosing to manage paper titles in VINtekTIME, title actions will vary based on their level of service and contract.

For lienholders in New York and Ohio liens can be filed electronically from within VINtekTIME.



Loans in VINtekTIME

Home | **New Loan** | New Title | Find Loan | Find Title | Reports | Your Settings | Users | Import | Help | Exit

Loans are managed within VINtekTIME from two options on the navigation bar. *New Loan* is used to enter a new loan into the system. Lienholders that use the importing process will not use this button. *Find Loan* will allow users to search for loans and view or edit data.

The loan information screen is divided into five sections:

Section	Description
Account Detail	Information about the account for the loan. This section includes the Account ID and up to six user defined fields.
Loan Information	Details on the loan dates and amounts
Borrower/Lessee	Information about the vehicle buyer
Collateral Information	Information about the vehicle(s) being loaned against.
Notes	Contains user created notes and systemic notes of account activity

There are five required fields for a loan in VINtekTIME. Required fields in VINtekTIME are marked with a red asterisk. (*)

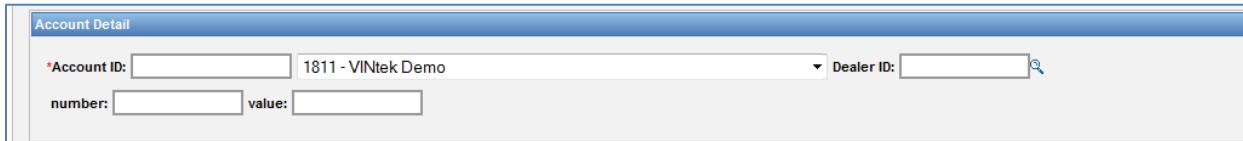
Section	Description
Account ID	A lienholders unique ID for a loan or account number
Start	The loan start date
Borrowers	The name of the primary borrower
VIN	The unique serial number of a vehicle, usually 17 digits
Start Date	The start date for a piece of collateral.

Saving Records

When entering a loan or updating information the Save Record button must be clicked or any changes will be lost when navigating away from the loan screen.

Save Record

The Account Detail Section



This screenshot shows the 'Account Detail' section of the VINtekTIME interface. It includes fields for 'Account ID' (containing '1811 - VINtek Demo'), 'Dealer ID' (with a search icon), 'number' (containing '6740'), and 'value' (containing '10000016740').

This section contains basic loan information.

Account ID - *Required

This field is alpha numeric and is used to contain a unique loan identification number. This is the key identifier for loan records.

Organization ID

This is the identifier for the *VINtek Lienholder Account* in which the loan record is being saved. For most lienholders there will only be one value available, however some lienholders will have multiple values for branches or locations. If multiple values are available the default choice can be set on the [Your Settings](#) screen for each user account.

Dealer ID

This is a blank text field used by lienholders to contain information related to the source of a loan. It can be used one of two ways; as an index to detailed information or short description.

When used to enter a description, up to 25 characters of alphanumeric text can be entered. Letters, numbers and special characters are allowed in this field.

The second method allows a lienholder to view detailed information within VINtekTIME related to the dealer or branch entered. This is done by maintaining a separate table containing the dealer's name, address and phone number for each entry. They will be assigned a unique key to be entered in this field. The *magnifying glass* icon can then be clicked to show the detail. This information can be maintained using the [import](#) process. Support charges may apply when setting up or maintaining the dealer table.



Silver Plus clients having VINtek send letters to dealers on their behalf must maintain a dealer table.

User Defined Fields

There is an option for up to six [user defined](#) fields within VINtekTIME. The fields can be setup as drop down menus or text boxes. Each field can be labeled. When a drop down menu is chosen, the list of values can be maintained using the [Change Request Form](#) in the *Forms Appendix* of this manual. Support charges may apply when setting up or making changes to the user defined fields.

Loan Information

This section of the form contains the detail of the loan dates and financial information.

Loan Information:					
Type:	Retail	*Start:	02/01/2012	End:	
Balance:	0.00	Loan Amount:	0.00		

Type

This field has the choices between: Retail, Lease, Dealer, Direct, Lease Buyout, Person to Person and Refinance.

Start - *Required

This is the start date of a loan. Using the calendar icon to the right of the field a calendar will pop up and allow a date to be picked. Dates must be entered in either MM/DD/YYYY or MM-DD-YYYY formats.

End

This is the end date of a loan. Using the calendar icon to the right of the field a calendar will pop up and allow a date to be picked. Dates must be entered in either MM/DD/YYYY or MM-DD-YYYY formats. This field is for informational purposes only and will not cause action to be taken on the account. This field can be maintained throughout the life of the loan either manually or via the [import process](#).

Balance and Loan Amount

These are informational fields that contain the original Loan Amount and remaining Balance. These fields are for informational purposes only and will not cause action to be taken. They can be maintained throughout the life of the loan either manually or via the [import process](#).

Borrower/Lessee

Borrower/Lessee:					
Owner Type:	Single	Address:			
*Borrower(s):	(2)	City:		State:	Select State
	(3)	Primary Phone:		Type:	Home
	(4)	Secondary Phone:		Type:	Home

This section is used to store information for the borrower name and contact information for the loan. For lienholders having VINtek mail letters to borrowers this information is used as the mailing address.

Owner Type

This drop down menu is used to select between the Single, Business or Combined.

Borrower(s) - *Required

At least one borrower name is required but up to four can be provided. This is an open text field allowing up to thirty characters to be entered. Names are stored as one text string within VINtekTIME and the format is flexible based on a lienholder's needs. It is recommended that once a format is chosen it is used consistently for all loans. The most common choices would be 'First Last' or 'Last, First' with middle names or initials added in optionally.

Address

These two fields can be used to enter up to 50 characters of street address information.

When the suite or apartment number will not fit on the same line as the street address, put it on the line ABOVE the street address, NOT on the line below.



City

This field will allow up to thirty characters for the contact city. A list of possible cities will appear as a city name is typed.

Words like "east" and "west" are called directional and they are VERY important. A missing or a bad directional can prevent mail from being delivered correctly.



State

This drop down menu will allow a user to choose the contact state. Typing the first letter of a state will allow the list to be navigated easily.

Zip

This is the contact zip code. Zip codes can be stored in either the five digit format or plus four format.

Primary and Secondary Phone

The required format for phone numbers is xxx-xxx-xxxx or xxxxxxxxxxxx. The drop down menu following the text field will allow the choice between Home, Work and Cell.

Collateral Information

This section is used to store information for the collateral that has been used as security for the loan. Multiple pieces of collateral can be entered for one loan.

Collateral Information:					
*VIN: <input type="text"/>	Year: <input type="text"/>	Make: <input type="text"/>	*Start Date: <input type="text"/> <input type="button" value="..."/>	Model: <input type="text"/>	
Mileage: <input type="text"/>	Type: <input type="text"/> <input type="button" value="..."/>	Status: <input type="text"/> <input type="button" value="..."/>		Archived: <input type="checkbox"/> <input type="button" value="..."/>	
<input type="checkbox"/> Title In File Pre-Conversion					

VIN- *Required

This is the [Vehicle Identification Number](#) for the collateral. This will typically be a 17 digit code. VINs are used to match loans to titles. This field is also used for the serial number for items without a VIN such as trailers, boat motors, and airplanes.

When a VIN is entered, VINtekTIME checks to ensure the VIN is valid. As the VIN is entered, the text will appear in red until the last digit is typed. The text should then turn black indicating the VIN is valid and decodable. VINs follow a standardized format that will allow VINtekTIME to decode the make, model, year and additional vehicle details automatically.

When a VIN remains red it is an indication of one of two things, either an exception or a clerical error. Exception VINs are going to be for cars and trucks made before 1981, some motorcycles, recreational vehicles, and other types of collateral. For cars and trucks made after

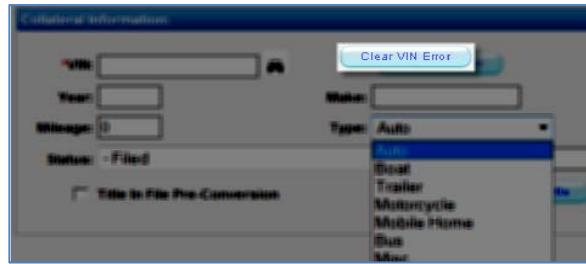
1981 the VIN should always
turn black, if it does not check
for clerical errors.

A standard VIN is 17 characters and the characters Q, O,
and I are not allowed.



Clearing VIN Errors

After entering and saving a record, if the VIN remains red, that piece of collateral will appear on [exceptions reports](#). Additional work can be saved by verifying the VIN and clearing the error. When a record is saved and the VIN is not decodable the *Clear VIN Errors* button will appear. Clicking this button will note the account, clear the error and turn the text black. Errors should only be cleared after the VIN has been verified that it was entered correctly and/or a clerical error has not occurred.



Start Date - *Required

This is the date the collateral was added to the loan. Using the calendar icon to the right of the field a calendar will pop up and allow a date to be picked. Dates must be entered in either MM/DD/YYYY or MM-DD-YYYY formats.

Year

This is the four digit year indicating the vehicle's model year. For vehicles with decodable VINs this will be auto-filled when the loan record is saved. The value decoded can be overwritten either by data entry or data provided in the import process.

Make

This twenty character field stores the vehicle's manufacturer name. For vehicles with decodable VINs this will be auto-filled when the loan record is saved. The value decoded can be overwritten either by data entry or data provided in the import process.

Model

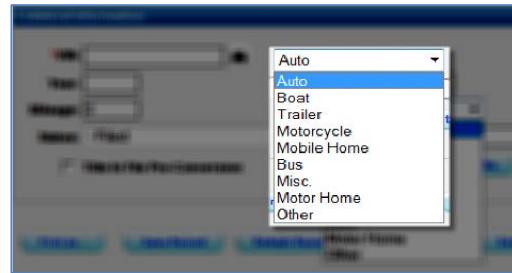
This twenty character field stores the vehicle's model. For vehicles with decodable VINs this will be auto-filled when the loan record is saved. The value decoded can be overwritten either by data entry or data provided in the import process.

Mileage

This twelve character numeric field stores the vehicle's mileage. Any commas entered will be removed when the record is saved. Mileage is added to a loan record either by data import or user data entry.

Type

This drop down menu will store the type of vehicle being entered. The default choice is Auto for automobile. When clearing a VIN error select the matching value for alternate vehicle types. This list can be customized for a lienholders needs by contacting Support@VINtek.com.



Status

This is used to track the ongoing status of collateral. For a full listing of status codes see the [Status Codes Appendix](#) of this manual. Status codes can be used to track events like repossession or a totaled vehicle as well as the progress of a loan application or lien filling. Lienholders requiring custom status codes can request them using the [Change Request Form](#).

Status codes are selected from the list or, if the code number is known, it can be entered in the text box next to the status code.

For [Silver Plus](#) lienholders status codes are used to control or communicate account activity within VINtekTIME.

Archived

This check box is used to indicate that a loan is Active or Archived. Loans are archived when the loan is paid off and the lien released from the vehicle. In many cases the system does this automatically, however if needed the box can be checked and the record saved to archive the loan. Loans can also be archived using the [import process](#). For more information see the appendix on [Active vs. Archive](#) records.

Title in File Pre-Conversion

This check box is used to indicate that a paper title is on file and this piece of collateral should not show in exceptions reporting as missing a title. This is usually used by new lienholders importing loan data including records prior to using VINtekTIME. Lienholders processing ELT titles can use this box when a paper title is received for a loan to clear it from exceptions reports. When this box has been checked and a paper title is entered with a matching VIN, the two records will still be matched. If this box is checked and an ELT is received, the two documents will not be automatically matched.

Notes

The bottom of the Loan Information screen contains notes on the loan. The system will automatically add important events in the life of a loan. Notes with a higher priority are displayed in red and indicated as urgent.

The two links at the top of the screen will allow a user to print notes either as text or a PDF file.

Users can create their own notes at the bottom of the screen. Clicking the Urgent box will display user notes in red. The *Save Note* button must be clicked to finish creating a note.

Only Urgent notes are included in VINtekTIME reports.

Notes: Print as PDF - Print as Text			
Date	User	!	Note
2012-04-18 12:22 PM	JohnB	!	This is an urgent note!
2012-04-18 12:22 PM	JohnB		This is a normal note.

Enter Note:

Urgent: Save Note

Saved Loan Records

After saving a loan record a new set of buttons will appear on the loan record. These buttons also appear after accessing an existing loan record. The section of this manual on [Searching for Records](#) contains specific directions for finding loans and titles.

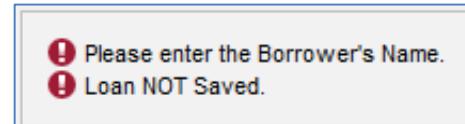
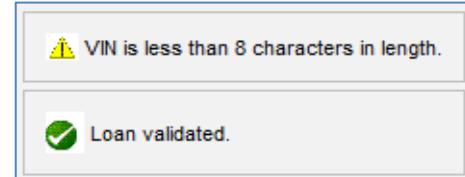
These buttons will allow a user to work with a loan record.

Print as...	Issue Transaction	Save Record	Refresh Record	Add Collateral	Delete Record	Refresh Last Report	Loan Created:
Section	Description						
Print as...	This button will allow a user to display or print an informational report containing loan details. There is an option for either displaying or printing a text document or PDF file.						
Save Record	When making changes to a loan record this button must be clicked or all changes will be lost when leaving the screen.						
Refresh Record	This button will return the loan record to its last saved state.						
Add Collateral	This will expand the sub form with collateral information to allow data entry of additional pieces of collateral						
Delete Record	This is a user level permission and all users may not have this button available. This button is only used to delete records created in error. All other records should be archived.						
Refresh Last Report	This button will return a user to the last report or search results addressing any changes made to the current record.						
Loan Created/Loan Imported	When a new loan is saved this will be updated with a date and user stamp. Imported loans will show as Loan Imported.						

Entering New Loans

To enter a new loan a user must follow the steps outlined below.

1. Click on the New Loan button in the VINtekTIME navigation bar.
2. Fill out the Loan Information screen, making sure to fill in all required fields.
3. Click the Save Record button
4. After saving the record, the top left corner of the loan information screen will display status messages.
 - a. Items with a green check mark indicate a successful transaction
 - b. The yellow triangle with an exclamation point indicates the record was saved but the VIN is not decodable. The VIN should be double checked and if correct the Clear VIN Error Button can be clicked.
 - c. Items with a red circle and exclamation point indicate an error stopping the system from saving the loan. These items should be corrected and the *Save Record* button clicked.



Updating Loan Records

The fields on the Loan Information screen can be updated or corrected by typing into the text boxes and then clicking the Save Record button.

Importing Loan Records

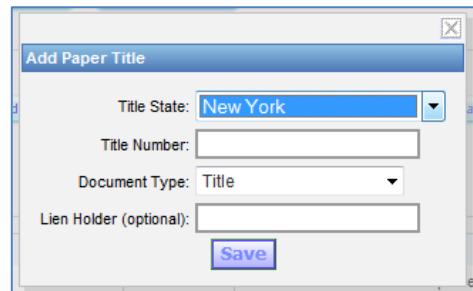
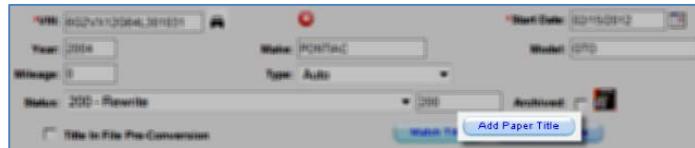
VINtekTIME allows lienholders to import loan records in bulk. The chapter of this guide on [Importing Records](#) contains more detail on this process.

Adding Paper Titles

Users can use the Add Paper Title button on an existing piece of collateral to quickly create a matching paper title.

To add a paper title:

1. Access an existing loan with the collateral on it or when adding a new record, save the record first.
2. Click the Add Paper Title button.
3. A screen will appear prompting for:
 - a. Title State
 - b. Title Number
 - c. Document Type
 - Title
 - Other
 - Security Interest Filing
 - UCC Filing
 - PSM (Preferred Ships Mortgage)
 - Release of Lien
4. Lienholder Name
5. After filling out the required fields and clicking save, the title will be created.



Loans with Multiple Pieces of Collateral

Lienholders may have loans with multiple pieces of collateral. To add additional pieces of collateral:

1. If entering a new loan, the record must first be saved
2. The Add Collateral button will then appear at the top and bottom of the Loan Information screen
3. Clicking this button will bring up a new blank sub form allowing the data to be entered for the additional collateral and the record saved.
4. If adding more than one piece of additional collateral, the user can click the button multiple times to display the appropriate number of collateral records.
5. After updating the fields with the collateral information the *Save Record* button must be clicked or all changes will be lost.



Titles in VINtekTIME

Titles are categorized in VINtekTIME either as ELT or Paper Titles. Paper Titles are physical documents while ELTs are strictly electronic records. Each title entered or received will be billed according to a lienholders contract.

ELTs are not entered or edited by lienholders. They are sent as electronic transactions by the titling state. The information included can vary from state to state as does the overall ELT process. It is important to refer to the [transaction guide](#) for every state when questions arise regarding the ELT process. Title corrections must be addressed with the state and the ELT resent to VINtek for updating.

Paper titles are entered differently based on a lienholder's [service level](#) and contract. Silver Plus lienholders have the option to contract with VINtek to have titles scanned and imported into VINtekTIME. The New Title screen is used to manually enter data. Lienholders not using the Silver Plus process should refer to the Paper Title Management section of this manual for more information.

[Home](#) | [New Loan](#) [New Title](#) | [Find Loan](#) [Find Title](#) | [Reports](#) | [Your Settings](#) | [Users](#) | [Import](#) | [Help](#) | [Exit](#)

Saved Title Records

After saving a title record, a new set of buttons will appear. These buttons also appear after accessing an existing title record. The section of this manual on [searching for records](#) contains specific directions for finding loans and titles.



These buttons will allow a user to work with a loan record.

Section	Description
Print as...	This button will allow a user to display or print an informational report containing title details. There is an option for either displaying or printing a text document or PDF file. This report is not a replacement for an official document.
Save Record	When making changes to a title record this button must be clicked or all changes will be lost when leaving the screen.
Refresh Record	This button will return the loan record to its last saved state.
View Title Image	For Silver Plus clients storing document images this button will display a .tif scanned document.
Delete Record	This is a user level permission and not all users have this button available. It is advised that this button is only used to delete records created in error. All other records should be archived. ELT records cannot be deleted.
Refresh Last Report	Return a user to the last report or search results including updates
Match Title	Allows a user to create a match between a title and loan when the system is not able to automatically.

Saving Records

When entering a paper title or updating information, the Save Record button must be clicked or any changes will be lost when navigating away from the title screen.



The Title Information Screen

The title information screen is divided into six sections.

Section	Description
Title Information	Contains the basic information for a title record
Title Status	Allows a lienholder to add a status to a title record for either processing or audit purposes.
DMV Errors/Warning	Contains information for ELT records sent by the DMV, either for processing issues or lienholder warnings
Last ELT/Paper Transaction Detail	Gives the detail of the last ELT transaction
Critical Data Comparison	Allows a lienholder to audit and correct information between the title record and their loan data.
Notes	Contains user created notes and systemic notes of account activity

There are minor differences on this screen for paper verses ELT titles. When a title is originally an ELT and is later converted to a paper record, by actions like requesting printing of a paper title, the system will display the record as a paper title but the record cannot be deleted and the user's ability to edit data will still be restricted.

Title Information

This section has three views shown below, Entering a New Title, Existing Paper Titles, and ELT.

Entering a New Title

Title Information					
Organization: 1811 - VINtek Demo					
Account:	Issue Date:	Receive Date:	Match Date:		
*Title State:	Select State	04/09/2012		Release Date:	
Media:	Paper			Lien Expiration Date:	
Tag No:			Archived:	<input type="checkbox"/>	
Document Type:	Original:	<input type="checkbox"/>		Entry Date: 04/09/2012	

Existing Paper Title

Title Information					
Organization: VINtek Demo					
Account: 000000	Issue Date:	Receive Date:	Match Date:		
*Title State: Pennsylvania	05/17/2011	05/17/2011	05/17/2011	Release Date:	
Media:	Paper			Lien Expiration Date:	
Tag No:			Archived:	<input type="checkbox"/>	
Document Type:	Original:	<input type="checkbox"/>		Entry Date: 05/17/2011	

ELT

Title Information					
Organization: VINtek Demo					
Account: 12343124	Issue Date:	Receive Date:	Match Date:		
*Title State: Pennsylvania	*Title Number: 9510521-UCC	02/15/2010	12/09/2010	Release Date:	
Media:	Electronic			Lien Expiration Date:	
Tag No:			Archived:	<input type="checkbox"/>	
				Entry Date: 02/15/2010	

The fields in this section contain the detail about the vehicle itself as well as the perfected lien. Many of these fields are not user editable. For ELTs none of this data can be edited.

Account

When a loan exists with a matching VIN to a title record, VINtekTIME will automatically match the two records together. The account number is displayed here when a loan and title have been matched.

Title State - *Required

This is the state in which the vehicle is titled. For paper titles the ability to edit this information can be disabled by user permissions.

Tag No

This field holds the license plate number for the vehicle. For ELT records some states will send this information.

Issue Date

The date the title was issued.

Document Type

This indicates the type of document stored. This is only used by Silver Plus lienholders having titles scanned and imaged.

Document Type	Description
U	UCC Filing
T	Title
S	Security Interest
P	PSM
O	Other

Title Number - *Required

The official document number assigned to a title by a titling state.

Original

This check box can be used by lienholders to indicate an original paper title is on file. When titles are scanned and imaged this box is automatically checked when an original document is used.

Received Date

The date the title was received.

Media

This field indicates if a title is Paper or Electronic. For ELTs, when a paper title is requested and the transaction confirmed, the Media will change from ELT to paper. There are two icons used in this field

indicating an  ELT and  indicating a paper title. These icons are used in searches and other areas of VINtekTIME as well.

Archived

This check box is used to indicate that a loan is [Active or Archived](#). Titles are archived when the lien is released. In many cases the system does this automatically, however if needed the box can be checked and the record saved to archive the loan. Loans can also be archived using the import process. For more information see the appendix on Active vs. Archive records.

Match Date

The date the system last matched the title to a loan record.

Release Date

When a lien is released the date is noted in this field.

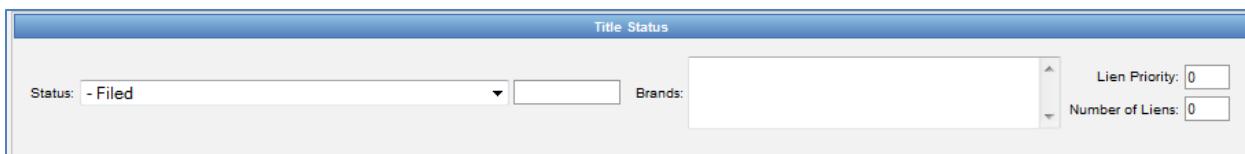
Lien Expiration Date

This field is used to display lien expiration dates. Pennsylvania lien filings have an expiration date.

Entry Date

This field displays the date a title was entered into the system.

Title Status



The screenshot shows a software interface titled "Title Status". It includes a dropdown menu labeled "Status" with the option "- Filed" selected. To the right of the dropdown is a small input field. Below the dropdown is a section labeled "Brands:" with a large, empty text area. On the far right, there are two more sections: "Lien Priority" with a value of "0" in a text field, and "Number of Liens" with a value of "0" in another text field.

This section tracks the status of a title and includes branding information from the titling state for ELTs.

Status codes are used by lienholders to track key events and changes to collateral throughout the life of a lien. A common example is to choose the status code Repossession when ordering a paper title to repossess a vehicle. This will create a system note explaining why a title was ordered and create a reporting mechanism.

Status

This field is used to track statuses for titles. A full listing of status codes can be found in the section of Status Code Appendix of this manual. Statuses can be entered by typing the code number in the box to the right of the drop down menu or choosing from the list on the drop down menu.

For Silver Plus lienholders status codes are used to control or communicate account activity within VINtekTIME.

Brands

This field is used for branding information, sent by states, on ELTs. This can include mileage, vehicle weights and any other information sent by the state. Each state can send information differently. Any information sent by the state that doesn't fit in other fields will be found here. This section often indicates if a vehicle has salvage, flood or other branded title. This field can be entered manually for paper titles.

Lien Priority

When there are multiple liens on an ELT, this information is sent by some states to inform a lienholder of their status. For paper titles this field can be entered manually.

Number of Liens

When there are multiple liens on an ELT, this information is sent by some states to inform a lienholder. For paper titles this field can be entered manually.

Loan Status

This Status is information carried over from the Collateral section of the Loan Information screen.



Loan Status

Status: - Filed

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1735 Market Street, 9th Floor Suite 900
Philadelphia, PA 19103
Phone: 888-VIN-6500
Email: Support@VINtek.com

DMV Error/Warnings

DMV Error/Warnings	
DMV Warning: WARNING: CREATE ABANDONED VEHICLE CASE (< \$500)	<input type="button" value="CLEAR FROM REPORT"/>

The information in this section applies to ELT titles and paper titles that were once ELTs. The information is sent by the states to alert lienholders when there is an issue with an ELT.

The first type of message is a DMV Error. These are sent when a lien release is issued and the state cannot complete the request. The sections on the titling states [Issue Transactions](#) and will provide more information on these errors.

The second type of message is a DMV Warning. These only originate from two states, New York and Pennsylvania. In New York a warning is issued when a lien has not been perfected in fourteen days. For more information see the section of this manual on New York transactions. Pennsylvania warnings are created when an abandoned vehicle case has been opened and the lienholder's security interest is in jeopardy. The chapters on [New York](#) and [Pennsylvania](#) transactions of this manual contain more detail.

Successfully recalled ELT Transactions will also show as a DMV Warning.

The *Clear From Report* button can be used to remove DMV Warnings and Errors from exceptions reporting.

Last ELT/Paper Transaction Detail

This section displays the last transaction detail for a title. These will include lien perfections, receipt of a title, and lien releases.

Last ELT Transaction Detail
Received On: 4/10/12 11:35 AM Add Record - Perfection of Lien

Last Paper Transaction Detail
Last Paper Transaction: Received 8/6/11 9:00 PM

Critical Data Comparison

This section is used to compare the lienholder's loan information to the title data. This allows a lienholder to audit discrepancies. When data does not match, a red flag is displayed between fields. Lienholders can email Support@VINtek.com to control which fields will display match errors.

For paper titles either set of records can be edited

There are some built in filters in VINtekTIME to help reduce unnecessary errors being flagged. For example, items like “ave” vs. “avenue” are not flagged. Also when first and last names are in reverse order, the system automatically accepts them as matching.

Clearing Errors

To clear errors there are four (4) actions a user can take.

Critical Data Comparison

Borrower:	Registered Owner:
Lien Holder: <input type="text" value="VINtek Demo"/>	 <input type="text" value="VINtek Demo"/>
Primary: <input type="text" value="Support VINtek"/>	 <input type="text" value="Support, VINtek"/>
 <input type="text"/>	 <input type="text"/>
 <input type="text"/>	 <input type="text"/>
Address: <input type="text" value="1735 Market Street"/>	 <input type="text" value="1735 Market Street"/>
9th Floor # 900	 <input type="text" value="9th Floor Suite 900"/>
City: <input type="text" value="PHILADELPHIA"/>	 <input type="text" value="Philadelphia"/>
State: <input style="width: 150px;" type="text" value="Pennsylvania"/>	 <input type="text" value="Pennsylvania"/>
ZIP: <input type="text" value="19013"/>	 <input type="text" value="19103"/>
Vehicle:	
VIN: <input type="text" value="1YVHZ8CH2B5M28788"/>	 <input type="text" value="1YVHZ8CH2B5M28788"/>
Type: <input style="width: 150px;" type="text" value="Auto"/>	 <input type="text" value="Auto"/>
Year: <input type="text" value="2011"/>	 <input type="text"/>
Make: <input type="text" value="MAZDA"/>	 <input type="text"/>
Model: <input type="text" value="MAZDA6"/>	 <input type="text"/>
Mileage: <input type="text" value="0"/>	 <input type="text" value="0"/>

1. The first is to type over the invalid data and save the record.
 2. The second is to click on the blue arrows () copying the data from the title to the loan record. The Save Record Button must still be clicked to save the changes.
 3. The third option is to click the red flag turning it to green. This will not change either record. The error is noted as accepted and cleared from exceptions reporting. The Save Record Button does not need to be clicked when this method is used to clear the error.
 4. The fourth option is click Clear All Match Flags; this will turn all red flags to green. The record will be noted by the system and cleared from exceptions reporting. The Save Record Button does not need to be clicked when this method is used to clear the error.

See the chapter of this manual on [exceptions reporting](#) which contains more information match errors.

Notes

The bottom of the Title Information screen contains notes on the title. The system will automatically note important events in the life of a loan. Notes with a higher priority are displayed in red, these are called urgent notes.

The two links at the top of the screen will allow a user to print notes either as text or a PDF.

Notes: Print as PDF - Print as Text			
Date	User	!	Note
2012-04-16 12:22 PM	JohnB	!	This is an urgent note!
2012-04-16 12:22 PM	JohnB		This is a normal note.

Enter Note: Urgent: Save Note

Users can create their own notes at the bottom of the screen. Clicking the Urgent box will display user notes in red. The Save Note button must be clicked to finish creating a note.

Only urgent notes are included in VINtekTIME reports.

Entering New Paper Titles

To enter a new loan a user must follow the steps outlined below. Before entering a new paper title lienholders should take note that these are billed as titles received.

1. Click on the New Title button in the VINtekTIME navigation bar.
2. Fill out the *Title Information* screen, making sure to fill in all required fields.
3. Click the Save Record button
4. After saving the record, the top left corner of the *Title Information* screen will display status messages.
 - a. Items with a green check mark indicate a successful transaction
 - b. Items with a red circle and exclamation point indicate an error that prevented the system from saving the title. These items should be corrected and the Save Record button clicked.



Updating Title Records

For paper titles, the fields on the Title Information screen can be updated or corrected by typing into the text boxes and then clicking the Save Record button. ELT title records can only be updated with the titling state; each state has its own procedures. Refer to the titling states [transaction guide](#) for details.

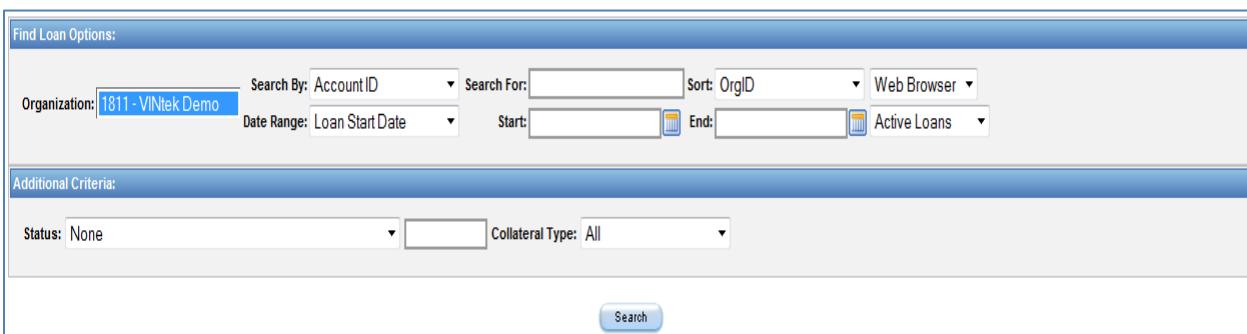
Searching for Loan and Title Records

Loan and title records can be searched by using the *Find Loan* and *Find Title* buttons as well as the *Quick Search* feature on the VINtekTIME Home screen.



The *Find Loan* and *Find Title* screens look and function alike. After entering search criteria, a user clicks the *Search* button to display records matching their criteria to display matching records.

Find Loan Options



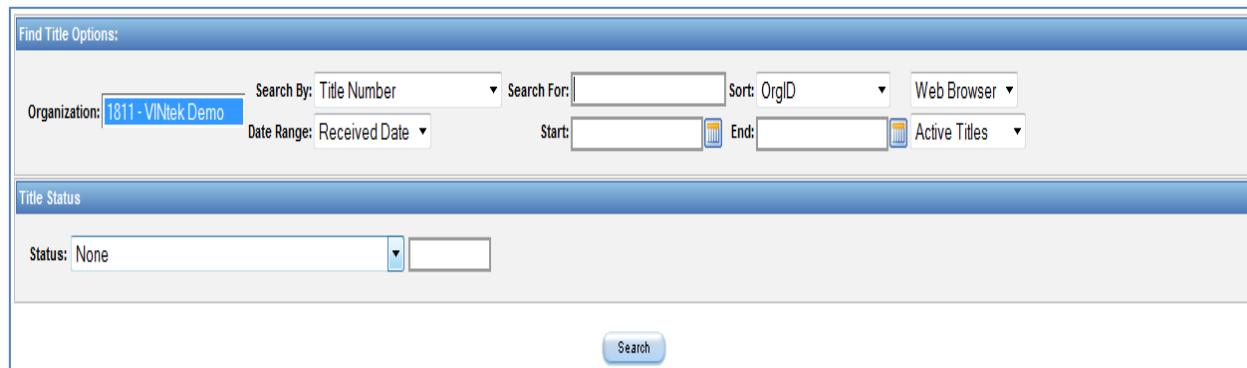
Find Loan Options:

Organization: 1811 - VINtek Demo Search By: Account ID Search For: _____ Sort: OrgID Web Browser
Date Range: Loan Start Date Start: _____ End: _____ Active Loans

Additional Criteria:

Status: None Collateral Type: All

Find Title Options



Find Title Options:

Organization: 1811 - VINtek Demo Search By: Title Number Search For: _____ Sort: OrgID Web Browser
Date Range: Received Date Start: _____ End: _____ Active Titles

Title Status

Status: None

Search Criteria

For loans and titles the functionality is mirrored between the two screens with the following fields.

Search By

This box defines what field to search. When a lienholder has user defined fields setup on the Loan Information screen these become searchable items for loans in VINtekTIME.

Search For

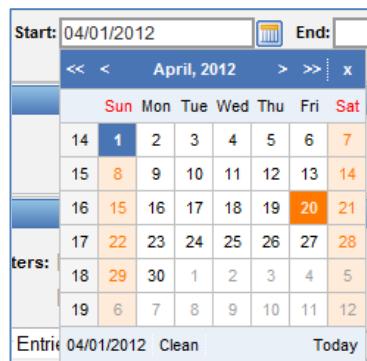
This is the information being searched. When searching by state for titles, the state abbreviation is used.

Sort

This menu chooses which field to sort the search results.

Date Ranges

Search results can be filtered to specific date ranges. The criteria for selecting a date range is to first choose the date field from the drop down menu and then the date range. Date ranges can either be the start date, end date or both. Dates can be chosen using the pop out calendar located to the right of the Start and End fields.



Active or Archive Records

Records with in VINtekTIME are stored in two sections; Active Records and Archive Records. This field will select either or both for the search.

Active Records are loans and titles that a lienholder has a current interest. When a lien is released the loan and title will be archived. If desired a loan or title can be manually archived when a lienholder requires the record but it is not part of an active loan portfolio.

Additional Criteria

This is a section of the Find Loan screen that allows lienholders tracking loans, with status codes, to search by the status code on a record. There is also the option to filter for specific types of collateral.

Title Status

This section of the Find Title screen allows lienholders tracking titles, with status codes, to use them as search criteria.

Search Results

Results								
Org	Account ID	VIN	Loan Status	Borrower	Status	Reason	Last Modified	
HEM	HEM1234567890	1234567890123456789	Nancy			HEM12345678901234567890	HEM12345678901234567890	
HEM	HEM1234567890	12345678901234567890	BB	Nancy		HEM12345678901234567890	HEM12345678901234567890	
HEM	HEM	12345678901234567890	BB	Sara Bellum		HEM12345678901234567890	HEM12345678901234567890	
HEM	HEM1234567890	12345678901234567890	BB	THEODORE E O'BRIEN	Title Correction	HEM12345678901234567890	HEM12345678901234567890	
HEM	HEM1234567890	12345678901234567890	BB	louis smith		HEM12345678901234567890	HEM12345678901234567890	
HEM	HEM1234567890	12345678901234567890	BB	jean smith	Title Correction	HEM12345678901234567890	HEM12345678901234567890	

After a search has been executed, the results will display in the bottom of the window. For loan searches clicking on the Account ID field will bring up the loan record. For title searches, either the State or Title Number fields can be clicked to bring up the title record.

The Quick Search Function

The upper right hand corner of VINtekTIME contains the quick search function. This allows users to search for loans and titles and also contains a history of recently accessed documents.

Search:

 View:

Like the search criteria for the Find Loan and Find Title screens, the asterisks (*) can be used to perform a fuzzy search.

After choosing between Title or a Loan search and VIN or Account/Title #, criteria are entered in the empty text box. The magnifying glass icon needs to be clicked to execute a search.

If only one record is found matching the criteria, it will be displayed. When multiple records are found, search results will be displayed allowing the user to select the correct record.

Loan and Title Matches

One of the key components of VINtekTIME is the ability to match, or link, loan and title records together. This is done by comparing the VIN when records are added and looking for a match. When a match is found, the two records are tied together. This functionality allows a lienholder to audit their portfolio and manage risk by ensuring that their interests in vehicles are correctly secured.

In most cases, VINtekTIME will match these records automatically and no intervention will be required by a lienholder. There may be times, however, when a lienholder will have to correct Matching Issues.

Matched Records

When a match is created, accessing either the loan or title will bring up both documents in a tabbed view. Clicking the loan or title tab will toggle between the two views. When a matched document is archived, through lien release or manual processing, both records will be archived.



When a match is created it is noted to both records and the appropriate fields on the loan and title screens are updated.

Matching Issues

There are two types of matching issues; 1) mismatched records and 2) unmatched records. There are times when a mismatched set of records will lead to another record remaining unmatched.

Unmatched Records

Records typically remain unmatched for one of two reasons; a [VIN](#) error or a missing record. The first step in troubleshooting an unmatched record is to confirm the VIN is correct using the VIN decoder and loan documentation. The chapter of this manual on [Exceptions Reporting](#) will help a lienholder manage these issues.

After determining the VIN is correct, the next step is to investigate the status of the loan or title that is not matched. Searching by the owner name is one method of determining if the matching record is in the system with an incorrect VIN.

When a matching record cannot be found, steps will need to be taken to add the record. For paper titles they will need to be entered manually or the [Title in File Pre-Conversion](#) box checked on the *Loan Information* screen. ELT titles will require follow up to make sure the lien has been filed correctly.

When the loan is missing it should be added by import or data entry.

Removing a Match

In rare instances a loan and title are incorrectly matched, sometimes preventing the correct records from matching. Solving this problem is easily fixed by using the remove match buttons on the *Loan Information* or *Title Information* screen. After clicking the button the record will be noted and the match removed.

When removing a match from a document that is no longer relevant, it should be archived to prevent further issues.

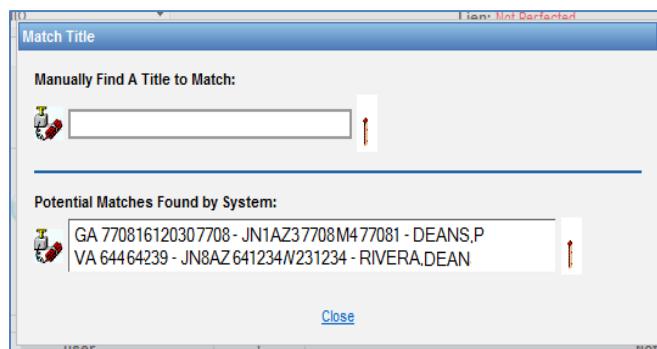


Creating a Match

This is accomplished using the *Match Title* button in the collateral section of the *Loan Information* and the top and bottom of the *Title Information* screens.

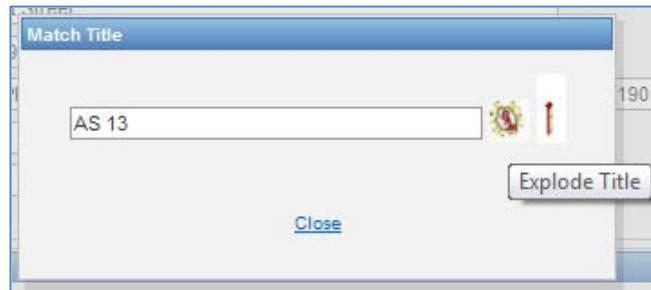
The system will attempt to find potential matches to the loan or title record. If the potential matches are not correct, a user can enter an account number, title number or VIN to search by. As the data is typed additional matches will appear below the text box.

The *Explode* button will give the detail of the record selected. This detail can be used to confirm correctly matching the data. Clicking on the *match stick icon* will finalize the match and create notes on both records.



Exploded View

The *Explode* icon will show the details of a loan or title when creating a match between a loan and a title. This allows a user to confirm the match before clicking the *match stick icon* and confirming the match.



The Attachments Utility

Using the Attachments Utility allows lienholders to store documents within VINtekTIME. Attachments must be secure documents like PDF files and image files. *Microsoft Word and other MS Office documents are not allowed.*

This utility is an additional service and made available to lienholders on a contractual basis.

Attachments Permissions

Attachments are enabled for an entire lienholder's organization. Once the utility has been turned on individual users can be granted the ability to view and add attachments. The ability to delete attachments is also granted to individual users.

Using the Attachments Utility

The *Attachments Tab* is located next to the loan and title tabs when either type of record has been accessed.



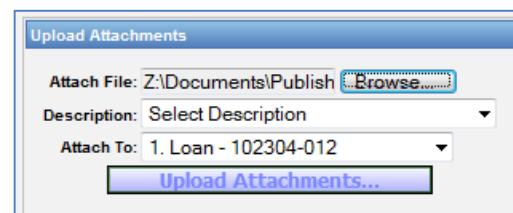
Importing an Attachment

The first step in adding an attachment is clicking the *Browse* button. This will prompt the user to select a file to upload. Valid file types include jpg, png and PDF files.

The next step is to select a description. The choices available can be customized by the lienholder.

When a loan and title are matched, the user will need to select to attach the file to the correct record using the *Attach To* box.

After clicking the *Upload Attachments* button the system will display either confirmation of the import or error messages. Errors will show in red and confirmations in green.

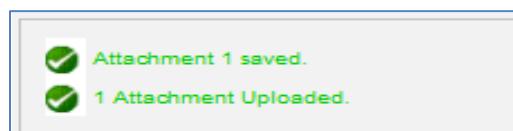


Upload Attachments

Attach File: Z:\Documents\Published

Description: Select Description

Attach To: 1. Loan - 102304-012



Working with Existing Attachments

Attachments will appear in the order imported listing the file details. Clicking the name of a file will open that file. Based on computer configuration and user settings, files may open in a new window or within the web browser.

For users with the *Delete Attachments* permission, clicking the *DELETE* link will remove the attachment from the system.

Attachments					
Type	Name	Description	Created On	Created By	
Loan - 102304-012	dit letter 1.pdf	First Delinquent Title Letter	5/8/12 10:14:06 AM PDT	VINtek Training	[DELETE]
Loan - 102304-012	dit letter 2.pdf	Second Delinquent Title Letter	5/8/12 10:15:10 AM PDT	VINtek Training	[DELETE]
Title - 1N4AL2AP9BN356533	Scanned Title.png	Title Image	5/8/12 10:18:06 AM PDT	VINtek Training	[DELETE]

The Workflow Utility

The *Workflow Utility* allows lienholders to manage follow up tasks for their loan portfolio. A status, reason and follow up reminder can be set. This allows a lienholder to track task completion and timeliness. While a preset set of tasks are defined the workflow utility is highly customizable to lienholder's specific needs.

The workflow utility has a read only permission for lienholders that allow users to view but not change workflow activity.

Accessing the Workflow Utility

When the utility is enabled for a user account, the utility can be accessed by clicking the tab at the top of the Loan Information screen.



Workflow Tasks

The workflow utility is used to track tasks for collateral. Typical tasks include follow up letters and phone calls, fees, and title corrections. Each task is assigned a due date and notes can specifically be created for that task. Some tasks can be noted as relevant to a specific document, such as a power of attorney.

Using the Workflow Utility

After a task is created and the due date set, users will be able to search and work through tasks. As tasks are worked the due date can be changed or the tasks can be marked complete. Workflow tasks can be found by using the *Workflow Activity Report* or the [Find Loan](#) screen.

The user that completes a task does not have to be the user that created the task, in this way workflow can be used to escalate exceptions to different users or departments.

Read Only Access

Lienholders can opt to give some users read only access to the workflow. These users will not be able to change workflow items but can review them.

Adding a new Workflow Entry

Collateral	Status / Reason	Document	Due Date	Collate
JTKJF5C70C3041202	140 - Discrepant	Bill of Sale Divorce Decree Driver's License DTFO1	06/27/2012 06:11 PM	<input type="button" value="Save"/>
<input type="button" value="Select Reason Code"/>				

For loans with multiple pieces of collateral, each piece will have its own workflow. This allows a lienholder to ensure that all pieces are correctly processed. The piece of collateral tracked is chosen from the *Collateral* drop down menu.

The next choice is the status of the collateral. Based on lienholder requirements some status codes are automatically marked as urgent. For some statuses a *Reason Code* can also be added. The box next to the *Reason Code* contains a list of documents that can be added to the workflow entry. Documents cannot be added unless a *Reason Code* is selected. Multiple documents can be selected by either holding the *Ctrl* key and clicking each document or holding the *Shift* key and selecting a series of documents.

If no *Due Date* and time is entered the entry will be saved with the current date and time as the due date. This will cause the entry to automatically appear as overdue.

After selecting the correct items and setting the due date, a user clicks the *Save New Entry* button to save the entry. **Once saved, workflow entries cannot be deleted.**

Working with Workflow Entries

After saving a workflow entry, the data will appear above the *Add New Workflow Entry* section. **Changes made to workflow entries cannot be undone.**

Due Date
05/30/2012 10:21 AM

Changing the Due Date

The due date of a workflow entry can be changed by clicking the calendar icon next to the date or typing in the text field. Overdue items will show with a white exclamation point inside a red circle. Changing the due date will clear this status.

June, 2012						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
22	27	28	29	30	31	1
23	3	4	5	6	7	8
24	10	11	12	13	14	15
25	17	18	19	20	21	22
26	24	25	26	27	28	29
27	1	2	3	4	5	6
06/27/2012 Clean 06:57 PM Today						

Completing an Entry

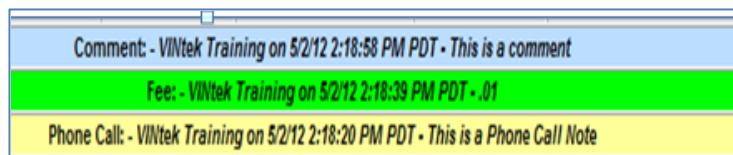
Clicking the Complete link will change an entry to complete. The End User column will populate with the user name that clicked the complete link. The Due Date will become a read only box with the date and time of task completion.

Complete

Noting Workflow Entries

There are three types of color coded notes that can be added to Workflow Entries:

- Comments appear in blue
- Fee notes appear in green
- Phone call notes appear in yellow



Clicking each of the icons will open up a window allowing the item to be noted. Fee notes can only be entered in currency values with a decimal point for cents when needed.

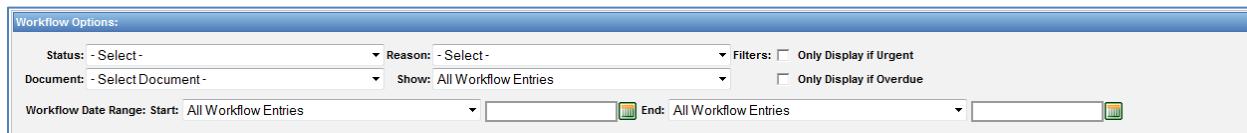


Once entered workflow notes cannot be deleted or changed.

Searching for Workflow Entries

Workflow entries can be found by easily by using one of two methods either using the *Workflow Activity Report* or the *Find Loan* screen.

Find Loan



The screenshot shows a search interface for workflow entries. It includes fields for Status, Reason, Document, Filters (Only Display if Urgent, Only Display if Overdue), and Workflow Date Range (Start and End dates). There are also dropdown menus for Show (All Workflow Entries) and a toolbar with various icons.

For users with the workflow permission enabled the ability to search by workflow criteria will appear on the [Find Loan](#) screen.

Filters can be created to search for specific workflow entries include urgent, overdue, status and date ranges.

Workflow Activity Report

This report contains several workflow specific fields. For details on running and filtering reports see the Reporting chapter of this manual.

Org ID	Account ID	VIN	Code	Status	Start Date	Due Date	End Date	Urgent	Overdue	Open	StartUser	EndUser	Loan Status	State	Perfected	Loan Type	Archive	
1811	12345	JTFUFSCB02041232	100	Completed	08/01/2012	08/01/2012		N		Y			Vision Training			Perfected	Lease Buyout	N
1811	12346	JTFUFSCB02041232	200	OTF 1 issued	08/01/2012	08/01/2012	08/01/2012	N	N	N			Vision Training	Vision Training		Perfected	Lease Buyout	N
1811	54321-05	54321	110	New	08/01/2012	08/01/2012		N	Y	Y			Stephan Seeger			Perfected	Rental	N
1811	54321-06	54321	210	Renewal	08/01/2012	08/01/2012		N	N	Y			Vision Training			Perfected	Rental	N
1811	10234-010	10234-010	220	UserDefined	08/01/2012	08/01/2012	08/01/2012	S	Y	N	Dorothy Kest	Dorothy Kest				Perfected	Rental	S

Field	Description
Code	The number code related to the workflow status
Status	The text description of the workflow status
Start Date	Start date of the workflow task
Due Date	The current due date of the workflow status
End Date	The completion date of the workflow task
Urgent	Indicates the workflow task selected is considered urgent
Overdue	Indicates the workflow task is currently past due
Open	Indicates the workflow task has not been completed
StartUser	The user who created the workflow task
EndUser	The user who completed the workflow task
LoanStatus	The status code on the collateral on the loan, this may not match the workflow task. Lienholders can choose to have these fields automatically synchronize.

Reports in VINtekTIME

VINtekTIME has the capability to run reports on loans and titles. Report results can be viewed on screen, printed or exported to a file. This is [user driven permission](#) and enabled by the choice of the lienholder's account administrator.

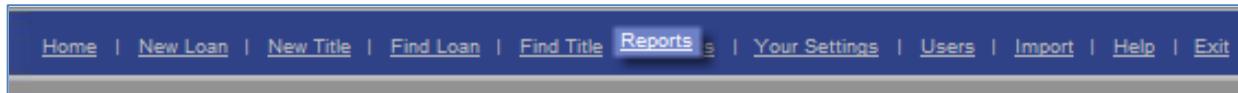
Reports are divided between three types: organizational, custom and standard. Organizational reports are created for every user a lienholder has by contacting Support@VINtek.com. They are developed by VINtek for the lienholder. Custom reports can be created by each user and are specific to their user account. Standard reports are part of the VINtekTIME system and available to all users with the reports permission.

User Defined Fields

When a lienholder has [user defined fields](#) setup in VINtekTIME they will appear on standard reports and be available when building custom reports.

Running Reports

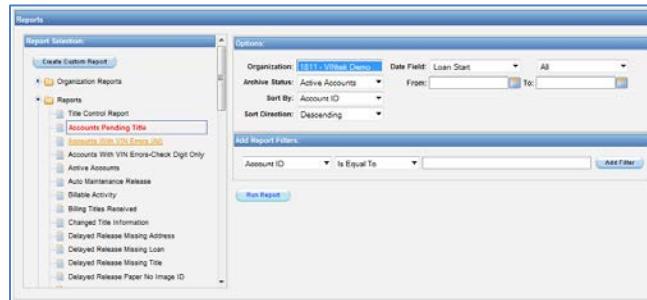
To access the reports screen select reports from the VINtekTIME Navigation bar.



After selecting the reports screen the report selection menu will load.

After selecting a report, the options for that particular report will load along with the *Run Report* button.

Clicking the *Run Report* button will display results with the default account filters and sorting options. Reports can be sorted by the fields in the report in ascending or descending order, filtered by date or field criteria.



Report Results

After running a report, the results will be displayed in a grid format. From the grid, results can be sorted, printed, and records can be retrieved.



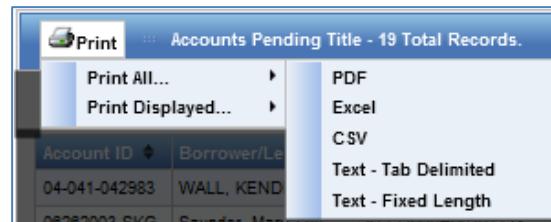
The screenshot shows a report titled "Accounts Pending Title - 212 Total Records". The grid includes columns for Account ID, Borrower/Lessee, VIN, Loan Start, and Loan Amount. A "Print" button is visible at the top left of the grid area.

Printing Report Results

The Print icon will allow a user to select a file format for the print request and the desired record set. There are two options. *Print All*, which will include all the records in the report up to 64,000. Returning record sets with more than 64,000 records requires a custom developed data export. *Print Displayed* will include only the 50 records currently on the screen.

File formats available are:

- PDF - Adobe Acrobat file that locks the contents from editing
- Excel - Microsoft Excel spreadsheet file
- CSV - Comma separated values
- Text - Tab Delimited
- Text - Fixed Length



Sorting Report Results

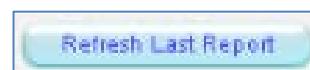
Clicking the black arrows to the right of a column heading will sort the results ascending or descending.

Retrieving Report Results

Placing the mouse pointer over records will highlight them. Once highlighted, clicking anywhere on that row will navigate to the loan or title. Some reports like the *Import Errors* and *Import Log* will not navigate to records.

Refresh Last Report

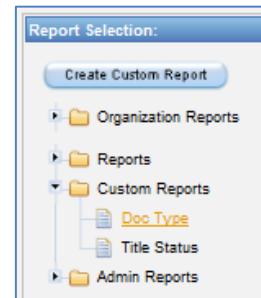
The loan and title information screens both have a button at the top labeled *Refresh Last Report*. This will rerun the last report and return the user to the results. Any changes made on the record will be reflected in the updated report results. If an error is corrected or cleared, this will be reflected in the updated report.



Custom Reports

Custom reports in VINtekTIME are available to only the user account that created them. Non-standard reports made available to multiple users are Organizational Reports.

Once saved custom reports are available to run from the *Reports Selection* menu. Clicking on a report will allow a user to select from the same options and filtering ability as a standard report before running it. Like standard reports, custom reports are executed using the *Run Reports* button. Added to this screen is the *Delete Report* button if a custom report is no longer needed. Once deleted, a custom report cannot be recovered.



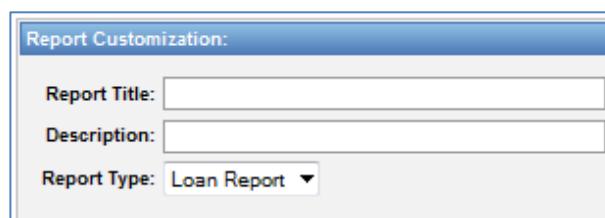
Creating a Custom Report

Clicking the *Create Custom Reports* button will bring up the *Report Customization* screen. Creating a report requires four steps; naming the report, selecting fields, adding filters and saving the report.

Naming a Custom Report

Reports require a name however a description is optional. Report names will show on any files output using the print option as well as in the users report list.

Report descriptions show on the report screen before running a report.



The image shows a form titled "Report Customization". It contains three fields:

- Report Title:
- Description:
- Report Type:

The "Report Type" field is a dropdown menu currently set to "Loan Report".

The *Report Type* drop down menu will allow a report to return either loan or title records. This is particularly important when examining possible unmatched records.

When naming a report, following a naming convention can help identify custom reports for future use. For instance, using loan or title as the first word of a title can help identify what type of records the report will return. Using descriptions of the fields and filters in the report logic as the remainder of the name is also helpful. If creating a loan report to show loans for borrowers in the City of Chicago a suggested name would be "Loan – Owner in Chicago by VIN". This would indicate that the report contains loans for Chicago residents and the VIN was used as a key field.

Selecting Report Fields

The box on the left lists all available fields.

Using the *Ctrl* or *Shift* key multiple fields can be selected at one time and moved with the *Copy* button. If all fields are required the *Copy All* button can be used. Report fields can be removed in the same manner using the *Remove* and *Remove All* buttons.

Fields can be reordered by using buttons to the right of the selected fields box. The *First* button will move the field to the top of the list and the *Last* button to the bottom. The *Up* and *Down* buttons will move a field one step either direction.

When selecting report fields it is a best practice to include a unique record identifier such as the *VIN* or *Account ID* fields. *Account ID* will only be available for loans and matched titles.

Custom reports can not be edited once saved therefore it is best to include any field a user might need.

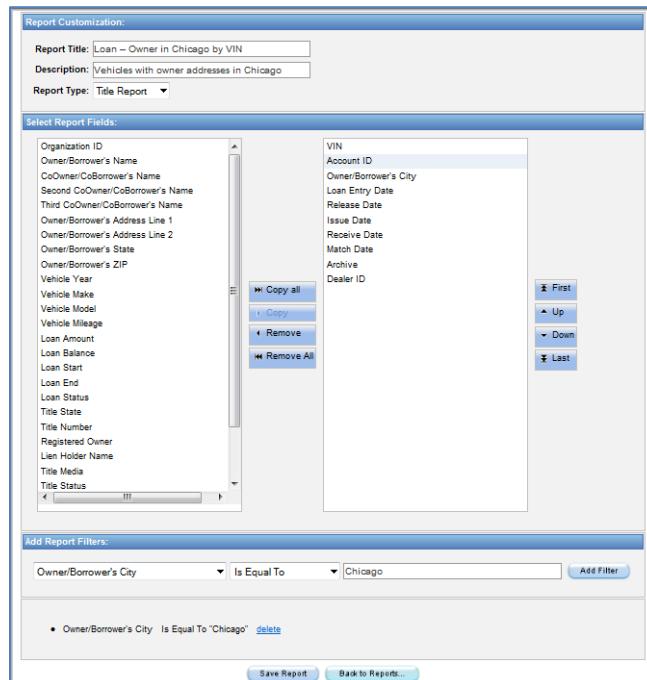
Aggregate functions such as summing or counting are not available in VINtekTIME reporting. Reports need to be printed to Excel or a similar program for these functions.

Report Filters

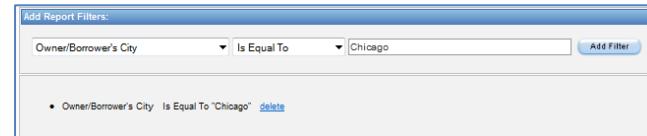
Report filters can be added once a report has been run or when creating a report. Report filters added during the creation of a custom report are permanent once the report is saved.

The decision to create a permanent filter should be based on how often that filter will change. A report run once a month for the previous month's data would have to be rebuilt every month if permanently filtered, in this case it would be better to filter the report when run. A report that will always need to show loans for a specific state would be an example of when to create a permanent filter.

Report filters are created the same way when creating a permanent filter or filtering when a report is run. Creating a filter requires selecting a field, choosing an operator and then providing criteria. Filter operators include choices like: "Is Equal To", "Starts With", "Is One Of". Clicking the *Add Filter* button will then create the filter. If a filter needs to be removed the *delete* hyperlink next to the filter will remove it.



The screenshot shows the 'Report Customization' window. At the top, there are fields for 'Report Title' (Loan – Owner in Chicago by VIN), 'Description' (Vehicles with owner addresses in Chicago), and 'Report Type' (Title Report). Below this is the 'Select Report Fields' section. On the left is a list of available fields: Organization ID, Owner/Borrower's Name, CoOwner/CoBorrower's Name, Second CoOwner/CoBorrower's Name, Third CoOwner/CoBorrower's Name, Owner/Borrower's Address Line 1, Owner/Borrower's Address Line 2, Owner/Borrower's State, Owner/Borrower's ZIP, Vehicle Year, Vehicle Make, Vehicle Model, Vehicle Mileage, Loan Amount, Loan Balance, Loan Start, Loan End, Loan Status, Title State, Title Number, Registered Owner, Lien Holder Name, Title Media, and Title Status. On the right is a list of selected fields: VIN, Account ID, Owner/Borrower's City, Loan Entry Date, Release Date, Issue Date, Receive Date, Match Date, Archive, Dealer ID. Between these lists are buttons for managing selection: 'Copy all', 'Copy', 'Remove', and 'Remove All'. To the right of the selected fields are buttons for reordering: 'First', 'Up', 'Down', and 'Last'. At the bottom of the 'Select Report Fields' section are 'Save Report' and 'Back to Reports...' buttons.



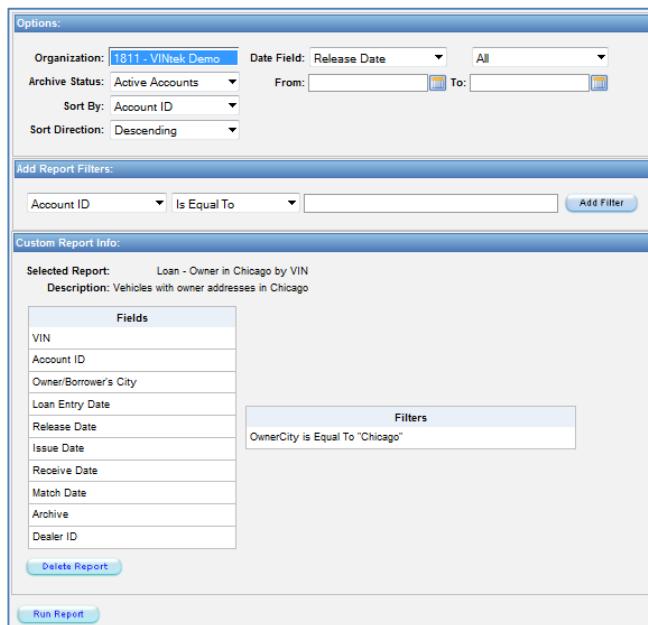
The screenshot shows the 'Add Report Filters' section. It contains a single filter entry: 'Owner/Borrower's City Is Equal To Chicago'. Below this entry is a link to 'Add Filter' and a 'Delete' link for the current filter entry.

Saving a Custom Report

A report can be saved once the report has been named, the proper fields selected, and permanent filters created. After clicking the Save Report button, a confirmation prompt will be presented when the save is successful. The *Back to Reports* button will allow a user to find and run the report. Clicking this button before saving a report will result in the report being lost.

Running a Custom Report

The screen for running custom reports is similar to other reports with the *Custom Report Info* section added. This area of the screen lists the filters and fields within the report. This section also provides the *Delete Report* button; this will permanently delete a report after confirming the request with a user. It is on this screen temporary filters can be created. Date ranges can also be provided on this screen to narrow report results.



This screenshot shows the 'Custom Report Info' section of the VINtek software interface. At the top, there are 'Options' for filtering by Organization (1811 - VINtek Demo), Date Field (Release Date), and Sort By (Account ID). Below this is an 'Add Report Filters' section where a filter for Account ID is set to 'Is Equal To'. The 'Selected Report' dropdown shows 'Loan - Owner in Chicago by VIN' with a description 'Vehicles with owner addresses in Chicago'. On the left, a 'Fields' list includes VIN, Account ID, Owner/Borrower's City, Loan Entry Date, Release Date, Issue Date, Receive Date, Match Date, Archive, and Dealer ID. On the right, a 'Filters' list contains 'OwnerCity is Equal To "Chicago"'. At the bottom are 'Delete Report' and 'Run Report' buttons.

Standard Reports

These are the standard reports available in VINtekTIME.

Report	Category	Description
Title Control Report	Exceptions	Provides an overview of the selected organizations. This report shows a listing of exception reports as well as calculations of other reports in the database. This report is not sortable.
Accounts Pending Title	Exceptions	Loans awaiting titles along with number of days outstanding.
Accounts with VIN Errors (All)	Exceptions	Records with VINs the system cannot decode – Including cases where Make or Model cannot be decoded.
Accounts with VIN Errors - Check Digit Only	Exceptions	Records with VINs the system cannot decode – These items do not pass the “Check Digit” test. These VIN’s do not match the standard VIN format for all modern, highway driven vehicles.
Active Accounts	Loan	Lists all records in the Loan/Lease Database.
Auto Maintenance Release	Silver Plus	Titles released to VINtek’s warehouse for maintenance transactions.
Billable Activity	Silver Plus	Lists activities billed specifically related to Silver Plus error processing.
Billing Titles Received	Title	Lists billable titles a lienholder has received in VINtekTIME.
Changed Title	Title	Paper Title and ELT records that have been changed.
Delayed Release Missing Address	Silver Plus	Displays Loan Records with a delayed release date missing address information. This report is only available for clients that have implemented the Delayed Release process.
Delayed Release Missing Loan	Silver Plus	Displays Loan Records with a delayed release date missing all loan information. This report is only available for clients that have implemented the Delayed Release process.
Delayed Release Missing Title	Silver Plus	Displays Loan Records with a delayed release date missing all Title. This report is only available for clients that have implemented the Delayed Release process.
Delayed Release Paper No Image ID	Silver Plus	Displays Loan Records with a delayed release date missing the Title Image ID. This report is only available for clients that have implemented the Delayed Release process.

Report	Category	Description
Delayed Release Report	Silver Plus	Displays Loan Records with a delayed release date. This report is only available for clients that have implemented the Delayed Release process.
Deleted Titles	Title	Displays summary information for deleted paper titles.
DMV Errors	ELT	Transactions that have been rejected by the state.
DMV Warnings	ELT	Displays ELT warnings transmitted by the state and Recalled ELT transactions.
Duplicate VIN Loan	Loan	Displays Loan records that have the same VIN.
Duplicate VIN Title	Title	Displays Title records that have the same VIN.
Export for Missing Title Reminders	Loan	A mail merge compatible report for records within the Accounts Pending Title report.
Failed Lien Filings	Loan	Specific to lien filing clients, this report will list all records that a lien filing rejection message.
Import Errors	Import	A listing of all records that failed to import into VINtekTIME. This is a permanent report. Records will not remove from this report.
Import Log	Import	A listing of all actions performed via import.
Incomplete Loan Address	Loan	Returns records missing any of these fields: Name, Address1, City, State, Zip
Letter Sent	Silver Plus	Loan records where a letter has been sent by VINtek. This report is only available to clients that have implemented letters.
Lien Holder Name Discrepancies	Silver Plus	Title records where the lien holder name does not match a list of acceptable lien holder name variations. This report is only available to clients that have implemented paper title outsourcing.
Lien Holder Name Discrepancies Matched	Silver Plus	Matched loan and title records where the lien holder name does not match a list of acceptable lien holder name variations. This report is only available to clients that have implemented paper title outsourcing.
Liens Released	Title	Title records where the lien has been released. Typically records are archived after release, this report may require including archived and active records.
Loans Added	Loan	Loan Records that have been added to the software.
Loans Started and	Loan	All loan records matched to title records.

Report	Category	Description
Perfected		
Match Errors	Title	Shows matched records with data discrepancies. The "M" fields show the field that has the data discrepancy. If there is a Y in the field, there is a discrepancy.
Match Errors (ELT)	Title	Shows matched ELT records with data discrepancies. The "M" fields show the field that has the data discrepancy. If there is a Y in the field, there is a discrepancy.
Match Errors (Paper)	Title	Shows matched Paper Title records with data discrepancies. The "M" fields show the field that has the data discrepancy. If there
Non ELT Liens	Title	Paper Title records that were converted from ELT.
Perfected Liens	Loan	All matched records.
Print Pending	Title	ELT records that have had a Print Title Request sent but have not been acknowledged by the state.
Records Changed/ Updated via Import	Import	Loan records that have a data element updated or changed via import.
Rejected Titles	Title	ELT Titles where the user has issued a Reject Lien Notification transaction, indicating to the state that the lien was placed incorrectly.
Rejected Transactions	ELT	Release transactions that were rejected by the state. This is a permanent report. Please use the DMV Errors Report for a "workable" version of this report. This does not include lien filling rejections.
Releases Pending	T	ELT records that have had a Lien Release Request sent but have not been acknowledged by the state.
Status Code Changes - Loan	Loan	Loan records where the status code has been changed. This report will only reflect the last status code change.
Status Code Changes - Title	Title	Title records where the status code has been changed. This report will only reflect the last status code change.
Title Image Id	Silver Plus	Identifies titles with a scanned document attached to them.
Titles by Lien Expiration Date	Title	Title records with a lien expiration date.
Tickler Log - Loan	Loan	Audit trail of all loan records added or modified, and notes placed on records with an Urgent Flag.
Tickler Log - Title	Title	Audit trail of all title records added or modified, and notes placed on records with an Urgent Flag.



Report	Category	Description
Titles in File Pre-Conversion	Loan	Records marked as having a title in house with no plans of adding the title data into the system.
Titles Printed	Title	Records that have had a Print Title transaction issued. If the transaction is rejected by the state the title will still appear on this report.
Titles Received	Title	Title records both Paper Title and ELT with the receipt date.
Titles Released	Title	Titles that have had release transactions issued.
Transaction History	Title	All transactions sent and received for ELT records and Releases for Paper Title records.
Transactions Pending	Title	ELT transactions sent to the state(s) not yet acknowledged
Transactions Pending State Response	Title	Records awaiting state acknowledgment responses.
Unrecognized ELT Titles	Title	ELT and Paper Title records not matched to Loan/Lease records
Unrecognized Paper Titles	Title	Paper Title records not matched to Loan/Lease records
Unrecognized Titles	Title	Title records not matched to Loan/Lease records
VA Held Titles	Title	Virginia Titles where the DMV has titled the vehicle but has placed a hold on the title. The <i>Brands</i> column contains hold details.
Workflow Activity	Silver Plus	Shows accounts with <i>Workflow</i> entries.

Standard Report Field Descriptions

These are the definitions of the fields available within VINtekTIME's reporting module. *Organizational Reports* may include fields not in this list.

Field	Description
ACK	"Y" indicates the state has Acknowledged receipt of a transaction
Ack Date	Date state sent Acknowledgement that it received the transaction
Ack Time	Hour and minute Acknowledgement from state received for transaction
Activity	The type of report on the Title Control Report
Account ID	Customer account number provided by the lienholder in VINtekTIME
Address 1	Part of address on Loan/Lease record
Address 2	Part of address on Loan/Lease record
Borrower/Lessee	Person who is responsible for the loan/lease payment
City	Part of address on Loan/Lease record
Co-Signer	Guarantor on loan/lease
Count	The number of records for a report on the Title Control Report
Date	Date a transaction was performed
Day(s) OS	The difference between the current date and the loan start date for unmatched loans.
Dealer ID	Code used by Lienholder to identify Dealer who placed the loan/lease
E, ELT, or ELT Status	Indicates Y for ELT and blank for Paper title
Entry User	User Identifier for operator who performed listed transaction
Error	Error response message
Org ID	Lienholder Identifier
Loan Amount	Original amount of Loan/Lease on the vehicle
Loan Balance	Outstanding amount owed on vehicle
Make	Part of Vehicle Description on Loan/Lease record
Model	Part of Vehicle Description on Loan/Lease record
Matched Date	Date the Loan/Lease record and Title record were perfected
Note	On Tickler Log this is the Note for a record with an Urgent Flag
Owner	Person listed by the state on the title as the vehicle owner

Field	Description
Perfected	Indicates a loan has a matched title with the lienholder name matching also.
Printed	Y indicates Yes the title has been printed
Print Date	Date title was printed
PTDP	Paper Title Data Pending a.k.a. Title In File Pre-Conversion
Processes	Flag indicating the ELT transaction was sent to the state
Received	Used for Acknowledge transactions Y indicated Yes, blank indicates No
Received Date	Date ELT transaction was received
Received Time	Time ELT transaction was received
Registered Owner	Name of Owner listed on the title
Rejected Titles	ELT records rejected by the state when release was requested
Released Account ID	Account Identifier for a Released Title
RLS Date	Released Date
Sent/Received	Indicator that the ELT transaction was sent or received
Stat	Status
State	Part of address on Loan/Lease record
Title State	State issuing the title
Title Number	State title number where applicable
Transaction	An ELT action that requires a record to be sent or received
Trans Date/Time	Date and time a transaction was sent
Type	State transaction code number
VIN	Vehicle Identification Number from loan or title record
Year	Part of Vehicle Description on Loan/Lease record
Zip	Part of address on Loan/Lease record
%	Percentage of the database as shown on the Title Control Report
!	Urgent Flag indicator on Tickler Log is blank or "Y"



Organizational Reports

Organizational Reports are custom reports created at a lienholder's request; they are made available to all users with the reports permission in VINtekTIME. To get a quote on an organizational report email Support@VINtek.com to begin the change request process.

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Managing Exceptions in VINtekTIME

An important part of managing records in VINtekTIME is using the reports to establish audit procedures. Through reports, lienholders are able to check on the status of their portfolio and manage any exceptions or errors.

Managing Exceptions

One of the keys to managing records in VINtekTIME is to reduce the number exceptions in the data. Often clearing up one error will have a cascading effect clearing up others. For example, fixing a mistyped VIN may allow that loan to perfect a match to an unrecognized title clearing two or more errors.

The Title Control Report

This report is a dashboard of a lienholder's portfolio as it exists in VINtekTIME. This should be the first report run. It will give an overall count of loans and titles and the status of matching the two.

- *Active Accounts* will give a current count of active loans on file in VINtekTIME. Lienholders may want to compare the results to internal reporting systems.
- The *Exceptions* section will help manage errors that prevent loans from matching to titles. This is the key to having accurate information in VINtekTIME.
- The *Statistics* section will give a count of historical information on the records stored in VINtekTIME. This data is affected by the choice to view archived or active records.

Activity	Percentage	Totals
Active Accounts		657
Exceptions		
Accounts Pending Title	31.66%	208
Unrecognized Titles	24.81%	163
Match Errors ELT	0.91%	6
Match Errors Paper	10.81%	71
Accounts With VIN Errors-Check Digit Only	8.66%	57
DMV Errors	0.30%	2
DMV Warnings	0.00%	0
Total Open Exceptions		507
Statistics		
Titles Received		608
Perfected Liens		445
Liens Released		11
Titles Printed		2

Understanding Exception Types

These are the exceptions outlined in the *Title Control Report*.

Exception	Description
Accounts Pending Title	These are loans that do not have a title with a matching VIN
Unrecognized Titles	These are titles that do not have a matching loan.
Match Errors ELT	These are ELT titles where the title information does not match loan information. These documents have been matched by VIN.
Match Errors Paper	These are paper titles where the title information does not match loan information. These documents have been matched by VIN.
Accounts With VIN Errors-Check Digit Only	These are titles where the VIN does not match the industry standard format.
DMV Errors	These are ELT transactions rejected by the state.
DMV Warnings	This is for New York customers only. This will reflect loans that have not perfected a match in fourteen days.

Exceptions Reporting

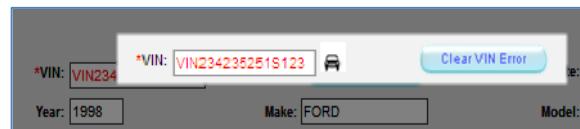
The exception types each have a matching report. This guide lists them in an order that will minimize the time and effort required to audit your portfolio.

Accounts with VIN Errors Check Digit Only

This report contains [VINs](#) that appear to be invalid. The criteria are based on the National Highway Traffic Safety Administration (NHTSA) standard established in 1981. This report helps ensure VINs are correct. Nonstandard VINs maybe flagged as exceptions even though the VIN is correct. This is often the case with motorcycles, classic cars, boats and trailers.

Clearing the Exception

A VIN's text will show either red or black. Red means the VIN is not the NHTSA standard and has not been flagged as valid. Black means the VIN can be decoded or has been flagged as valid. A majority of the VINs should decode.



The screenshot shows a software interface for VINtekTIME. At the top, there is a search bar with the placeholder text "Search VINs". Below it, there are several input fields: "VIN:" containing "VIN234", a red asterisk next to "VIN:", "Year:" set to "1998", "Make:" set to "FORD", and "Model:". To the right of these fields is a blue button labeled "Clear VIN Error".

If investigation proves a VIN showing as an exception to be correct, click the *Clear VIN Error* button. This clears the error flag in VINtekTIME. For clerical errors correct the text to clear the VIN error. The text should turn from red to black when working with a standard VIN.

A standard VIN is 17 characters and the characters Q, O, and I are not allowed.



Unrecognized Titles

This report will show titles not matched to a loan record. By first clearing check digit errors, the number of exceptions may decrease from the first look at the *Title Control Report*. The remaining titles will require investigation.

Clearing the Exception

Three main causes for Unrecognized Titles exist. The first cause is when a dealer inputs the incorrect lienholder information on the title submission paperwork. The second cause is loan information with a clerical error on the VIN. The third is a loan that has not been entered into the system.

First, investigate the accuracy of the lien. If the lien was placed in error, follow the procedures in the titling state. Some states allow the ELT to be sent back as an error, check the titling states [transaction guide](#) for more detail.

When the lien is correct, investigate why the loan and title are not matching. First determine if the loan is in the system with an incorrect VIN. This can be done by searching by owner name or address. If there is a clerical error on the VIN, correcting it will match the two records. This will clear the error.

If the loan is not in VINtekTIME, for lienholders manually entering loans, entering the record will cause a match and clear the error. If the loan is not in the system, for lienholders [importing](#) loans, check the *Import Errors* and *Import Logs* reports. Follow established procedures for either manually entering the loan or adding it to the next import file.

Accounts Pending Title

It is not uncommon for loans to appear in this report. A loan may have been entered or imported while the state is still processing the title. What needs to be watched is the aging of *Accounts Pending Title*.

Clearing the Exception

After clearing other errors investigate the accuracy of the VIN on the loan record. From there trace back the lien filing process with dealerships, owners, and internal processes.

DMV Errors

These are ELT transactions rejected by the state. Common causes are errors in the state database, liens already released, insufficient escrow funding, a conversion to paper title outside of the VINtekTIME system, expired lien etc. Just as transactions vary state to state, the failure reasons do as well and will need to be researched. Each state's [transactions guide](#) in this manual contains common DMV error scenarios.

DMV Warnings

DMV Warnings are sent for specific scenarios in the states of [New York](#) and [Pennsylvania](#). The transaction guide for these states will contain the details of these scenarios.

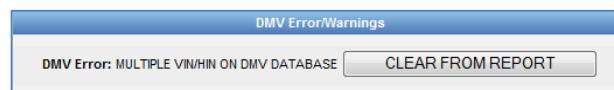
In other states recalled ELT transactions will show on the *DMV Warnings* report.

Clearing the Exceptions

When a transaction is issued in VINtekTIME, the ELT is held in a pending status awaiting confirmation from the state. When an error message is returned by the state, that title is returned to an active status and noted.

After researching the cause of the failure, the transaction may be eligible for reissue. In some cases VINtek may need to intervene to have the state correct an error in their database. As a last resort in some states the ELT can be converted to a paper title and issued by following lost title procedures. If the cause of the idea cannot be identified, email Support@VINtek.com for assistance with title research. Contractual support charges may apply.

When the issue has been corrected the error can be clear from the exceptions report using the *Clear From Report* button in the *DMV Error/Warnings*



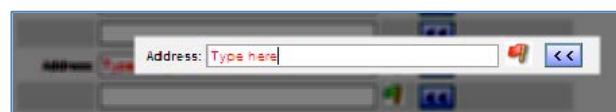
section of the *Title Information* screen. This button also can be found in the *Collateral Information* section of the *Loan Information* screen. This will prevent the error from showing on future reports but leave the data intact.

Match Errors ELT and Match Errors Paper

These reports outline matched loans and ELTs where the registered owner data does not match the borrower information on the loan record. A valid lien is placed, however details like owner name and address may not match.

Clearing the Exception

After clicking on a record a user will be brought to the *Title Information* screen. At the bottom of the *Title Information* screen is the *Critical Data Comparison* section. Here the loan information can be corrected but not the title information on ELTs.



A red or green flag is displayed between the columns. Green flags indicate a match. Red flags indicate an exception. Text that does not match will also be displayed in red.

There are four ways to clear an error.

- By typing over the erroneous data.
- Clicking the red flag, turning it green. This indicates acceptance of the error as is.
- Click the blue arrow to over write the loan data with the registration data.
- Clicking the Clear All VIN Errors button. This indicates acceptance of the error as is.

Importing and Exporting Data

Importing Data

Lienholders have the option to import their loan data into VINtekTIME. This can save data entry effort and avoid data entry errors. Imports are either run on an automated secure FTP process or manually imported. Through imports liens can be released and filed, loan data maintained, and dealer information kept current.

Once established, VINtek will need to assist lienholders if changes to the import file need to be made.

Establishing an Import

Email Support@VINtek.com and request a ticket be opened to establish an import. Support staff will respond with documentation as well as information about any implementation charges.

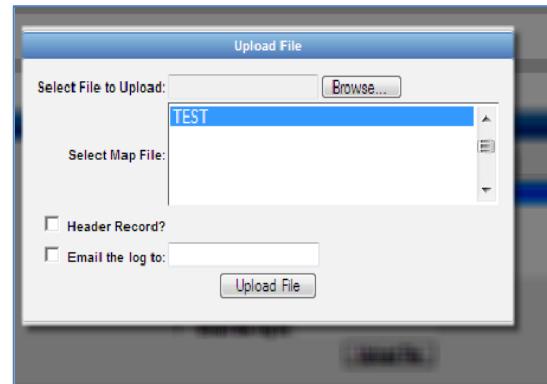
Modifying an Existing Import

When changing the layout of the import source file or field formats, email Support@VINtek.com. The support staff will work on the change process with the lienholder.

Processing a Manual Import

After clicking the *Import* button on the *Navigation Bar*, click the *Upload File* link this will display the *Upload File* submenu.

On this menu click *Browse* to select the file to import. Next select the correct *Map File* and check the *Header Record* box if the file has a header record in the first row. Clicking the *Upload File* button will upload the file. The system will display confirmation of the import completing successfully. Check the *Email the log to:* box and provide an email address to have a confirmation email sent.



Monitoring the Import Process

There are two main tools available to monitor the import process, VINtekTIME reports and email notifications.

Email Notifications

Email notifications are sent giving a summary of import results, for full details a user will have to login to VINtekTIME and run the import reports. There are two emails a lienholder with an FTP import can receive for each import job they have established.



Import Notification Email

The import notification email will come from ImportManager@VINtek.com with the subject *Import Report for XXXXXX*. ImportManager@VINtek.com will not be able to receive email replies, Support@VINtek.com should be used for communication of issues. The email will contain the name of the file run as well as the count of processed records and an error count. Users running a manual import can select the option to have this email sent, FTP imports will generate this report whenever an import is scheduled and runs successfully. Recipients of this email can be changed by emailing Support@VINtek.com.

Below is an example of an import notification:

Email Data	Definition
Import Started	Notification the import started
Data File: \imports\XXXXXX\vintek20120621.IMP	The name and path of the file being imported
Map File: XXXXX	The VINtek mapping file used to decode the data
Import Start: 2012-06-21 13:34:28	The start date and time of the import script
Import Finish: 2012-06-21 13:34:30	The end date and time of the import script
Processed: 4 of 4	The count of records in the file and processed
Total Errors: 1	The number of records with processing errors
Records Added: 3 of 3	The number of new records added to the database
Records Updated: 0 of 0	The number of records updated by the import
Records Deleted: 0 of 0	The number of records deleted by the import
Records ELT: 0 of 0	The number of records ELT actions were taken on
Import completed.	Notification the import is complete

Import Failure Email

The import notification email will come from ImportNotifier@VINtek.com with the subject *Import Failure for XXXXXX*. ImportNotifier@VINtek.com will not be able to receive email replies, Support@VINtek.com should be used for communication of issues. The email will contain the name of the file that was scheduled to be imported and failed. This will happen if the FTP deadline is missed or the file name is wrong. Filenames are case sensitive in the import process. Recipients of this email can be changed by emailing Support@VINtek.com.

VINtekTIME Import Reports

There are two reports available to monitor imports. The Import Log will give all details on an import file including rejected records. The Import Errors report will list records that failed to import and the reason code.

The Import Log

This is a permanent report; records will not drop off this report due to age. Therefore it is best always run it with a date range to avoid long run times. This report will contain both import failures and successes.

Field	Description
Import Date	The date and time the import action was taken
OrgID	The lienholder's organization ID the record was added
Description	The name of the scripted job that processed the file
Account ID	The lienholder's account or loan number included in the import record
User ID	The name of the VINtek user account that processed the file
Import Note	Describes the action and result of the import action Will include OrgID, VIN, Account Number, and Import Line when applicable
Archive	Indicates if the record is archived, this is real time data not dependent on the import having archived the record.

The Import Errors Report

This is a permanent report; records will not drop off this report due to age. Therefore it is best always run it with a date range to avoid long run times. This report will contain only import failures.

Field	Description
Import Date	The date and time the import action was taken
OrgID	The lienholder's organization ID the record was added
Description	The name of the scripted job that processed the file
Account ID	The lienholder's account or loan number included in the import record
User ID	The name of the VINtek user account that processed the file
Error	Describes the error and will include OrgID, VIN, Account Number, and Import Line when applicable
Archive	Indicates if the record is archived, this is real time data not dependent on the import having archived the record.

Import Errors

Listed are the most common import errors found in VINtekTIME. Lienholders should establish a procedure to correct import errors. Having a controlled process in place will insure that records will be processed in a timely manner and help prevent further errors.

Import errors are most efficiently handled by including the corrected record in the next import file. When this is not possible the record can be corrected by using one of two manual methods.

The first method is to simply have a user log into VINtekTIME and enter the data or issue the release transaction. When manually entering a loan, the user should make sure to follow the same formatting and naming conventions used on an imported record.

The second option is to enable the Import function on a user account. Using this method a file can be built in a tab delimited format following the same file layout as the original import. The user can then select the file with the corrections and import it manually.

When the issue is caused by a duplicate record the export system may need to be corrected to prevent it from continually trying to add the duplicate record.

Import Error Codes

Error	Description	Resolution
Organization does not exist	The LHID is not listed on the record line listed, if Import Error Line 1, then the error is referencing a Header row	Include the Organization ID in the corrected record. Header row errors can be ignored
Account Not Found	For an UPDATE, trying to update a record that doesn't match the VIN and Loan number supplied	Make sure both the VIN and Account Id match the record in VINtekTIME
Archive VIN not found	Unable to process the archive command due to an error matching the Loan Number and VIN supplied to one in the VINtek Time Application	Make sure both the VIN and Account Id match the record in VINtekTIME
Already a pending Delayed Release	A release was sent for a title that already has one queued	Research the correct release transaction. If the first transaction is incorrect, cancel it and reimport the record.
Missing VIN	Record line was sent without a VIN	Include the VIN in the corrected record.
Add - Duplication AccountID	An ADD record was sent for a loan that is already in the system based upon the Loan Number and the VIN	Research if this is a duplicate record. If it is not either correct the import record or archive the duplicate record in VINtekTIME
Error on Save	Non-specific data related error, need to review the record to confirm issue, mostly related to VINs or ELT commands	Check the record is accurate and complete.
Delayed Release ((Loan Nbr)) Not Found	A delayed release was sent for a loan that we do not have in the system based upon the Loan Number	Research to make sure the loan number is correct. If it is not correct, update it and reimport. If the record is correct, the loan may need to be added to the system.
Invalid Record Type	Something other than an A, U, or E sent in the RecType column for that record line	Correct the record type column and reimport.
PPRT Transaction not available for this collateral	Either this title has been archived or it is not a Paper Title	Research the title and correct the record
PRLS Title not matched to Account Release not processed	This error occurs when there is a release sent to VINtekTIME and there are no titles matched to the Loan	Research the title and correct the record
RLS Title Not Found	Error from a non-perfected Loan	Research the title and correct the

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Error	Description	Resolution
		record

Exporting Data

Custom exports can be built to lienholder specifications. These files can be created and retrieved from VINtek's FTP server.

Establishing Exports

Email Support@VINtek.com and request a ticket be opened to regarding an export. Support staff will respond with documentation as well as information about any implementation charges.

Monitoring the Export Process

Email notifications are sent giving a summary of export results. There are two emails a lienholder with an export can receive for each export job they have established. Recipients of these emails can be changed by emailing Support@VINtek.com.

Export Notification Email

The import notification email will come from ExportManager@VINtek.com with the subject *Export Report for XXXXXX*. ExportManager@VINtek.com will not be able to receive email replies, Support@VINtek.com should be used for communication of issues. The email will contain the name of the file run as well as the count of processed records.

When a file has zero records it will still be generated and a notification email will be sent.

Export Failure Email

The Export notification email will come from ExportNotifier@VINtek.com with the subject *Export Failure for XXXXXX*. ExportNotifier@VINtek.com will not be able to receive email replies, Support@VINtek.com should be used for communication of issues. The email will contain the name of the file that was scheduled to be Exported and failed.

Organizational Settings in VINtekTIME

VINtekTIME has a number of settings that can be configured to help a lienholder make the most of the software. These settings must be configured by VINtek and require emailing Support@VINtek.com for configuration.

Organizational Settings Details

Acceptable Lienholder Names

Many lienholders find that variations of their names get used in lien filings. This can be because of abbreviations, common misspellings or marketing variations. For instance First Fictional Federal Credit Union could receive titles with FFFCU, First Fictional FCU, or 1st Fictional FCU. If a lienholder finds these acceptable they can add them to a list of variations so they will not show discrepant on the lienholders *Match Errors Report*.

Add Note for New Loan

When a new loan is imported a note will be created containing the import details.

Archive Records on CA227

When a CA227 form is selected from the Issue Transactions menu the title and matched loan record will be archived.

Archive Releases on DMV Errors

When a DMV error is received in response to an issued transaction, instead of returning to an active status the record will be archived.

Allow Email Confirmation on DMV Print/Release

This setting blocks users from being able to enter an email address for confirmation of issued title transactions.

Automatic New York Lien Filing

With this setting enabled whenever a new loan is imported or entered with a New York state address, a lien filing will automatically be sent to the DMV.

Archive Records on Print Confirmation

When a paper title is printed for an ELT and the state returns confirmation of the printing of the title the title and matched loan will be archived. This is commonly done with the Request Printing of Paper Title and Request Printing of Paper Title and Mail To transactions.

Calculator

Allows users to access the VINtek Calculator add on. This can be used to calculate fees a borrower may incur during the registration process.



Choose Letters by Transaction

Silver Plus lienholders can require a user to select a letter during the process of issuing a title transaction.

Clear DTF/LP Status on Match

For loans with a status of LP (lien placement) or DTF (delinquent title follow up) when a matching title is received the status is cleared.

Clear Status on Match except Status CL

For loans with a status of anything other than CL (closed loan) when a matching title is received the status is cleared. This is for Silver Plus lienholders only.

Confirm Remove Match

When a user is removing a match between a loan and title record they will be required to confirm their action.

Dealer Name Dropdown Menu

This setting turns the dealer field to a drop down menu based on the information in the *Dealer Table* provided to VINtek.

Disable Add Collateral Button

Blocks users from adding additional pieces of collateral to a loan record, loans with multiple pieces of collateral can still be imported when this setting is enabled.

Maintain Media Type for Delete Title – Printed

When an ELT is printed, normally VINtekTIME will adjust the media type to paper. This setting will cause the title's media type to remain as electronic.

Only Use Custom Status Codes

Allows a lienholder to limit their users to only the status codes they have created.

Password Expiration Days

The VINtekTIME default setting is for passwords to expire every 60 days. Lienholders can use this option to change how many days before passwords expire.

Set Status to 160 Received

When a title is received the loan status is updated to 160 – Received, stopping delinquent title follow up and other action items.

Set Status on Maintenance Release

Sets loan status to M after issuing a maintenance transactions. Refer to the titling states transaction guide for more details when the title is an ELT.

Synchronize Loan Status with Title Status

When a status code is changed on either the loan or title information screens the status is updated in both places.

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Title My Car Access

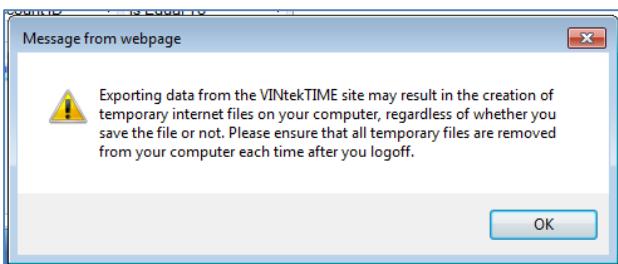
This setting allows users in an organization to access VINtek's Title My Car add-on features. Title My Car is used to order replacement titles when a paper title is lost or otherwise damaged.

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Warning on Download

When users export report information this will prompt the user to confirm the action and advise the user of security risks.



VINtekTIME Troubleshooting

IN THIS SECTION:

- *System Access Issues*
- *Loan Record Issues*
- *Title Record Issues*
- *ELT Questions*
- *ELT Title Troubleshooting*
- *VIN Issues*

Troubleshooting VINtekTIME

This section of the manual will focus on frequently asked questions and support issues. Many of the answers in this section will contain clickable hyperlinks to relevant sections of the manual.

System Access Issues

Why does VINtekTIME not display correctly?

First check that the URL is entered correctly for VINtekTIME, it should be

<https://www.VINtekTIME.com>.

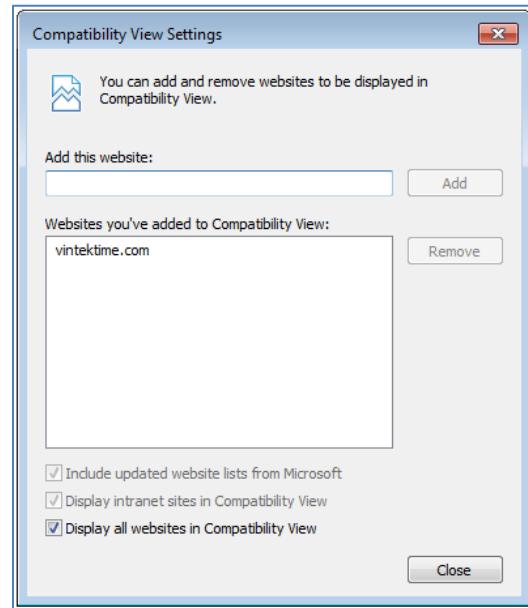
VINtekTIME is designed and tested for Internet Explorer. Users using other browsers may experience compatibility issues. Some Internet Explorer users may have to enable compatibility mode for the interface to display correctly.

How is compatibility mode enabled?

VINtekTIME is a Java based system and this mode needs to be set for VINtekTIME to be fully functional. Leaving this mode “off” can cause the screen to malfunction, content to disappear or not appear from the start, or cause unnecessary screen refreshes. To enable compatibility mode go to Tools and Compatibility View Settings.

Why will a User ID and Password not work?

VINtekTIME will lock a user out after three failed login attempts. If the user has a correct email address on file with VINtekTIME they can self-reset their password, otherwise they will need to email Support@VINtek.com.



The self-service email was not received.

The email will come from the address Support@VINtek.com. If the users email client has a bulk, junk, or spam folder the email may have been filtered there. If there is a company email server, the server settings may cause delivery issues. The company's information technology department may have to investigate. A user can email Support@VINtek.com when self-service is not working or call, 888-846-6500.

How are user accounts created, changed, or disabled?

A [user request form](#) will need to be emailed by an authorized administrator to Support@VINtek.com, user requests are usually completed within one business day.

User preferences like email addresses, passwords and pin numbers can be maintained by a user by going to the [Your Settings](#) screen.



How are email addresses updated?

Once logged into VINtekTIME a user can change their email address from the [Your Settings](#) screen.

How are Authorized Administrators updated?

Authorized administrators are created when establishing a VINtek account with the [Lienholder Data Sheet](#). There are two categories, super and user administrators. Super administrators can add and change user administrators and users. User administrators can authorize user changes. If the super administrator information is out of date, a new Customer Information Setup Sheet must be faxed to VINtek along with documentation on company letter head.

The VINtek Fax number is 215-563-3326.

Loan Record Issues

How do new loans get added to the system?

Loan records are added by two methods, either data entry or [import](#). New loans are entered by data entry by clicking New Loan on the Navigation Bar and completing the required fields on the Loan Information Screen.

Imports are maintained and established by working through requirements and implementation with VINtek. Changes to an existing import or a request for a new import should be sent to Support@VINtek.com.

A loan record can't be found.

[Searching](#) by a different field from the Find Loan screen can help find a record. If a search by account number is failing, then searching by owner name or VIN may yield results. Often when a record cannot be found it may be archived, changing the search to look for both active and archived loans may find the record.

What is the best way to handle an internally refinanced loan?

When a lienholder is refinancing a vehicle but maintaining the existing lien there are two options. The first is to update the loan number to the new loan number. This will create a note of the old loan number, keep the loan and title together, and maintain one consistent audit trail.

The second option is to remove the [match](#) between the loan and title, archive the old loan and enter the new loan into VINtekTIME. The new loan will then automatically match to the title record. The title record will contain notes showing the loan number it was previously matched to.

Why does my loan show as Unperfected?

The perfection status on the Loan Information screen is based on having received a matching title and the lienholder name matching the list of acceptable lienholder names provided to VINtek.

Title Record Issues

How do new titles get added to the system?

Titles are categorized in VINtekTIME either as ELT or Paper Titles. Paper Titles are physical documents while ELTs are strictly electronic records.

ELTs are not entered or edited by lienholders. They are sent as electronic transactions by the titling state. The information included can vary from state to state as does the overall ELT process. It is important to refer to the [transaction guide](#) for every state when questions arise regarding the ELT process. Title corrections must be addressed with the state and the ELT resent to VINtek for updating.

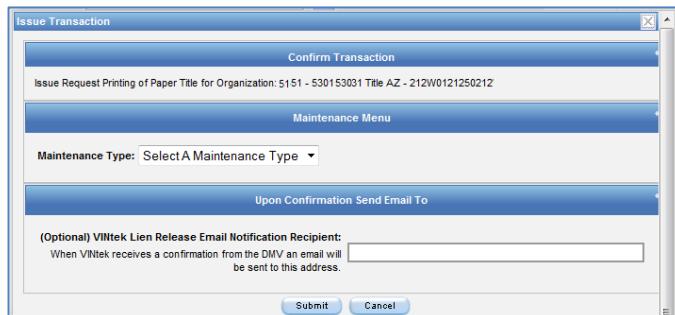
Paper titles are entered differently based on a lienholder's [service level](#) and contract. Silver Plus lienholders have the option to contract with VINtek to have titles scanned and imported into VINtekTIME. The *New Title* screen is used to manually enter data. Lienholders not using the Silver Plus process should refer to the [Title Information](#) section of this manual for more information.

A title record can't be found.

Searching by a different field from the Find Title screen can help find a record. If a search by account number is failing, then searching by owner name or VIN may yield results. Often when a record cannot be found it may be archived, changing the search to look for both active and archived loans may find the record.

How are paper titles ordered for ELT's?

The process differs from state to state; in most states the *Request Printing of Paper Title* transaction will tell the state to mail a title to the lienholder with the lien in place. The *Release Lien Interest Owner* transaction will mail a lien free title to a registered owner in most states. The [transaction guide](#) for each state should be consulted as well as reading any messages on the VINtekTIME stop over screens.



How long does it take to receive a printed title?

Each state has its own processing time frames, however a general rule is to allow 7 to 14 business days.



What if it has been longer than two weeks and the title has not arrived?

The first thing to check is that the transaction was not rejected by the state by accessing the title record in VINtekTIME. If no DMV errors were received there should also be a note indicating the state accepted the transaction. Many states have a tool on their website to also check the status of the lien, to ensure the lien was released. Consult each states [transaction guide](#) for details on title research.

If the transaction was rejected, troubleshoot the reason code and reprocess.

If the transaction was not rejected, verify the recipients address and make sure the title was delivered to the right place. If it is determined the title was lost it will have to be handled as a lost title following the state's procedures.

How are liens released?

In VINtekTIME liens are released by issuing a transaction to the state. The state will then follow the instructions and process the title accordingly. Each state has its own parameters that should be followed when releasing a lien. The most common options are *Release Lien Interest – Owner*, *Release Lien Interest and Mail To* and *Request Printing of a Paper Title*.

Consult each states [transaction guide](#) for details on releasing liens.

Can an issued transaction be recalled?

For ELTs, often a transaction can be recalled the same business day except in the states of Georgia, New York and South Carolina. In those states the recall window is five minutes or less.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.

Paper title transactions can only be recalled by [Silver Plus](#) lienholders. Paper Title Transactions may be recalled immediately after they have been sent. The cut off for recalling a paper title transaction is 2:00 PM Eastern Time. Emergency recall requests can be emailed to Support@VINtek.com, the hours of operation are 8am Eastern Time to 8pm Eastern Time.

How are *Unrecognized Titles* resolved?

[Unrecognized titles](#) are titles entered or received that have no loan to match to them. The first step is to determine if the lien is correctly filed and belongs to the lienholder. If it is a lien filed in error a lienholder will need to follow their internal processes as well as state procedures. In many ELT states there is a transaction *Release Lien Interest Perfected In Error* that will release the lien but not send a title to anyone.

If the lien is correctly filed the lienholder will need to add a loan to VINtekTIME matching the loan's VIN or use the [Match Title](#) button on the *Loan Information* screen.

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How are loan and title records matched?

Typically loans and titles are matched solely by the [VIN](#). When a new record is added VINtekTIME searches for a matching record with the same exact VIN and will automatically create a match.

The [Match Title](#) button can be used to force a match when the system has not created a match or user needs to force a match.

Why are a loan and title not matching automatically?

The first thing to check is that the VINs are an exact match. Often an O, Q or I have been entered in place of a zero or one preventing a match.

The second thing to check is that a title is not already [matched](#) to another loan record. Loans with multiple pieces of collateral can be matched to multiple titles. Titles can only be matched to one loan.

What if a loan and title are incorrectly matched?

Correcting a mismatch requires two steps removing the [match](#) and creating the correct match.

Removing a Match

To remove a match from a loan and title simply click the *Remove Match* button from either the loan or title record. The notes will be updated indicating the match has been removed. The *Remove Match* button is located at the top and bottom of the *Title Information* screen or in the *Collateral Section* of the *Loan Detail* screen.

Creating a Match

Once the match has been removed the correct match can be established. This is accomplished using the *Match Title* button on the *Loan Detail* or *Title Information* screen. When clicking on the *Match Title* button a user will be asked to provide either a VIN or title number or choose from a potential match. A list of matching titles will be populated to choose from when typing a title number.

The *Explode Title* button will give the detail of the record based on either VIN or title number. Use this detail to confirm correctly matching the data. Clicking on the match stick will finalize the match and create notes on both records.

ELT Questions

How are ELT liens filed?

With the exception of [New York](#) and [Ohio](#), liens are still filed by submitting paper work to the DMV. This can be done by the lienholder or third parties such as dealerships. In most cases the paper work remains the same a lienholder's ELT code for that state just needs to be included. Check the state DMV's website for exact instructions.

In New York and Ohio, liens can be filed electronically through VINtekTIME.

How does a lienholder become a participant in additional states?

Each state has a unique application process, email Support@VINtek.com a ticket will be opened and the necessary information will be forwarded via email.

ELT Title Troubleshooting

There may be times when a lienholder needs to verify the status of a lien or title. Outlined below are guidelines to help aid in the research of title issues. Many situations can be resolved without VINtek's intervention and title status can be researched on the DMV's website. In some situations VINtek Support will have to assist the lienholder, when assistance is needed emailing Support@VINtek.com is the quickest route to issue resolution.

How are paper titles ordered for ELTs?

When a paper title is needed in place of an ELT, a transaction is issued on the Title Information screen requesting the DMV print and mails a title. The [transaction guide](#) for each state should be referenced for that state's procedure. The most common choices are *Release Lien Interest Owner*, *Release Interest and Mail To* and *Request Printing of Paper Title*.

A Title Cannot Be Found in VINtekTIME

In rare instances a title can be in the state database but not available in VINtekTIME. When this happens VINtek will need to work with the DMV to add the record to the database. Before contacting VINtek, the state's database can often be checked to see if the ELT is active in their database. Many states have a tool available to check online. If available the tool will be referenced in that state's [transaction guide](#).

Scenario 1: The title is showing on the state's website but not in VINtekTIME.

Email Support@VINtek.com, include the VIN, the Organization ID the title belongs to and contact information. VINtek support will send acknowledgment of the request and resolve the issue.

Scenario 2: The title cannot be checked online or is not in the state database.

After checking with the party responsible for filing the lien, email Support@VINtek.com and include the VIN, the Organization ID the title belongs to and contact information. VINtek support will send acknowledgment of the request and communicate the findings of the inquiry.

A DMV Error or Warning was received.

DMV errors and warnings are covered in detail in each state's [transaction guide](#). If an error cannot be found in the [transaction guide](#), email Support@VINtek.com and include the VIN, the Organization ID the title belongs to and contact information.

A Lien Was Released but the Title Was Not Received

The first step is to check in VINtekTIME that the transaction was confirmed by the state. Most states process transactions Monday through Friday excluding holidays. When a transaction is issued in VINtekTIME, the title is held in a pending status waiting confirmation or rejection by the DMV. When the state acknowledges the transaction it is noted to the title record. Most states process transactions every business day, consult a state's [transaction guide](#) for more specific details. There can be occurrences of technical issues that cause processing delays; these will be noted in *Broadcast Messages* in VINtekTIME.



Scenario 1: The lien release was confirmed in VINtekTIME.

When transaction confirmation is received, allow 7-14 days for mailing. Additional time may be required for state and postal holidays. When a title is lost after mailing a duplicate title will need to be requested, some states have a short window when this can be done without a fee. Check the DMV's website for duplicate title procedures and forms.

In most states the title will be mailed to the owner's address on their registration, if they recently moved and did not update the address it may have gone to the wrong address. If the postal service cannot deliver a title and it is returned to the state, most states destroy the titles without notifying the lienholder or owner. These titles will have to be treated as lost titles and duplicate titles ordered.

Many states have online tools allowing a lienholder to check the title status; often this will include the date a title was printed. The state [transaction guide](#) will provide links to these tools when available.

Scenario 2: A DMV Error was received.

Each state's [transaction guide](#) contains a listing of common errors and guidelines to help resolve them. Consult the guides for more information. When an error is not noted in the guide, email Support@VINtek.com for assistance and include the VIN, the Organization ID the title belongs to and contact information.

The Information on the Title is Incorrect

For many states title corrections are handled by issuing a *Request Printing of Paper Title* transaction. The title is then mailed to the state with the correct forms and a corrected ELT is reissued. Consult the DMV's website for the correct forms and procedures. Idaho and Florida have the *Text Message to DMV* transaction that can be used to communicate title errors, more detail is provided in the state's [transaction guide](#).

VIN (Vehicle Identification Number) Questions

Why does a VIN appear in red in VINtekTIME?

[VINs](#) appear in red within VINtekTIME when the system cannot decode the VIN. VINtekTIME will examine a VIN to determine the vehicles make, model and year. Sometimes additional information can be decoded as well. However this only works for vehicles made after 1981 that are automobiles and trucks. Motorcycles, boats, trailers and other forms of collateral often will not decode.

If a vehicle is not decoding there may be an error in the VIN as it was entered into VINtekTIME. Often this is due to an O, Q, or I entered in place of a zero or one. In rare instances it may be new model or information that a manufacturer has not updated with the industry, in this case email Support@VINtek.com and the issue will be researched.

When a VIN is correct and still showing in red, the Clear VIN Error button can be clicked to turn it black. This will clear the error from reports and note the account.

APPENDIX

IN THIS SECTION:

- [Archive Vs. Active Records](#)
- [Organizations](#)
- [VINtekTIME Service Levels](#)
- [Status Codes In VINtekTIME](#)
- [User Defined Fields](#)
- [VINs Explained](#)

Archive vs. Active Records

VINtekTIME stores two record sets for each lienholder; active and archive records. Records are active by default when imported or entered. Within the normal process, records will remain active until a lien release transaction is issued. Released records will be put in a pending status awaiting confirmation that the lien release was processed by the state. The record will be archived upon receipt of the confirmation response. As an alternative, loans or titles can be manually archived from the Loan Information or Title Information screens.

Archived Records

Archived records are group of records retained for historical purposes. The complete audit trail is retained. These are records a lienholder will not need in the day to day operation of the system but may need to access in the future.

Why Archive Records?

Archiving records allows a lienholder to retain historical information and operate more efficiently. Archive records can be excluded from searches and reports. The amount of data a user has to sort through can be greatly reduced. When monitoring exceptions, excluding archived data gives a more accurate picture of the status of a lienholder's portfolio.

When needed, archived records can be included in search results and reports. This allows a lienholder to still use and access the data.

How Long Are Archive Records Retained?

VINtek does not purge archived records from the database.

Deleting Records

It is possible to delete some records, however it is not recommended as an alternative to archiving. When a record is deleted, the audit trail is lost and is unrecoverable. For this reason it is recommended to limit the users who have the ability to delete records. A title that is an ELT or an ELT later converted to a paper title cannot be deleted.

VINtekTIME Organizations

Most lienholders will only have one organization within VINtekTIME, however many do have their records divided either by branch, location, or other operational division. This is usually done when a lienholder has different ELT filing codes for either location or business divisions. When a lienholder has multiple organizations, users can have access to multiple organizations under the same user account.

Organizations are designated by a code, or organization ID, usually this is a four digit code seen next to the lienholder name in VINtekTIME. Users with access to multiple organizations can choose which organization a record belongs to on the New Loan or New Title screen. Reports and searches can be run using multiple organizations. Titles can be moved from one organization to another by users with the Edit Title State and Number permission. Loans can be moved from one organization to another by users with the Edit Account and Org ID permission.

Current: 1811 - VINtek Demo ▾

Aliasing

Lienholders with multiple organizations can choose to have the accounts aliased. This will allow all organizations to be viewed as one account in VINtekTIME while maintaining the correct identities with the state. Lienholders should contact Support@VINtek.com when interested in establishing an alias.

VINtekTIME Service Levels

Lienholders can choose between four main service levels when signing up with VINtek. The service level is based on volume of titles received and how much data the lienholder elects to store in VINtekTIME. As a lienholder's needs grow they can change service levels.

Quick Start

The Quick Start service level is aimed primarily at auto dealerships and lienholders with a low volume of ELTs. Paper titles are not managed in VINtekTIME. The lienholder may elect to manually enter loan information to match to their received ELTs.

At this service level VINtekTIME is used to confirm perfection of a lien and release liens.

Quick Start Workflow

At the Quick Start level an ELT is transmitted by the state, VINtek will confirm the ELT with the state and place it in the lienholder's account. The lienholder can either confirm their lien through reporting or manual review of records. When a lien is released the lienholder uses VINtekTIME to notify the state and issue directions on title handling.

Level 1

Level 1 lienholders use VINtekTIME to solely manage ELT portfolios. Loan data is entered into VINtekTIME. Reporting is used to confirm lien perfection and manage exceptions.

Level 1 Workflow

When a loan is funded the lienholder will populate that information into VINtekTIME. The state will process the lien filing and transmit the ELT. When the ELT is received by VINtek the VIN is used to match the loan and ELT. Critical data is then compared to make sure the ELT matches the loan record. Lienholders will use VINtekTIME to audit ELTs and release liens.

Silver

Silver level lienholders use VINtekTIME to manage both ELT portfolios and paper titles. They also gain the advantage of being able to [import](#) loan data in bulk files. Level 1 lienholders have the option to import data or enter it manually. Loan data can be updated throughout the life of the loan using the import process. Lien releases can also be performed using the import process.

Silver Workflow

When establishing a tracking process with VINtek import options will be reviewed and established. ELTs are still received and managed in the same manner as Level 1 lienholders. Paper titles can be tracked as well. VINtek can store and manage paper titles for the lienholder if desired.



Silver Plus

In addition to the services offered to Silver level lienholders, Silver plus lienholders can use VINtek to outsource all their title activity. VINtek's title clerks process basic exceptions like missing titles and title errors. Lienholders only work issues that put collateral at risk. Silver plus lienholders can use VINtek's services to manage both paper and ELT titles.

Silver Plus Workflow

When loan and title data is received into VINtekTIME, VINtek's title clerks process the exceptions reports to clear basic errors from the workflow. Lienholders then run reports to manage any more serious exceptions that may put collateral at risk.

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Status Codes in VINtekTIME

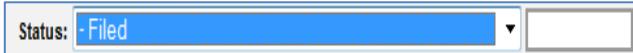
Status Codes are a tool that allows lienholders to track events throughout the life of a loan or title record. Silver Plus lienholders will receive a separate operations manual outlining their specific use of status codes. Information in that operations manual will supersede the information in the user manual. For lienholders not having VINtek send letters or make phone calls on their behalf, status codes are optional.

VINtekTIME has 64 default status codes. Lienholders can create additional custom status codes or a complete list of custom status codes. To customize status codes an email should be sent to Support@VINtek.com.

Utilizing Status Codes

Status codes can be changed from the Collateral Information section of the Loan Information Screen or the Title Status section of the Title Information screen.

A status code can be selected by clicking on the drop down box and scrolling through the list. Status codes can also be typed into the text box next to the drop down menu. The Save Record button must be clicked to update the status, a note will be created.



When a status code is changed the old status is still noted, however reports and searches can only be performed for current statuses.

Status Code Scenarios

Status codes can be helpful for creating consistent notes when action is taken on a loan or title record. By using a status code instead of a manually created note users can save time and create a consistent audit trail. Reports can be generated to review records with a specific current status.

However the biggest benefit of using status codes is the ability to search for records by status code. By using status codes lienholders can track records that have gone through specific changes or are marked for follow up. This can allow processes to be tracked from different users or departments.

Each lienholder can develop their own process flows based around status codes, choosing the appropriate code when action is needed on a record. Often lienholders will set the status to *180 Complete* when the situation is resolved.

Searching for Status Codes

There are 2 methods of searching for current status codes. There are filters on the Find Loan and Find Title Screen. Status codes can also be searched for by using reports. Once a status code has been changed only the most current status code will show in search results. However the older status codes will still be in the notes for that record.

Searching on Find Loan and Find Title

The Additional Criteria section of the Find Loan screen allows users to search for loans with a specific status codes, there is also an option to filter by Collateral Type.

The Title Status section of the Find Title screen allows users to filter by status codes.

On either screen statuses can be chosen from the drop down menu or by typing the status code in the text box. Additonal filters can be created on these screen for date ranges and other criteria.

Additional Criteria:	
Status:	<input type="text"/>
Collateral Type: All	

Title Status	
Status:	<input type="text" value="None"/>

Searching for Status Codes Using Reports

Status codes can be searched for by using all three available report types in VINtekTIME. The Reporting chapter of this manual has information on creating custom and organizational reports. There are two standard reports available for finding status codes, *Status Code Changes – Loan* or *Status Code Changes – Title*.

These reports will return records with their most recent status code change. Filters can be created to search by date ranges and available report fields.

Organizational Setting for Status Codes

In addition to custom status coders, there are system configuration settings for status codes that can be configured for each lienholder's organization id. These settings can be adjusted by emailing Support@VINtek.com.

Setting	Effect
Synchronize Workflow with Loan Status	Keeps workflow and loan statuses updated to each other.
Only Use Custom Status Codes	Limits users to only lienholder created status codes
Set Status to 160 Received	When a title is received the loan status is updated to 160 – Received, stopping delinquent title follow up and other action items.
Synchronize Loan Status with Title Status	Keeps loan and title statuses set the same.
Set Status on Maintenance Release	Sets loan status to M after issuing a maintenance transactions.

Default Status Codes

Status	Description
10	Customer move
20	Title correction
21	One time DTF letter issued
22	DTF 1 issued
23	DTF 2 issued
25	Uncollectible
26	TRC letter 1
27	TRC letter 2
28	TRC Letter 3
30	Repossession
35	Duplicate Title Needed
40	Other Auction Activity
44	Flood
46	Reconstructed
50	Insurance Activity
60	Name change
70	Assumption of Collateral
90	Other - See Notes
100	Paid Out - Released
110	New
120	In-Process
130	Submitted
140	(Discrepant) Request from VINtek
150	Fix
160	Received
170	Shipped
180	Complete
190	Manual ELT Release
200	Rewrite
210	Bankruptcy
300	Needs lien
310	Member lien filing packet 1

Status	Description
311	Member lien filing packet 2
312	Member lien filing packet 3
330	Lien Placement Check Request
331	Lien Placement Check Cancellation
421	POA
424	Customer info request letter
425	Name affidavit
425	Name Affidavit Letter
429	DMV rejection
500	Emergency Release
600	Callback Dealer
720	Manual Letter
1000	Custodial Work
1110	Custodial Work In-Process
1120	Custodial Work Complete
1200	Salvage
1210	Salvage In-Process
1220	Salvage Complete
1230	Release Pending
1240	Release Approved
1250	Title Released
35R	Duplicate title rejected
35S	Duplicate title submitted
421a	POA (2 nd attempt)
421b	POA (final attempt)
424a	Customer info request letter (2 nd attempt)
424b	Customer info request letter (final attempt)
425a	Name affidavit (2 nd attempt)
425A	Name Affidavit 2nd attempt
425b	Name affidavit (final attempt)
425B	Name Affidavit Final attempt
90B	Do not send letter



User Defined Fields in VINtekTIME

Each lienholder has the option to create up to six user defined fields in VINtekTIME. These fields can be either text fields or drop down menus. Since these fields are user defined they can be used to store most information a lienholder desires. Typically lienholders will use these fields to store information such as loan officers, documentation numbers and branches.

When lienholders create a user defined field that field will become available for filtering most reports and searches.

Data can be entered into user defined fields either by data entry or using the import process.

Creating a User Defined Field

An email should be sent to Support@VINtek.com requesting the field creation. The email should contain the type of field requested, the name of the field, and for drop down menus a list of requested values. If a change needs to be made to an import to add new data this should be noted as well. The field length is 50 characters. User defined field requests are billed at a level two support charge based on a lienholder's contract.

VINs Explained

VINs began as numbers used by vehicle manufacturers to record assembly configurations. Each manufacturer established their own system, however as these numbers began to be used as serial numbers or vehicle registration the need arose to standardize them. In 1981 the National Highway Safety Administration worked with manufacturers to establish a standardized format for VINs.

The Modern VIN

Most highway driven vehicles manufactured after 1981 will have a standardized VIN. Some recreational vehicles, motorcycles and trailers will not be standardized. For the average lienholder most VINs will follow the standard.

VIN Standards

VINs are 17 digits and do not include the letters o, q or i. They can be checked for validity by using a mathematical equation that will yield the correct value in the 9th character or check digit. The table below breaks down the sequence of characters in a standard VIN.

Position	Data Contained
1	Country of Origin
2	Manufacturer
3	Vehicle manufacturing division
4-8	Manufacturer specific, body type, car line, color code and other options. Domestic manufacturers use the 8 th digit for the engine code.
9	The check digit value
10	Year of manufacturer
11	Final assembly plant, manufacturer specific
12-17	Vehicle specific serial number

VIN Decoding in VINtekTIME

When loan collateral is entered into VINtekTIME they system will attempt to decode the VIN. VINs are only decoded on the Loan Information screen, not when entering a paper title. This is true for manual data entry or import; however when year make and model are included in an import file the VIN decoder will be over written. VINs that cannot be decoded will be displayed in red text. The Clear VIN Error button will override the decoding error.

Decoding VINs will help a lienholder ensure the validity of the information given to them for a piece of collateral. This also helps make sure the loan and title records can match up when an ELT is received or paper title entered.

Title Transactions in VINtekTIME

IN THIS SECTION:

- [Paper Titles](#)
- [Arizona](#)
- [California](#)
- [Florida](#)
- [Georgia](#)
- [Hawaii](#)
- [Idaho](#)
- [Louisiana](#)
- [Massachusetts](#)
- [Nebraska](#)
- [New York](#)
- [Ohio](#)
- [Pennsylvania](#)
- [South Carolina](#)
- [South Dakota](#)
- [Texas](#)
- [Virginia](#)
- [Washington](#)
- [Wisconsin](#)

Paper Title Transactions in VINtekTIME

Paper titles are managed differently based on client's service levels. [Silver Plus](#) clients may have titles stored and scanned by VINtek. For these clients it is important to consult their Silver Plus Operations Manual. For clients managing their own paper title inventory the transactions issued via VINtekTIME will create an audit trail for their portfolio.

Paper Title Work

Lienholders enter paper titles into VINtekTIME, either by using the *New Title* button in the *Navigation Bar* or the *Add Paper Title* button in the *Collateral Information* section of the *Loan Information Screen*. Titles are released from the *Issue Transactions* button on the *Title Information* screen. Scanned images of the title can be stored by lienholders choosing to use the *Attachments Utility*.

Receiving Titles

After entry of a paper title, VINtekTIME will automatically match it to loan data if available.

Paper Title Transactions

Paper titles have six transactions available in VINtekTIME; two are state specific. For Silver Plus lienholders the actions below will be performed by the VINtek title warehouse. For other lienholders these transactions create informational notes only.

Transaction	Definition
Destroy Paper Title	Tells the VINtek warehouse to shred the paper title on file.
Release Lien Interest and Mail To	Tells the VINtek warehouse to mail the title lien free to the address specified.
Release Lien Interest – Owner	Tells the VINtek warehouse to mail the title lien free to the address specified.
Paper Send Title for Maintenance	Tells the VINtek warehouse to send the title to the address specified for maintenance with the lien intact.
Request Conversion of Paper Title to ELT (GA, ID, PA only)	Requests the conversion of a paper title to an ELT.
Request Verification of Lien.(PA only)	Sends an electronic transaction to PENNdot, requesting verification of the lien.

Transaction Processing

Paper title transactions are informational only for lienholders not having VINtek store and manage titles or send letters. These transactions will create notes and archive records when submitted. When the title has been processed by VINtek's warehouse the record will be updated with a note.

Recalling Paper Transactions

Paper title transactions can only be recalled by Silver Plus lienholders. Paper Title Transactions may be recalled immediately after they have been sent. The cut off for recalling a paper title transaction is 2:00 PM Eastern Time. Emergency recall requests can be emailed to Support@VINtek.com, the hours of operation are 8am Eastern Time to 8pm Eastern Time.

Details for Paper Title Transactions for Silver Plus Organizations

Destroy Paper Title

This transaction will tell the VINtek warehouse to destroy the paper title on file. This is usually done when a new title is received that supersedes the title already on file.



This transaction is only available to users specifically given the system permission.

The transaction is not complete until clicking the submit button and it is noted to the title record.

Request Verification of Lien

These transaction requests PENNdot verify the placement of a lien. PENNdot will return a confirmation message when a lien is in place.

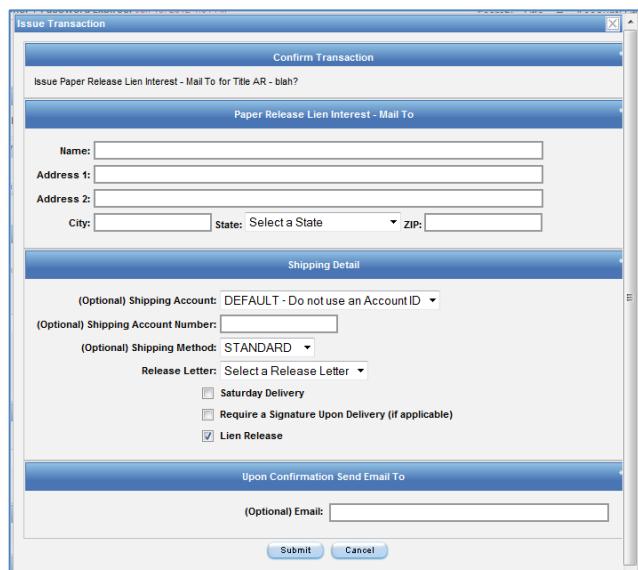


The transaction is not complete until clicking the submit button and it is noted to the title record

Release Lien Interest and Mail To

This transaction provides a third party mailing address to the VINtek warehouse to send a lien free title. This will prompt the user to provide shipping method information. The methods available will differ based on organizational setup. For UPS and FedEx shipments a physical mailing address is required.

The transaction is not complete until clicking the submit button and it is noted to the title record.

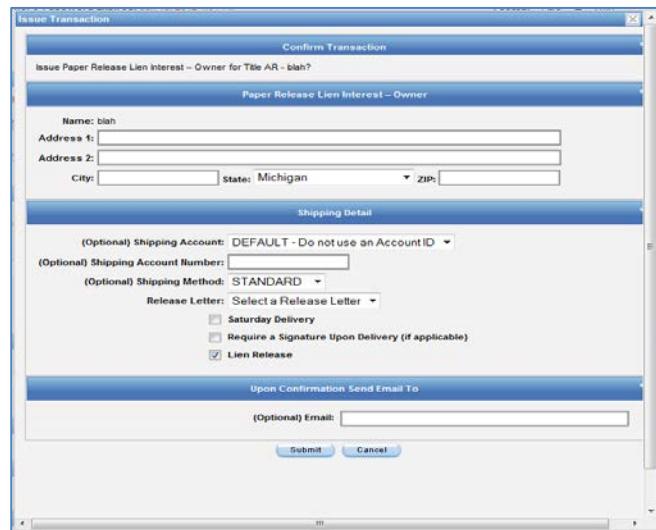


Release Lien Interest – Owner

This transaction provides a third party mailing address to the VINtek warehouse to send a lien free title. This will prompt the user to provide shipping method information. The methods available will differ based on organizational setup.

For UPS and FedEx shipments a physical mailing address is required.

The transaction is not complete until clicking the submit button and it is noted to the title record



The screenshot shows the 'Issue Transaction' window titled 'Paper Release Lien Interest – Owner'. It includes fields for Name, Address 1, Address 2, City, State, and ZIP. Below these are sections for Shipping Detail, Shipping Account, Shipping Method, and Release Letter. Under Release Letter, the 'Lien Release' checkbox is selected. At the bottom, there's an 'Upon Confirmation Send Email To' section and a 'Submit' button.

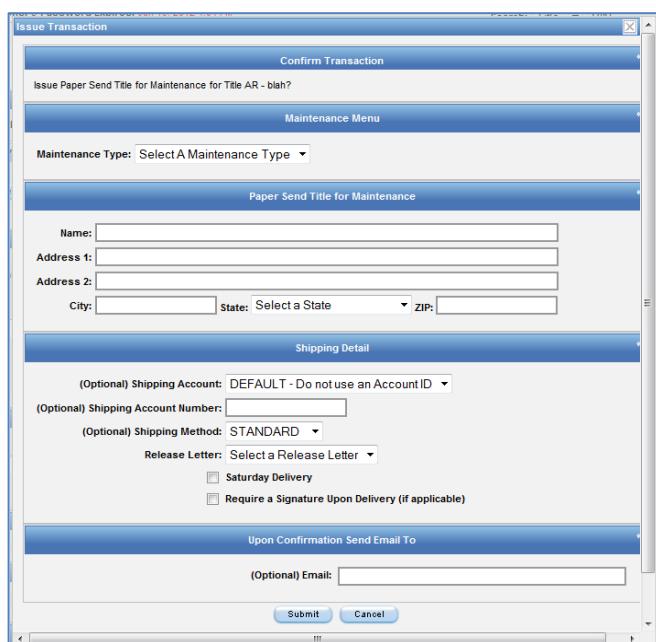
Paper Send Title for Maintenance

This transaction will instruct the VINtek warehouse to send a title with the lien in place to the address specified. This will prompt the user to provide shipping method information. The methods available will differ based on organizational setup.

For UPS and FedEx shipments a physical mailing address is required.

This transaction will require a maintenance type to be selected. These options note to the account but do not perform any action on the title. For State to State and Name Change, additional information is required.

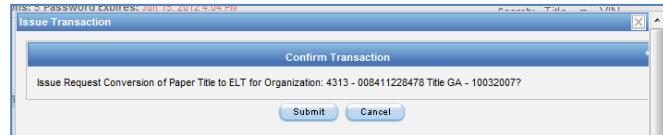
The transaction is not complete until clicking the submit button and it is noted to the title record



The screenshot shows the 'Issue Transaction' window titled 'Paper Send Title for Maintenance'. It includes fields for Name, Address 1, Address 2, City, State, and ZIP. Below these are sections for Shipping Detail, Shipping Account, Shipping Method, and Release Letter. Under Release Letter, the 'Lien Release' checkbox is selected. At the bottom, there's an 'Upon Confirmation Send Email To' section and a 'Submit' button.

Request Conversion of Paper Title to ELT

This transaction will send a request to the state to convert a paper title to an ELT. The state will return a confirmation message after the conversion is complete. Paper titles should not be destroyed until the replacement ELT has been received.



This transaction is for Georgia, Idaho, and Pennsylvania only.

The transaction is not complete until clicking the submit button and it is noted to the title record.

Paper Title Transactions Reports

Users searching for issued paper title transactions should use the *Titles Released* report, with a filter added ELT Is Equal to N.

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Paper Send Title for Maintenance	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	Paper Send Title for Maintenance	
Out of state move	Paper Send Title for Maintenance	
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Paper Send Title for Maintenance	

ELT Transactions in Arizona

Arizona is a mandatory ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

The ELT Lienholder registration, data exchange, and title printing is performed by the by Arizona Automobile Dealers Association (AADA) as a third party. While the state still maintains the lien database, the AADA handles all day-to-day ELT operations. Data is exchanged with the AADA using secure file transfer.

The Arizona Motor Vehicles Division (MVD) website is <http://www.azdot.gov/mvd/>.

Arizona Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT, a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

Arizona has two schedules established for ELT processing; they are based on the Arizona Time Zone. Normal requests are processed once every night, Monday thru Thursday plus Saturday, except holidays. Responses and new Perfections are returned early the next morning.

Emergency requests are processed hourly between 7am and 4pm, during business days.

Titles are printed Sunday through Thursday paper title requests received after 10pm Wednesday are printed Sunday and mailed on Mondays.

When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days.

Title Research

The Arizona MVD does not have an online title research tool. VINtek can assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Arizona DMV Errors

Error	Resolution
NO LIENHOLDER ON VEHICLE	Check to see if the lien was previously released.. Contact the DMV for more details.
TITLE ALREADY PRINTED ON	The title was already printed on the date listed. Check for a previously printed title on the date indicated using VINtekTIME notes.
MISMATCH ON TITLE NUMBER	"The Title Number in this transaction does not match the number on the current title for this lien. Contact the DMV for details."
MISMATCH ON OWNER CUSTOMER NUMBER	The State owner id ("Customer Number") does not match owner id on this lien. Contact VINtek to correct.

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken out side of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Arizona has seven ELT release transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release for Pickup at Service Center	A lien free title can be picked up at an MVD service center.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party.
Release Lien Interest Perfected in Error	Releases the lien, the state will hold the title.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
Request Printing of Paper Title and Mail To	Prints and mails a title to a 3 rd party, with the lien in place.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

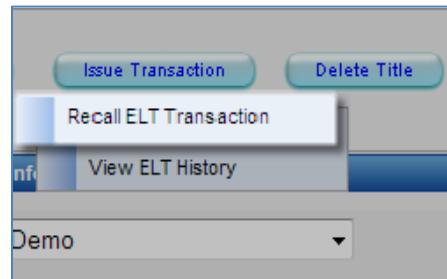
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.

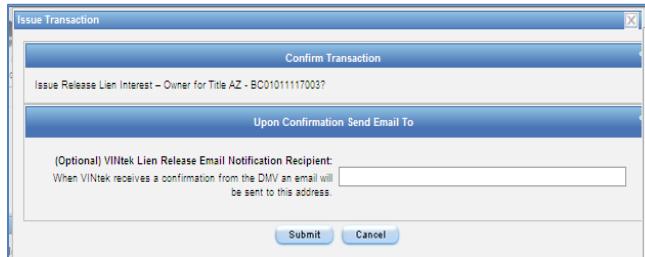


Details for Arizona ELT Transactions

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.

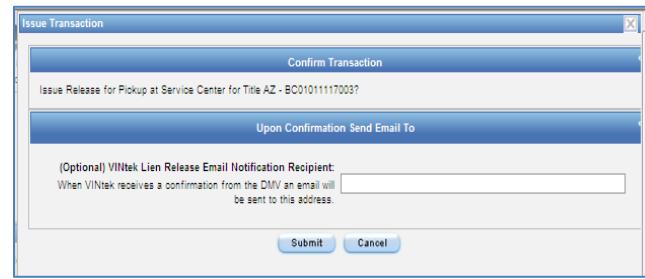
The transaction is not complete until clicking the submit button and it is noted to the title record.



Release for Pickup at Service Center

This transaction releases the lien and makes the title available for pickup. The Arizona MVD will process the messages every hour between the hours of 7:00 a.m. and 4:00 p.m. Monday through Friday, excluding state holidays.

Processing will take between one and two hours. An MVD office or authorized third party office can print the paper title. Check the Arizona MVD website for a current list of locations. This transaction cannot be recalled.



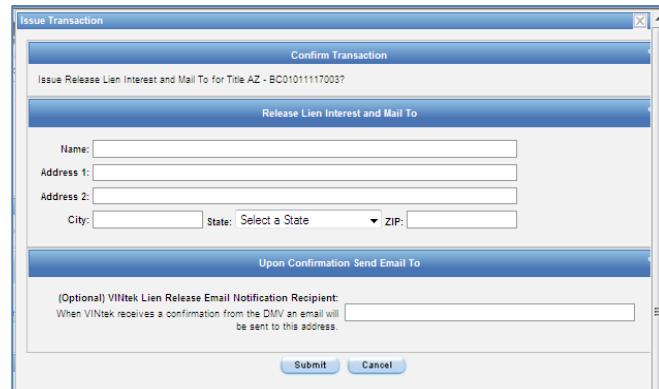
Titles may be picked up by the owner or third party. The third party representative needs a power of attorney from the owner authorizing the release of the title and proper identification. A letter on official letterhead from the specified dealer, insurance company, or lender is required. The letter must identify the representative as authorized to pick up the title.

The transaction is not complete until clicking the submit button and it is noted to the title record.

Release Lien Interest and Mail To

This transaction mails a lien free title to a third party at the address the lienholder requests. This transaction should be used to mail a title to a dealership, insurance company, or another lienholder.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state, it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research; include the VIN and lienholder information.

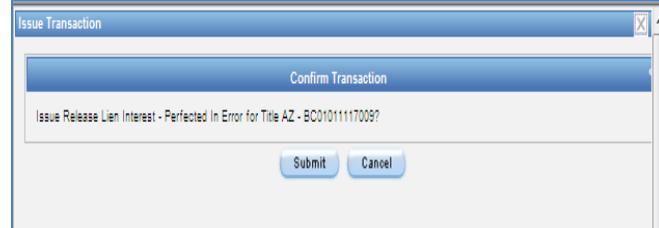


The screenshot shows a software interface titled 'Issue Transaction' with a blue header bar. Below it, a sub-header says 'Confirm Transaction' followed by the text 'Issue Release Lien Interest and Mail To for Title AZ - BC01011117003'. A section titled 'Release Lien Interest and Mail To' contains fields for 'Name', 'Address 1', 'Address 2', 'City', 'State' (with a dropdown menu), and 'ZIP'. At the bottom, there's a section for 'Upon Confirmation Send Email To' with an optional field for 'VINtek Lien Release Email Notification Recipient' and a note about receiving confirmation from the DMV. Buttons for 'Submit' and 'Cancel' are at the bottom right.

Release Lien Interest Perfected In Error

This transaction is used when lien has been sent to the wrong lienholder's account. The lien is released but the state will hold the title allowing the correct lienholder to file their lien.

The transaction is not complete until clicking the submit button and it is noted to the title record.

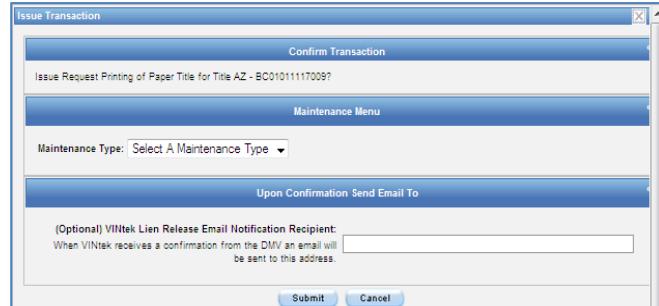


The screenshot shows a software interface titled 'Issue Transaction' with a blue header bar. Below it, a sub-header says 'Confirm Transaction' followed by the text 'Issue Release Lien Interest - Perfected In Error for Title AZ - BC01011117009'. A 'Submit' and 'Cancel' button are at the bottom right.

Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.



The screenshot shows a software interface titled 'Issue Transaction' with a blue header bar. Below it, a sub-header says 'Confirm Transaction' followed by the text 'Issue Request Printing of Paper Title for Title AZ - BC01011117009'. A 'Maintenance Menu' section includes a dropdown for 'Maintenance Type: Select A Maintenance Type'. At the bottom, there's a section for 'Upon Confirmation Send Email To' with an optional field for 'VINtek Lien Release Email Notification Recipient' and a note about receiving confirmation from the DMV. Buttons for 'Submit' and 'Cancel' are at the bottom right.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.

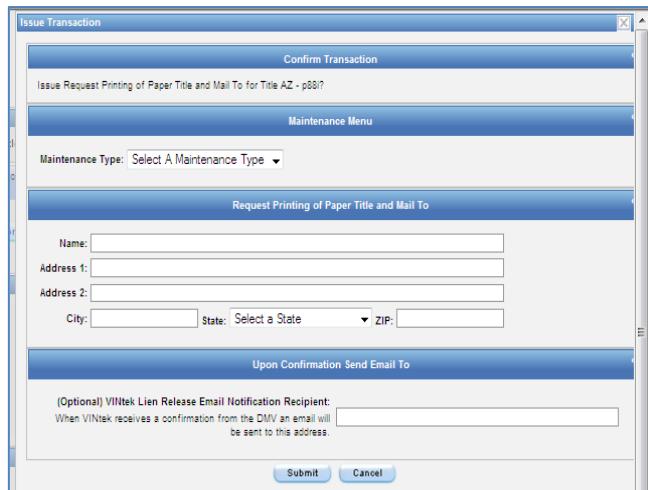
Request Printing of Paper Title and Mail To

This will mail a paper title to a third party with the lien in place. This is a maintenance transaction.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research; include the VIN and lienholder information.

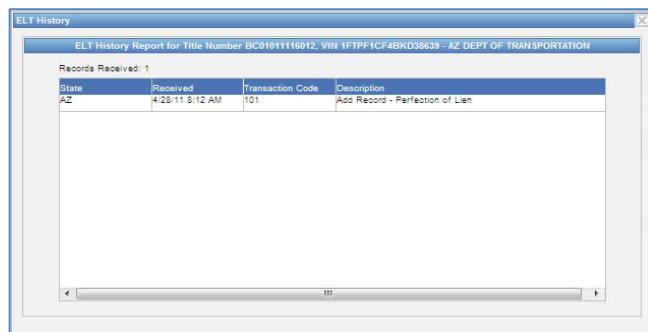
An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.



This screenshot shows a software interface titled 'Issue Transaction' with a sub-section 'Confirm Transaction'. It asks 'Issue Request Printing of Paper Title and Mail To for Title AZ - p88?' Below this is a 'Maintenance Menu' with a dropdown 'Maintenance Type: Select A Maintenance Type'. The main section is titled 'Request Printing of Paper Title and Mail To' and contains fields for 'Name', 'Address 1', 'Address 2', 'City', 'State: Select a State', and 'ZIP:'. At the bottom, there's an 'Upon Confirmation Send Email To' section with an optional field for 'VINtek Lien Release Email Notification Recipient' and a note about receiving confirmation emails from the DMV. Buttons for 'Submit' and 'Cancel' are at the bottom right.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



This screenshot shows a report titled 'ELT History Report for Title Number BC916111116012, VIN 1FTPF1CF4BKD38639 - AZ DEPT OF TRANSPORTATION'. It displays a table with one record received. The table has columns: State, Received, Transaction Code, and Description. The single entry is: AZ, 4/28/11 8:12 AM, 101, Add Record - Perfection of Lien.

ELT History Report for Title Number BC916111116012, VIN 1FTPF1CF4BKD38639 - AZ DEPT OF TRANSPORTATION			
Records Received: 1			
State	Received	Transaction Code	Description
AZ	4/28/11 8:12 AM	101	Add Record - Perfection of Lien

Scenarios

These are common scenarios that required a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	When filing an Arizona Repossession Affidavit the clerk will provide the paper title as part of the repossession packet.
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	Request Printing of Paper Title	
Out of state move	Request Printing of Paper Title	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Release for Pickup at Service Center	
Lost Title	Use state form # 96-0236	

ELT Transactions in California

California is a mandatory ELT state for financial institutions. Auto dealerships have the option to participate in the ELT program.

Enrollment is processed on a quarterly schedule. The two part application process has deadlines published on the California DMV website. It is recommended that lienholders begin the application process as soon as possible to avoid long delays in the lien filing process. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

In addition to the three digit California ELT lienholder code, California uses a match between lienholder name and address on lien filings to perfect liens. It is imperative that the name and address of a lienholder on all paper work match exactly to what was submitted on the state contracts. When a new ELT lienholder is accepted, California will send a letter indicating the "official" name and address to be used on all applications. Because this information can only be changed quarterly, within a 90 day window beforehand, notify the DMV as soon as possible in the event of a name or address change.

The California Department of Motor Vehicles (DMV) website is <http://www.dmv.ca.gov>.

California Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT, a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

California processes ELT transactions Monday through Friday nights, except holidays. Weekend and holiday requests will be processed the next business day. Responses to requests are normally returned the same evening but processing of some requests can be delayed several days because of state restrictions or special circumstances.

Paper titles are normally mailed within eight to ten business days of processing a transaction. When a title is mailed lienholders should allow for adequate mailing times. Mail delivery can take up to ten additional business days

Title Research

The California DMV does not have an online title research tool for lienholders. VINtek can assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

California DMV Errors

Error	Resolution
REPORT OF DEPOSIT OF FEES IN PROCESS	State master file contains report of deposit of fees (RIP). This means there is a moneyed transaction in process. It could be renewal fees or a vehicle sale. Until the fee transaction processes, no other transactions will be processed. Lien holder should contact the registered owner or 3rd party, whoever deposited fees, to resolve before resending.
MULTIPLE VIN/HIN ON DMV DATABASE	VIN matches more than one vehicle on the State database: (1) personalized license plates have been assigned, (2) vehicle was re-registered, (3) vehicle has short VIN. DMV will investigate and manually correct the transaction in approximately 10 business days. Check VINtek for a Delete Record Correction entry signifying state correction. DO NOT resend.
REGISTERED OWNER NAME DOES NOT MATCH	Registered Owner Name does not match DMV Master File. Correct Owner name/address and resend.
LIENHOLDER IS NOT ELECTRONIC	Lienholder on master file not paperless (ELT participant). Correct Lienholder ID and resend.

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken outside of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

California has seven ELT transactions available in VINtekTIME.

Transaction	Definition
Print CA Form 227	Opens a PDF of CA Form 227, Application for Duplicate title. No transaction is sent to the state.
Release Lien Interest – Change Owner Address	Releases and mails a lien free title to the owner at their new address and will permanently change the owner's registration mailing address in the state's database.
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest Transfer	Releases the lien and transfers it to another lienholder.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party. This is for use with 3 rd parties such as dealerships, insurance companies and non-California lienholders.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien, the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

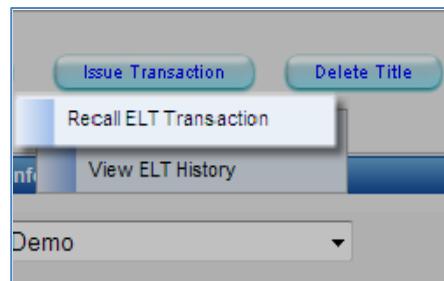
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.



Details for California ELT Transactions

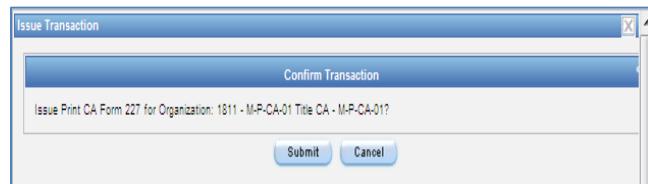
Print CA form 227

This transaction will not officially release a lien. A pdf of the CA-Form 227 will be opened. This form cannot be used on vehicles two model years old or newer.

This form should be used when mailing a title to a foreign country, APO/PO box, or US Territory.

A lienholder can optionally have VINtekTIME show the lien released without sending a transaction to the DMV. This will archive the record and reflect its status as released for audit and reporting purposes. To have this setting adjusted an email needs to be sent to Support@VINtek.com.

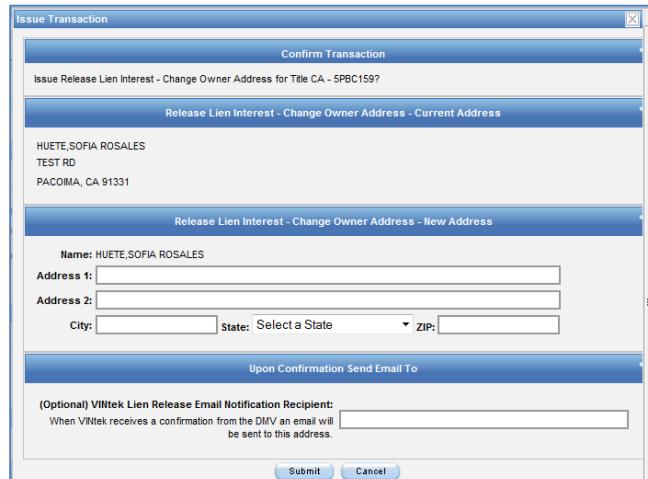
The transaction is not complete until clicking the submit button and it is noted to the title record.



Release Lien Interest – Change Owner Address

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner at a new address. This transaction will accept US mailing addresses, including territories and APO/FPO addresses. This transaction will permanently change the owner's registration mailing address in the state's database.

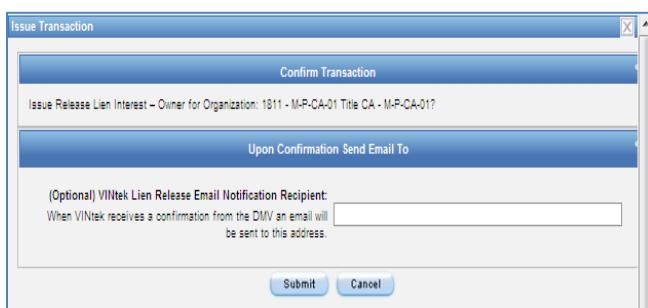
The transaction is not complete until clicking the submit button and it is noted to the title record.



Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.

The transaction is not complete until clicking the submit button and it is noted to the title record.



Release Lien Interest - Transfer

This transaction can be used when a lien needs to be transferred to a known California lienholder. This can be done when a lien is incorrectly assigned or situations such as a refinance.

A list of available ELT lienholders is available to choose from or a mailing address can be provided. When choosing an available ELT lienholder the address is populated for verification before submission. To provide a name and address for a non ELT lienholder check the *Enter Non ELT Lienholder* box.

When the title remains an ELT the lien will be in place for the new lienholder. When a paper title is sent no lien will be filed.

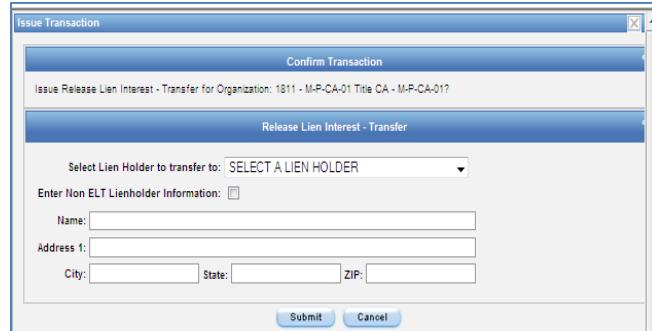
The transaction is not complete until clicking the submit button and it is noted to the title record.

Request Printing of Paper Title

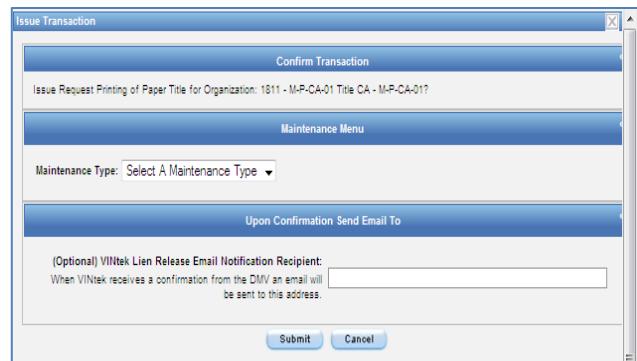
This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types are available: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.



The screenshot shows a software interface titled 'Issue Transaction' with a blue header bar. Below it, a sub-header says 'Confirm Transaction' followed by 'Issue Release Lien Interest - Transfer for Organization: 1811 - M-P-CA-01 Title CA - M-P-CA-01'. A main section titled 'Release Lien Interest - Transfer' contains a dropdown menu labeled 'Select Lien Holder to transfer to: SELECT A LIEN HOLDER'. Below this are fields for 'Enter Non ELT Lienholder Information': 'Name:' (text input), 'Address 1:' (text input), 'City:' (text input), 'State:' (dropdown), and 'ZIP:' (text input). At the bottom are 'Submit' and 'Cancel' buttons.



The screenshot shows a software interface titled 'Issue Transaction' with a blue header bar. Below it, a sub-header says 'Confirm Transaction' followed by 'Issue Request Printing of Paper Title for Organization: 1811 - M-P-CA-01 Title CA - M-P-CA-01'. A main section titled 'Maintenance Menu' contains a dropdown menu labeled 'Maintenance Type: Select A Maintenance Type'. Below this is a section titled 'Upon Confirmation Send Email To' with a note '(Optional) VINtek Lien Release Email Notification Recipient: When VINtek receives a confirmation from the DMV an email will be sent to this address.' A text input field is shown. At the bottom are 'Submit' and 'Cancel' buttons.

Release Lien Interest and Mail To

This transaction mails a lien free title to a third party at the address the lienholder requests. For California lienholders use the *Release Lien Interest - Transfer* transaction. California allows this transaction to be used for insurance companies, refinances, and dealerships.

This transaction cannot be used to mail a title outside of the 50 United States and District of Columbia. Mailings to APOs, FPOs, Territories, and foreign countries must be done by the lienholder; requesting the paper title and then mailing it themselves.

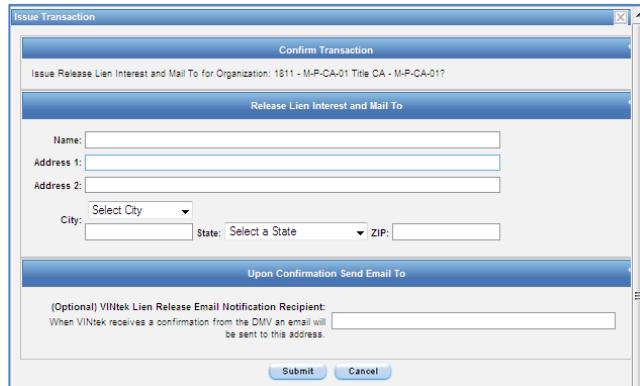
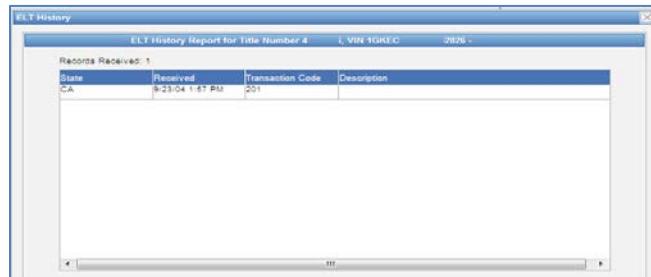
Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research; include the VIN and lienholder information.

Titles sent with this transaction will have the mailing address in the Lienholder section of the title; however no lien will have been filed. This is the only place on a title for California to put a mailing address.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.

Records Received: 1			
State	Received	Transaction Code	Description
CA	9/23/04 1:47 PM	201	

Paper Title Conversion

California allows lienholders the opportunity to convert paper titles to ELTs. This is done by sending a data file to the DMV. VINtek will assist lienholders in this process, for more information contact Support@VINtek.com.

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	None	When updating the vehicle registration, CA will send this information to VINtek to update the ELT.
Out of state move	Request Printing of Paper Title or Print CA Form 227	The lienholder will have to send the title to the owner once received. The CA Form 227 will instruct the state how to process the title.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Print CA Form 227	The form can be presented to a DMV office to have a title printed.
Lost Title	Print CA Form 227	

ELT Transactions in Florida

Florida is a mandatory ELT state. Once a lienholder becomes an ELT participant all liens processed after that date must be handled electronically. If collateral has multiple lienholders all liens must be handled either as ELT or paper. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

Florida has two types of ELT transactions e-title and e-lien. E-titles are held by the primary lienholder, they contain all lien data for that vehicle. E-liens are held by secondary lienholders and only contain information pertinent to that lien. If a primary lienholder releases their lien the next lienholder in order will receive an e-title to replace their e-lien. E-titles will be updated throughout the life of the e-title, e-liens are not. Only the E-title holder can request a title to be printed. When there are no liens on a vehicle the title is held as an e-title until a paper title is requested. Paper titles are generally only required for moving a vehicle out of the state of Florida or person to person sales. Paper titles are not required when a vehicle is traded in to a dealership.

Lien status for vehicles can be checked by going to the DMV's website and clicking on *Motor Vehicle Check*.

The Florida Department of Highway Safety and Motor Vehicles (DMV) website is
<http://www.flhsmv.gov/>.

Florida Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT, a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

Florida processes ELTs each business day. Weekend and holiday requests will be processed the next business day.

Paper titles are *normally* mailed within two days of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days.

Title Research

The Florida HSMV does have an online [title research tool](#).

VINtek can also assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Florida DMV Errors

Error	Resolution
CAN NOT RELEASE LIEN - PREVIOUSLY RELEASED	On a Release, the lien was previously released. Check for a previous lien release or a manually released lien.
CAN NOT MAIL TITLE - SUBSEQUENT LIENS EXIST	On a Release, a mail-to-customer was designated for an e-title with a sub lien. Secondary Lienholder(s) exist. Issue a regular release, i.e. no mail-to-customer information.
VEHICLE-LIEN ID NOT ASSIGNED TO YOUR LIENHOLDER	DMV found the record but the lien holder ID (of the lien number you sent) was not yours. Contact VINtek Support
TITLE WORK IN PROCESS - RESUBMIT LATER	There is a transaction being processed in the State database for this title. Allow 5-7 business days, and then resubmit the transaction.
CAN NOT PRINT TITLE - PREVIOUSLY PRINTED	On a Print Request, the title is already paper. Check for a previous print request or a manually printed title.
CAN NOT MAIL TITLE - NOT PRIMARY LIENHOLDER	On a Release, a mail-to-customer was designated for an e-lien. Lienholder is not Primary. Reissue a regular release with no mail-to-customer address.

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken out side of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Florida has eight ELT transactions available in VINtekTIME.

Transaction	Definition
Print Expedited Title	Allows a registered owner or authorized representative to go to the DMV and get a paper title with the lien intact.
Release Lien Interest – Owner	Releases the lien and optionally mails a lien free title to the owner.
Release Lien Interest Perfected in Error	Releases the lien, the state holds the title.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party or registered owner. Qualified 3 rd parties are dealerships, insurance companies and other lienholders.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
Request Printing of Paper Title and Mail To	Prints and mails a paper title to a requested address with the lien in place.
Text Message to DMV	Allows a lienholder to request a title correction electronically.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien, the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

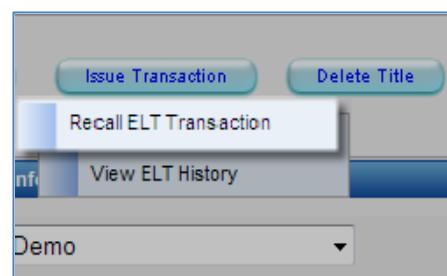
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME the same business day. Expedited transactions cannot be recalled.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.



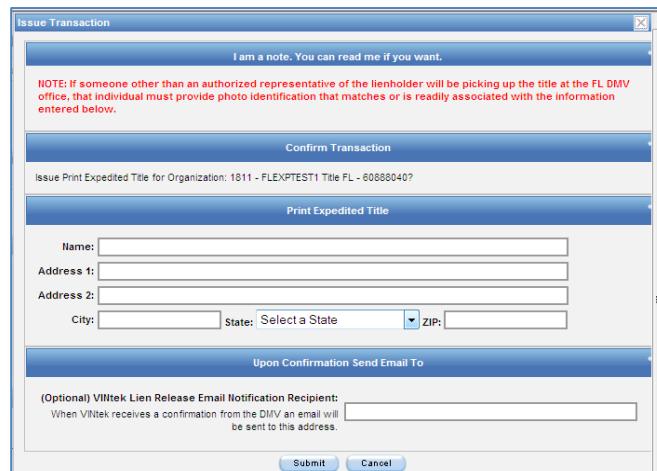
Details for Florida ELT Transactions

Print Expedited Title

This transaction allows a paper title with the lien intact to be picked up at a Florida DMV office. The DMV holds the title until the owner, dealer or lienholder requests that the title be printed. Requests made by 1:45 p.m. Eastern Time will be available for printing the morning of the next business day.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research; include the VIN and lienholder information.

The person picking up the title must present proper identification when picking up a title. This identification should match the information provided on the transaction screen.



I am a note. You can read me if you want.

NOTE: If someone other than an authorized representative of the lienholder will be picking up the title at the FL DMV office, that individual must provide photo identification that matches or is readily associated with the information entered below.

Confirm Transaction
Issue Print Expedited Title for Organization: 1811 - FLEXPTEST1 Title FL - 608880407

Print Expedited Title

Name: _____
Address 1: _____
Address 2: _____
City: _____ State: Select a State ZIP: _____

Upon Confirmation Send Email To
(Optional) VINtek Lien Release Email Notification Recipient:
When VINtek receives a confirmation from the DMV an email will be sent to this address: _____

Submit Cancel

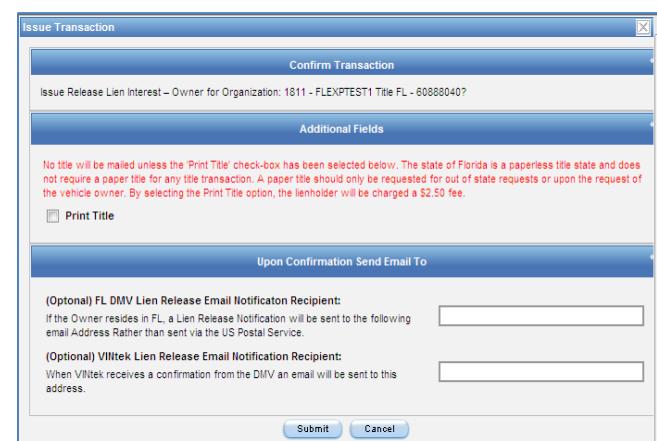
Release Lien Interest – Owner

This transaction sends notice to the state to release the lien. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration.

A lien release notification can be delivered by e-mail or a letter sent regular mail.

In Florida no title will be printed unless the 'Print Title' check-box has been selected. A paper title should only be requested to be sent out of state or upon the request of the vehicle owner. By selecting the Print Title option, the lienholder will be charged a \$2.50 fee. Florida has the option to use email notification rather than paper.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.



Issue Transaction

Confirm Transaction
Issue Release Lien Interest – Owner for Organization: 1811 - FLEXPTEST1 Title FL - 608880407

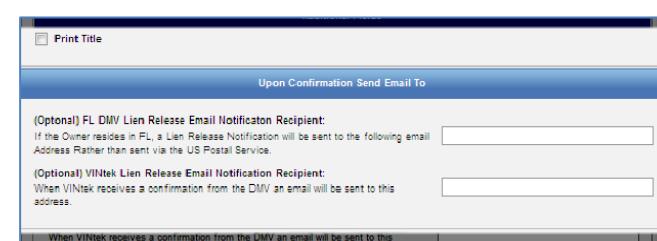
Additional Fields

No title will be mailed unless the 'Print Title' check-box has been selected below. The state of Florida is a paperless title state and does not require a paper title for any title transaction. A paper title should only be requested for out of state requests or upon the request of the vehicle owner. By selecting the Print Title option, the lienholder will be charged a \$2.50 fee.

Print Title

Upon Confirmation Send Email To
(Optional) FL DMV Lien Release Email Notification Recipient:
If the Owner resides in FL, a Lien Release Notification will be sent to the following email Address Rather than sent via the US Postal Service: _____
(Optional) VINtek Lien Release Email Notification Recipient:
When VINtek receives a confirmation from the DMV an email will be sent to this address: _____

Submit Cancel



Print Title

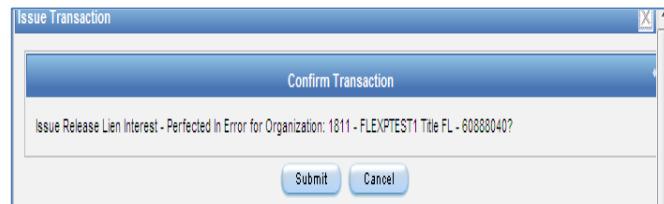
Upon Confirmation Send Email To

(Optional) FL DMV Lien Release Email Notification Recipient:
If the Owner resides in FL, a Lien Release Notification will be sent to the following email Address Rather than sent via the US Postal Service: _____
(Optional) VINtek Lien Release Email Notification Recipient:
When VINtek receives a confirmation from the DMV an email will be sent to this address: _____
When VINtek receives a confirmation from the DMV an email will be sent to this address: _____

Submit Cancel

Release Lien Interest Perfected In Error

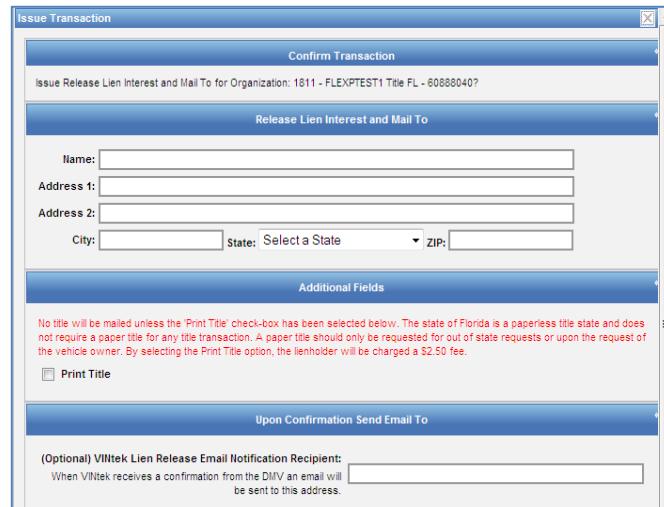
This transaction is used when lien has been sent to the wrong lienholder's account. The lien is released but the state will hold the title allowing the correct lienholder to file their lien. The transaction is not complete until clicking the submit button and it is noted to the title record.



Release Lien Interest and Mail To

This transaction mails a lien free title to a third party at the address the lienholder requests. Florida allows this transaction to be used for; registered owners, insurance companies, refinances, and dealerships. Check the Print Title box to have the title printed and mailed, the lienholder will be charged \$2.50 for this transaction.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research, include the VIN and lienholder information.



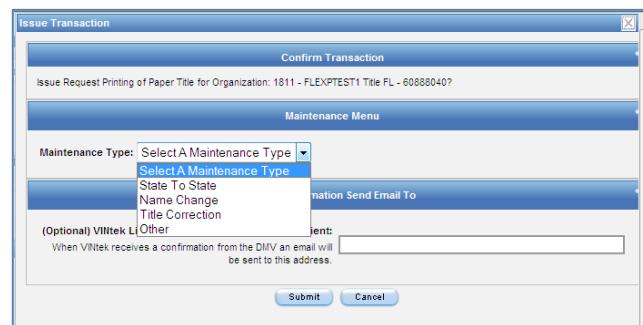
An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.

Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.



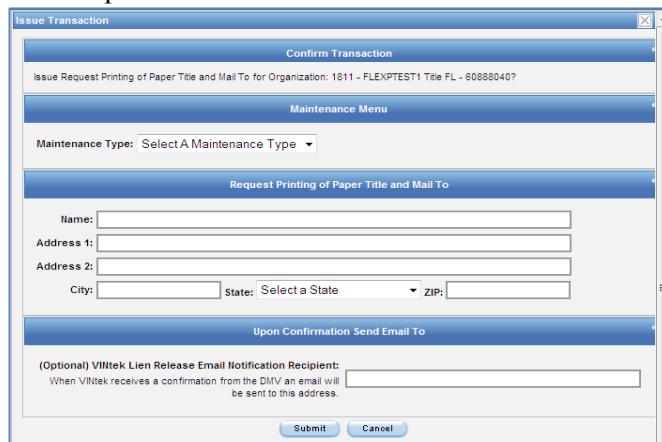
Request Printing of Paper Title and Mail To

This will mail a paper title to a third party with the lien in place. This is a maintenance transaction.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.



This screenshot shows the 'Issue Transaction' window titled 'Confirm Transaction'. It displays the message: 'Issue Request Printing of Paper Title and Mail To for Organization: 1811 - FLEXPTEST1 Title FL - 60888040?'. Below this is a 'Maintenance Menu' section with a dropdown menu labeled 'Maintenance Type: Select A Maintenance Type'. The main area is titled 'Request Printing of Paper Title and Mail To' and contains fields for 'Name', 'Address 1', 'Address 2', 'City', 'State: Select a State', and 'ZIP'. At the bottom, there's a section for 'Upon Confirmation Send Email To' with an optional field for 'VINtek Lien Release Email Notification Recipient' and a checkbox for 'When VINtek receives a confirmation from the DMV an email will be sent to this address'. Buttons for 'Submit' and 'Cancel' are at the bottom right.

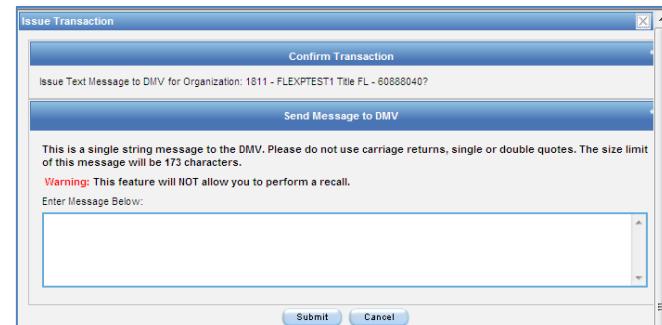
Text Message to DMV

This transaction is used to send notification of a title error to the Florida DMV. A title examiner will research the problem and may discuss it with the lienholder. If an error is found a correction will be sent to the e-title, secondary lienholders with e-liens will not be notified of the update.

This transaction will not allow the recall of a previously issued transaction.

Take note not to include single ('), double quotes ("), or use the *Enter Key*(¶) while entering messages. Length of the message is limited to 173 characters.

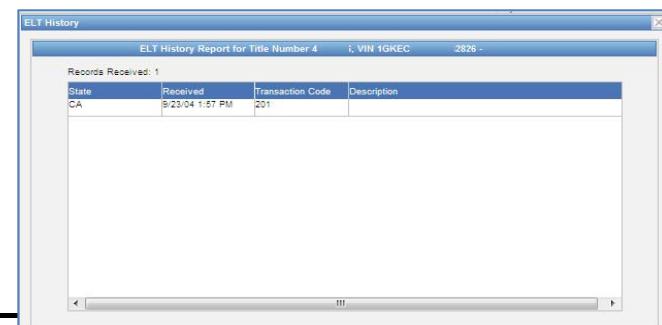
The transaction is not complete until clicking the submit button and it is noted to the title record.



This screenshot shows the 'Issue Transaction' window titled 'Confirm Transaction'. It displays the message: 'Issue Text Message to DMV for Organization: 1811 - FLEXPTEST1 Title FL - 60888040?'. Below this is a 'Send Message to DMV' section. It contains a warning message: 'This is a single string message to the DMV. Please do not use carriage returns, single or double quotes. The size limit of this message will be 173 characters.' and a 'Warning: This feature will NOT allow you to perform a recall.' Below these are instructions 'Enter Message Below:' and a large text input area. At the bottom, there are 'Submit' and 'Cancel' buttons.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



This screenshot shows the 'ELT History' report window. The title bar says 'ELT History Report for Title Number 4 i, VIN 1GKEC 2826'. The main area is titled 'Records Received: 1'. It contains a table with columns: State, Received, Transaction Code, and Description. One row is shown: 'CA 8/23/04 1:57 PM 201'. At the bottom, there are navigation buttons.

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Print Expedited Title or Release Lien Interest – Owner	Based on the owners needs either transaction can be used. Release interest owner will not mail a title unless requested.
Repossession	Either use of the Tl-23, from the DMV website or Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	None	The DMV will keep the ELT record up to date when an owner moves.
Out of state move	Print Expedited Title or Release Lien Interest – Owner	Based on the owners needs either transaction can be used. Release interest owner will not mail a title unless requested.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Print Expedited Title	
Lost Title	State form HSMV 82101	

ELT Transactions in Georgia

Georgia is an optional ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program contact Support@VINtek.com.

The Georgia Department of Revenue charges for ELT on a per transaction basis. These fees are charged to the vendor per transaction. VINtek passes this transactional charge to lienholders monthly.

A transaction is considered to be when a the GA ELT system is used to initiate, correct, release, transfer, demand, or relinquish a security interest or lien, or similarly utilize the ELT system for processing.

The Georgia Motor Vehicles Division (MVD) website is <http://motor.etax.dor.ga.gov/>.

Georgia Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

Georgia processes ELTs Monday through Friday, except holidays. Weekend and holiday requests will be processed the next business day. Georgia picks up transactions from lienholders approximately 11pm eastern time, and returns them at approximately 8am.

Paper titles are *normally* mailed within one business day of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days. It is advised to allow up to two weeks for printing and mailing.

Title Research

The Georgia MVD does not have an online title research tool. VINtek can assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Georgia DMV Errors

Error	Resolution
CONVERSION OWNER NAME DID NOT MATCH	On a paper title conversion, the owner last or business name did not match that on the title in the state's database. Verify the name entered. Verify the name format in VINtek, i.e. individual or corporate. Correct and resend the convert.
VIN IS NOT VALID	VIN is missing or has invalid format. Check for invalid characters, correct and resend.

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken out side of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Georgia has five ELT transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party. This is for use with 3 rd parties such as dealerships, insurance companies and other lienholders.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

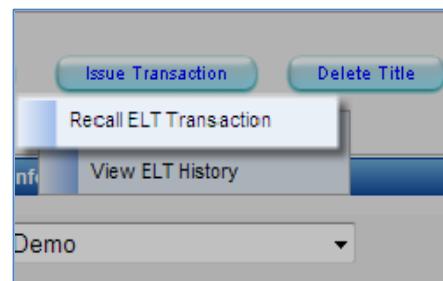
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME, with Georgia transactions this window is less than five minutes.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.

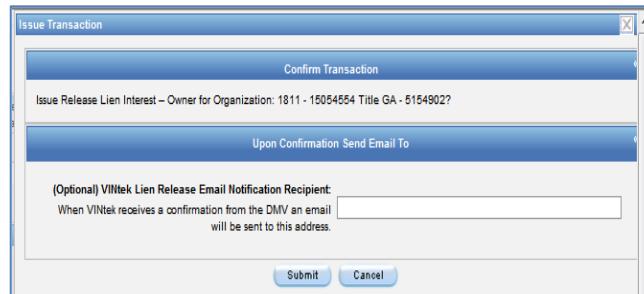


Details for Georgia ELT Transactions

Release Lien Interest - Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.

The transaction is not complete until clicking the submit button and it is noted to the title record.



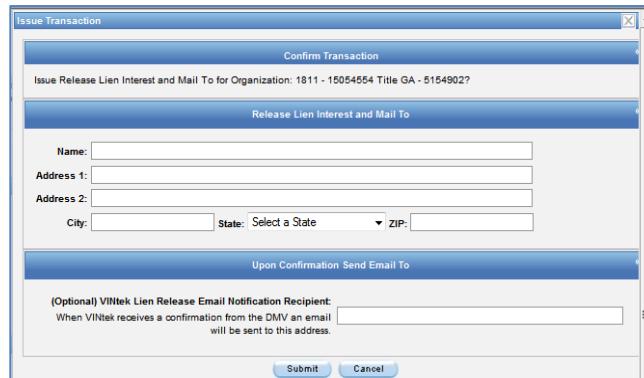
Release Lien Interest and Mail To

This transaction mails a lien free title to a third party at the address the lienholder requests.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact

Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.

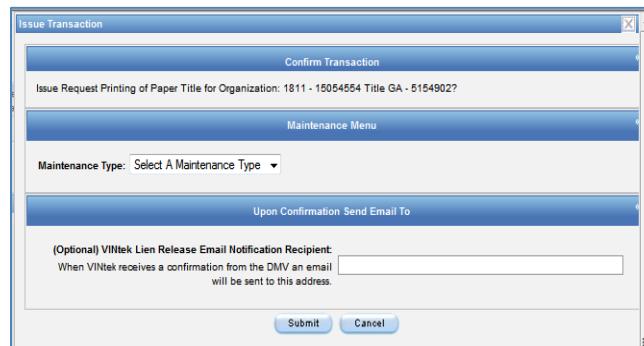


Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types are available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.



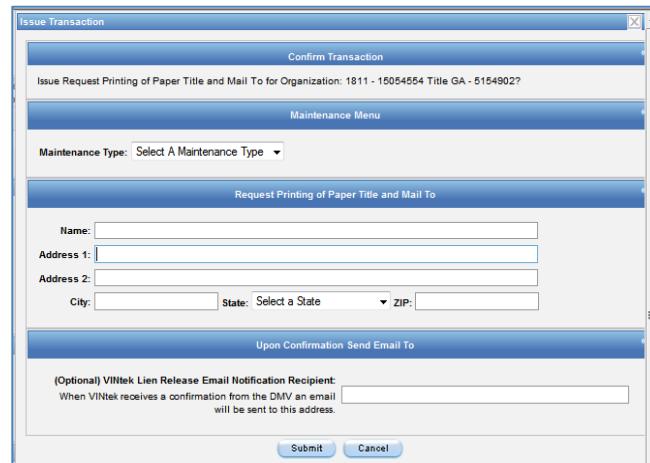
Request Printing of Paper Title and Mail To

This will mail a paper title to a third party with the lien in place. This is a maintenance transaction.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.

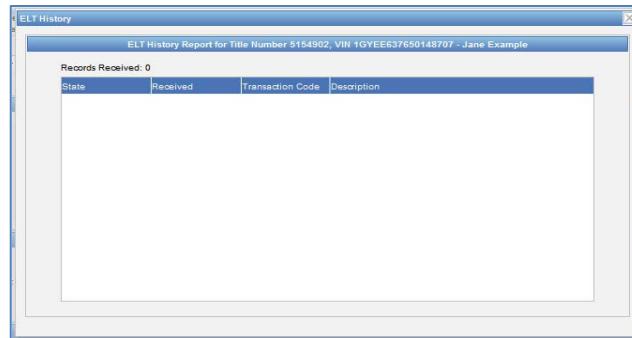
An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.



The screenshot shows a software interface titled "Issue Transaction". At the top, a message says "Confirm Transaction Issue Request Printing of Paper Title and Mail To for Organization: 1811 - 15054654 Title GA - 5154902?". Below this is a "Maintenance Menu" section with a dropdown labeled "Maintenance Type: Select A Maintenance Type". The main area is titled "Request Printing of Paper Title and Mail To" and contains fields for "Name", "Address 1", "Address 2", "City", "State: Select a State", and "ZIP:". At the bottom, there's a section for "Upon Confirmation Send Email To" with an optional field for "VINtek Lien Release Email Notification Recipient" and a note about receiving confirmation from the DMV via email. Finally, there are "Submit" and "Cancel" buttons.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



The screenshot shows a software interface titled "ELT History". At the top, it says "ELT History Report for Title Number 5154902, VIN 1GYEE637650148707 - Jane Example". Below this, it says "Records Received: 0". A table follows with columns: "State", "Received", "Transaction Code", and "Description". There is one row in the table where "State" is "Received", "Transaction Code" is "1", and "Description" is "Title Mailed".

Paper Title Conversion

Georgia will allow a lienholder to convert their paper title inventory to ELTs. This only applies to paper titles held before enrolling for ELT processing. When processing a bulk conversion of paper titles to ELT email Support@VINtek.com and request a ticket to be opened.

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	None	When updating the vehicle registration, GA will send this information to VINtek to update the ELT.
Out of state move	Request Printing of Paper Title	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Request Printing of Paper Title	Georgia does not have an expedited title process.
Lost Title	Use the state form Mv-1 and form T-4 if a lien needs to be released.	This will allow the registered owner to request a duplicate title if the lien has been released.

ELT Transactions in Hawaii

Hawaii is an optional ELT state. Hawaii does not have a statewide Department of Motor Vehicles. Vehicle Registration is managed by each county government. Oahu is the only county with an ELT program. Lienholders must hold more than 25 Hawaii titles to participate in the ELT program. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

The Oahu Department of Motor Vehicles (DMV) website is
<http://www1.honolulu.gov/csd/vehicle/mvehicle.htm>.

Hawaii Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT, a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

Hawaii processes ELTs Monday through Friday, except holidays. Weekend and holiday requests will be processed the next business day. Messages are exchanged around 12:00am.

Paper titles are not automatically mailed by the DMV. If a title is ordered for an Oahu address, it will be held for five days then mailed. During that five day holding period the title can be picked up from the Oahu Core DMV office. Titles ordered to a non-Oahu address are normally mailed the next business day.

Titles are not allowed to be mailed to any *individual* except the Registered Owner at their address of record. Transactions with invalid or incomplete names or addresses will be mailed to the lienholder at their address of record for final distribution. Titles can be mailed to interested third parties; financial institutions, car dealerships and insurance companies.

When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days.

Title Research

The Oahu DMV does have an online [title research tool](#).

VINtek can also assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Hawaii DMV Errors

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken outside of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.

Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Hawaii has six ELT transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest Perfected in Error	Releases the lien, the state holds the title.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party. This is for use with 3 rd parties such as dealerships, insurance companies and non-Hawaii lienholders.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
Request Printing of Paper Title and Mail To	Prints and mails a title to a 3 rd party, with the lien in place.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien, the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

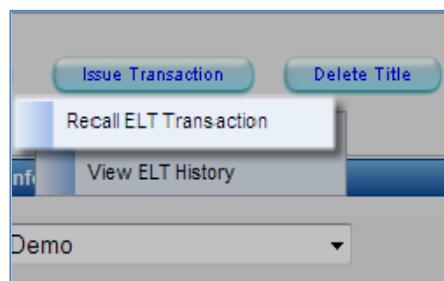
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME this must be done the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.

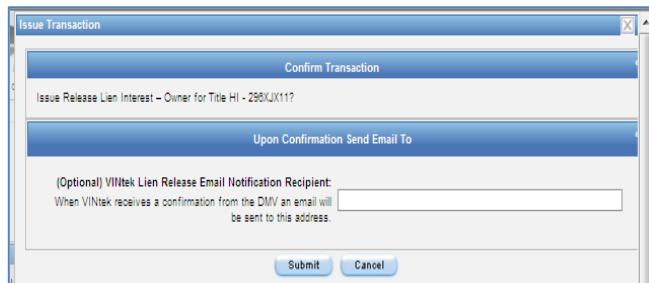


Details for Hawaii ELT Transactions

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.

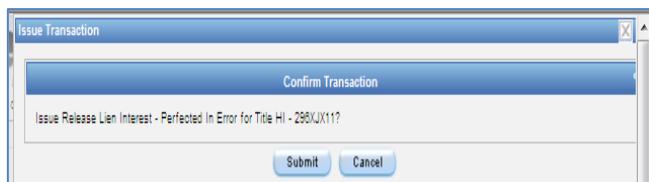
The transaction is not complete until clicking the submit button and it is noted to the title record.



Release Lien Interest Perfected In Error

This transaction is used when lien has been sent to the wrong lienholder's account. The lien is released but the state will hold the title allowing the correct lienholder to file their lien.

The transaction is not complete until clicking the submit button and it is noted to the title record.



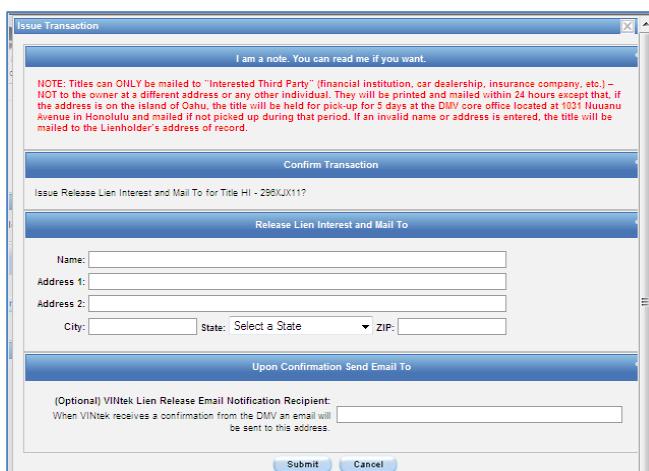
Release Lien Interest and Mail To

This transaction mails a lien free title to a third party at the address the lienholder requests. This transaction should be used to mail a title to a dealership, insurance company, or another lienholder.

Titles can only be mailed to interested third parties; financial institution, car dealership, and insurance companies. They cannot be mailed to the owner at a different address or any other individual. If the address is on the island of Oahu, the title will be held for pick-up for 5 days at the DMV core office then mailed. If an invalid name or address is entered, the title will be mailed to the Lienholder's address of record.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research; include the VIN and lienholder information..

An email can be sent to the address provided confirming the transaction has been processed. The



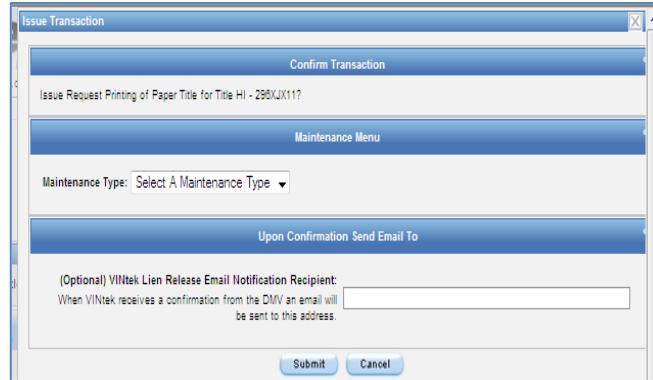
transaction is not complete until clicking the submit button and it is noted to the title record.

Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types are available: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.



The screenshot shows the 'Issue Transaction' window titled 'Confirm Transaction'. The main message is 'Issue Request Printing of Paper Title for Title HI - 298JKX11'. Below this is a 'Maintenance Menu' section with a dropdown menu labeled 'Maintenance Type: Select A Maintenance Type'. Underneath is a section for 'Upon Confirmation Send Email To' with a note about optional VINtek Lien Release Email Notification Recipient. At the bottom are 'Submit' and 'Cancel' buttons.

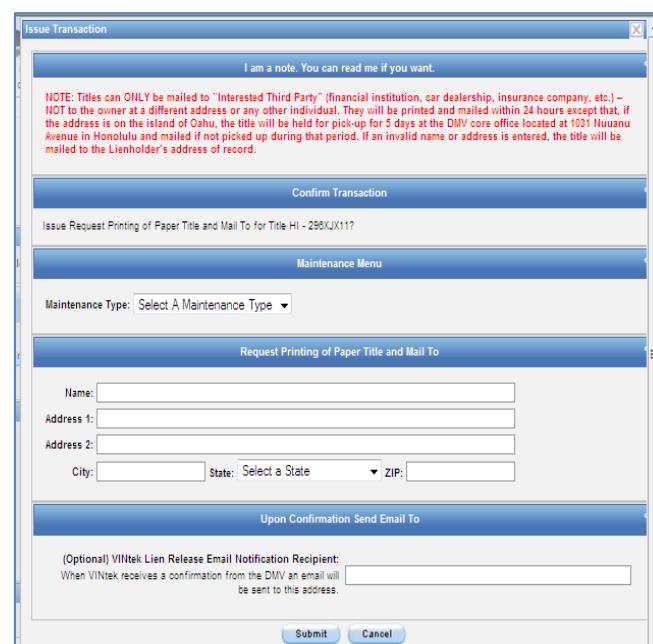
Request Printing of Paper Title and Mail To

This will mail a paper title to a third party with the lien in place. This is a maintenance transaction.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research; include the VIN and lienholder information.

Titles can only be mailed to interested third parties; financial institution, car dealership, and insurance companies. They cannot be mailed to the owner at a different address or any other individual. If the address is on the island of Oahu, the title will be held for pick-up for 5 days at the DMV core office then mailed. If an invalid name or address is entered, the title will be mailed to the Lienholder's address of record.

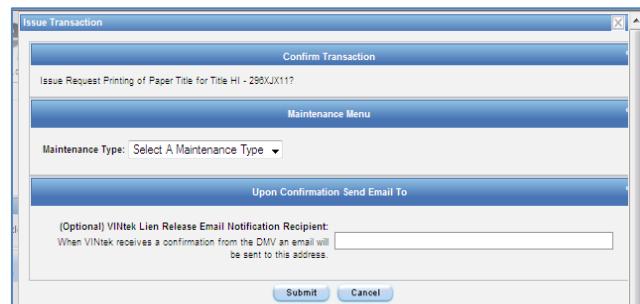


The screenshot shows the 'Issue Transaction' window titled 'Confirm Transaction'. The main message is 'Issue Request Printing of Paper Title and Mail To for Title HI - 298JKX11'. Below this is a 'Maintenance Menu' section with a dropdown menu labeled 'Maintenance Type: Select A Maintenance Type'. Underneath is a section for 'Request Printing of Paper Title and Mail To' with fields for Name, Address 1, Address 2, City, State, and ZIP. There is also a note about titles being mailed to interested third parties. Underneath is a section for 'Upon Confirmation Send Email To' with a note about optional VINtek Lien Release Email Notification Recipient. At the bottom are 'Submit' and 'Cancel' buttons.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



Paper Title Conversion

Hawaii will allow a lienholder to convert their paper title inventory to ELTs. To do this the lienholder must bring paper titles to the DMV office for conversion.

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	None	When updating the vehicle registration, HI will send this information to VINtek to update the ELT.
Out of state move	Request Printing of Paper Title	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Release Lien Interest Owner or Request Printing of Paper Title.	The title can be picked up at the Oahu core DMV office by a lienholder or registered owner. If not picked up within 5 days it will be mailed. The only applies to titles mailed to an Oahu address.
Lost Title	DMV form cslmvr10	

ELT Transactions in Idaho

Idaho is an optional ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

The Idaho Department of Motor Vehicles (DMV) website is <http://www.idt.idaho.gov/dmv/>.

Idaho Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Processing Timeframes

Idaho processes ELTs Monday through Friday, except holidays. Weekend and holiday requests will be processed the next business day. Batch files are run between 7 and 10 pm nightly.

Paper titles are *normally* mailed within one business day of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days. It is advised to allow up to two weeks for printing and mailing.

Receiving Titles

Upon receipt of an ELT a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Title Research

The Idaho DMV does not have an online title research tool. VINtek can assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Idaho DMV Errors

Error	Resolution
LIEN DOES NOT BELONG TO REQUESTING LIENHOLDER	DMV found the record, but the lien holder ID on it is not yours. Contact the DMV for details.
TITLE/VIN COMBINATION NOT FOUND	ITD cannot find the title/VIN combination that you sent. Make sure that the title field, if it does not start with a letter, starts with a space (ITD does not use the letter in its key). Contact the DMV for more information.

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken out side of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Idaho has nine ELT transactions available in VINtekTIME.

Transaction	Definition
Print Paperless Title Affidavit	Opens a blank PDF of the Idaho Paperless Title Affidavit form.
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest Perfected in Error	Releases the lien, the state holds the title.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party. This is for use with 3 rd parties such as dealerships, insurance companies and other lienholders.
Release Lien Interest Transfer	Releases the lien and transfers it to another lienholder.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
Request Printing of Paper Title and Mail To	Prints and mails a title to a 3 rd party, with the lien in place.
Text Message to DMV	Allows a lienholder to request a title correction electronically.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

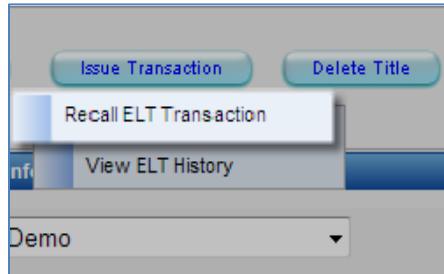
When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME as long as they have not been transmitted to the state. In Idaho this must be done the same business day. This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue*



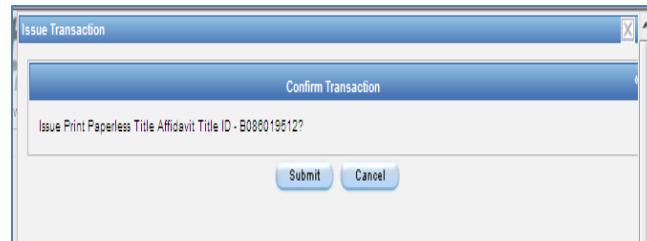
Transactions menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek support charges may apply.

Details for Idaho ELT Transactions

Print Paperless Title Affidavit

This transaction will not release a lien using VINtekTIME.

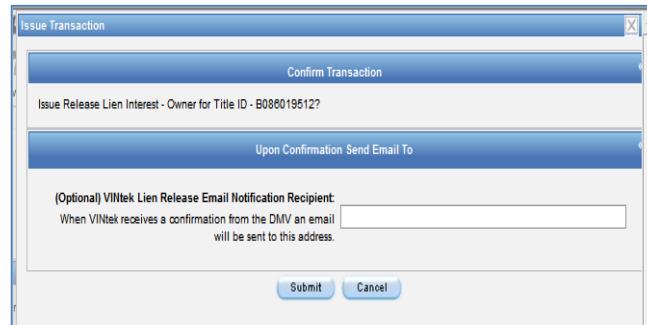
It opens a blank Idaho Paperless Title Affidavit form. This form can be used to request a name change on an ELT. In cases where a lien cannot be released electronically this form can be submitted.



Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.

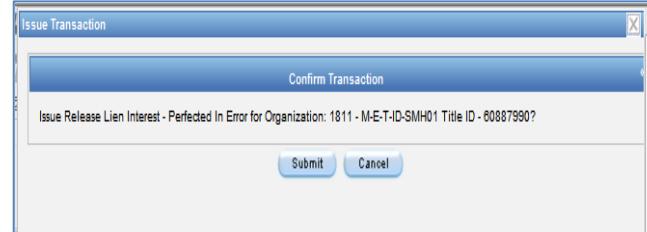
The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



Release Lien Interest Perfected In Error

This transaction is used when lien has been sent to the wrong lienholder's account. The lien is released but the state will hold the title allowing the correct lienholder to file their lien.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

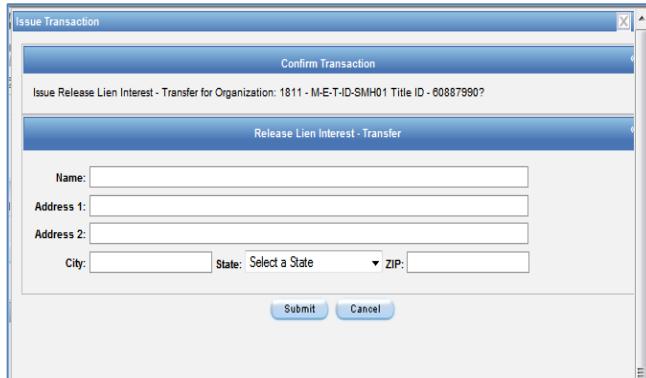


Release Lien Interest - Transfer

This transaction can be used when a lien needs to be transferred to a known Idaho lienholder. This can be done when a lien is incorrectly assigned or situations such as a refinance.

The original lien will be released and a new lien filed using the information provided on the transaction screen. A paper title will be mailed.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

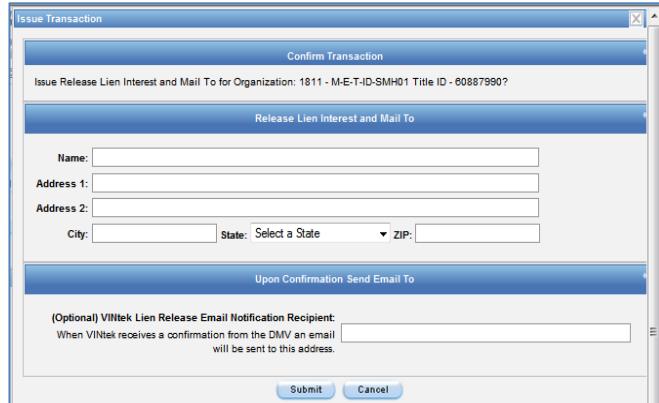


The screenshot shows a software interface titled "Issue Transaction" with a blue header bar. Below it, a sub-header says "Confirm Transaction" followed by the text "Issue Release Lien Interest - Transfer for Organization: 1811 - M-E-T-ID-SMH01 Title ID - 60887990?". The main area is titled "Release Lien Interest - Transfer". It contains four input fields: "Name:" (text box), "Address 1:" (text box), "Address 2:" (text box), and "City:" (text box) followed by a dropdown menu "State: Select a State" and a "ZIP:" text box. At the bottom right are "Submit" and "Cancel" buttons.

Release Lien Interest and Mail To

This transaction mails a lien free title to an address the lienholder requests. For Idaho lienholders use the *Release Lien Interest - Transfer* transaction. This transaction can be used to mail titles to 3rd parties such as dealerships and insurance companies as well as registered owners with alternate addresses.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.



The screenshot shows a software interface titled "Issue Transaction" with a blue header bar. Below it, a sub-header says "Confirm Transaction" followed by the text "Issue Release Lien Interest and Mail To for Organization: 1811 - M-E-T-ID-SMH01 Title ID - 60887990?". The main area is titled "Release Lien Interest and Mail To". It contains four input fields: "Name:" (text box), "Address 1:" (text box), "Address 2:" (text box), and "City:" (text box) followed by a dropdown menu "State: Select a State" and a "ZIP:" text box. Below this is a section titled "Upon Confirmation Send Email To" with a note "(Optional) VINtek Lien Release Email Notification Recipient: When VINtek receives a confirmation from the DMV an email will be sent to this address." An input field for the email address is shown. At the bottom right are "Submit" and "Cancel" buttons.

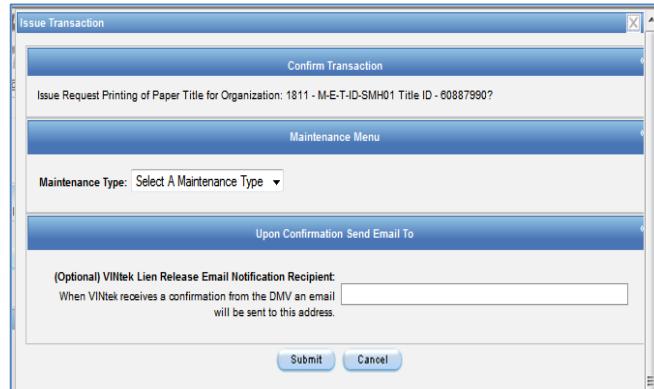
An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types are available State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



The screenshot shows the 'Issue Transaction' window with the following details:

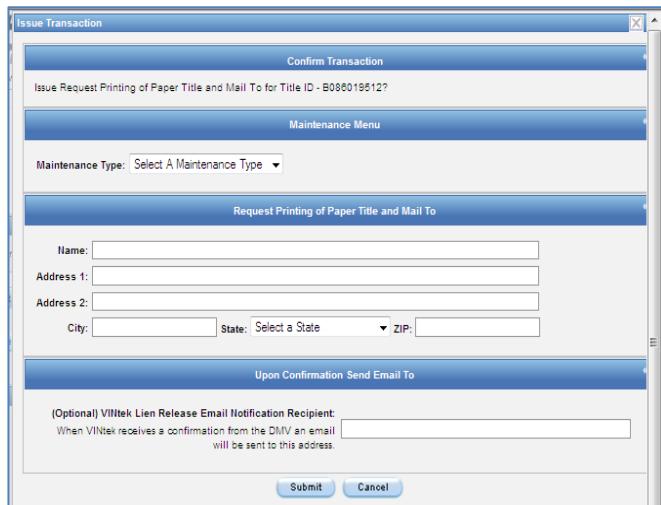
- Confirm Transaction:** Issue Request Printing of Paper Title for Organization: 1811 - M-E-T-ID-SMH01 Title ID - 60887950?
- Maintenance Menu:**
- Maintenance Type:** Select A Maintenance Type ▾
- Upon Confirmation Send Email To:**
- (Optional) VINtek Lien Release Email Notification Recipient:** When VINtek receives a confirmation from the DMV an email [redacted] will be sent to this address.
- Buttons:** Submit, Cancel

Request Printing of Paper Title and Mail To

This will mail a paper title to a third party with the lien in place. This is a maintenance transaction.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.



The screenshot shows the 'Issue Transaction' window with the following details:

- Confirm Transaction:** Issue Request Printing of Paper Title and Mail To for Title ID - B088019512?
- Maintenance Menu:**
- Maintenance Type:** Select A Maintenance Type ▾
- Request Printing of Paper Title and Mail To:**
 - Name: [redacted]
 - Address 1: [redacted]
 - Address 2: [redacted]
 - City: [redacted] State: Select a State ▾ ZIP: [redacted]
- Upon Confirmation Send Email To:**
- (Optional) VINtek Lien Release Email Notification Recipient:** When VINtek receives a confirmation from the DMV an email [redacted] will be sent to this address.
- Buttons:** Submit, Cancel

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

Text Message to DMV

This transaction is used for a lienholder to notify the state of a possible title error. A 200 character message may say “VIN APPEARS INVALID; SHOULD BE 1JT564TR67758668”, for example.

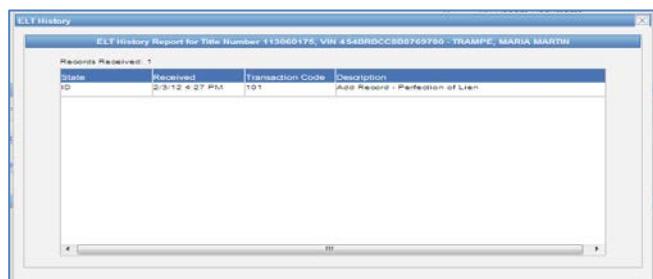
A titles examiner will research the problem. The examiner will normally retrieve the documents that were submitted with the application for title. In many cases, the examiner will then call the selling dealership to resolve the error. When the appropriate course of action has been determined, the examiner will either call the lienholder to discuss it or correct the title. Corrections will be sent back electronically to update the lienholder’s record in VINtekTIME.

This transaction cannot be used to recall a transaction issued in error. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



Paper Title Conversion

Idaho will allow a lienholder to convert their paper title inventory to ELTs. VINtek will assist lienholders in this process, for more information contact Support@VINtek.com.

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To or Release Lien Interest Transfer	
In state move	None	When updating the vehicle registration, Idaho will send this information to VINtek to update the ELT.
Out of state move	Request Printing of Paper Title or Request Printing of Paper Title and Mail To	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	None	Idaho does not have an expedited paper title process.
Lost Title	<i>Idaho DMV form ITD 3367</i>	

ELT Transactions in Iowa

Iowa is an optional ELT state. Once enrolled in the program all of a lienholders titles going forward will be ELTs. Paper title conversions will be a future option. For assistance in enrolling in the Electronic Lien and Title (ELT) program contact Support@VINtek.com.

The Iowa Department of Motor Vehicles (DMV) website is <http://www.iowadot.gov/mvd/index.htm>.

Iowa Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

Iowa processes ELTs seven days per week with no exclusions for holidays or weekends. Transactions are communicated to the DMV by 10:00 pm, Central Time.

Paper titles are *normally* mailed within one business day of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days. It is advised to allow up to two weeks for printing and mailing.

Title Research

The Iowa DMV does not have an online title research tool.

VINtek can also assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.



Iowa Dakota DMV Errors

These are unknown at this time and will be updated when available.

Error	Resolution

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases, VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken outside of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance with error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Iowa has six ELT transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien and will not cause a title to be mailed.
Release Lien Interest Perfected in Error	Releases the lien; the state will hold the title for the correct lienholder.
Release Lien Interest and Mail To	Releases the lien and sends a title to the address requested.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance with the lien in place.
Request Printing of Paper Title and Mail To	Prints and mails a title to a 3 rd party, with the lien in place.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

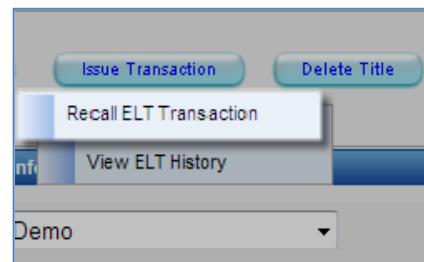
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME as long as they have not been transmitted to the state. In Iowa this must be done the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.



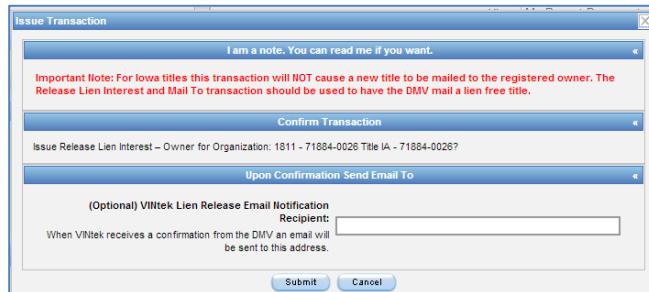
Details for Iowa ELT Transactions

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien. For Iowa ELTs a new title will not be printed and mailed. The Release Lien Interest and Mail To option should be used to have a title delivered to the correct party.

The registered owner can request a title for no additional charge at anytime after the release is confirmed.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



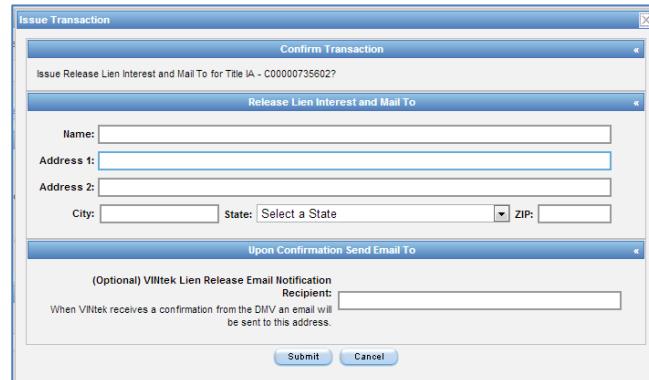
Release Lien Interest and Mail To

This transaction mails a lien free title to an address the lienholder requests.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact

Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

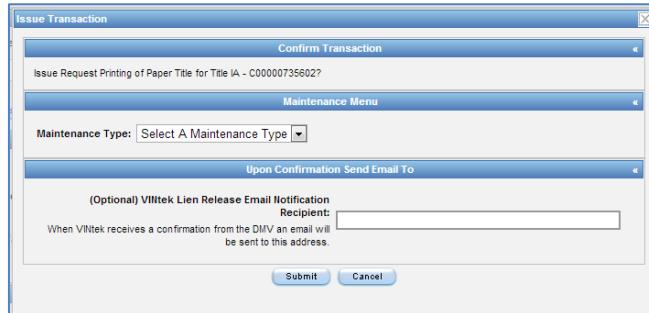


Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

These maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



The screenshot shows the 'Issue Transaction' window titled 'Confirm Transaction'. It displays the message 'Issue Request Printing of Paper Title for Title IA - C00000735602?' and the 'Maintenance Menu'. Under 'Maintenance Type', it says 'Select A Maintenance Type'. Below that, there's an option to 'Upon Confirmation Send Email To' with a note '(Optional) VINtek Lien Release Email Notification Recipient: [redacted] When VINtek receives a confirmation from the DMV an email will be sent to this address.' At the bottom are 'Submit' and 'Cancel' buttons.

Request Printing of Paper Title and Mail To

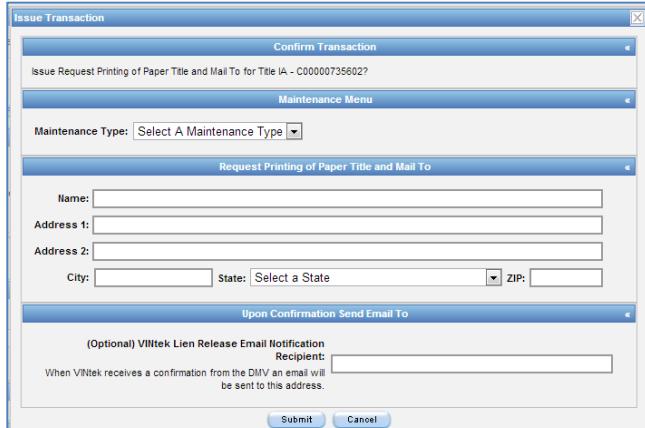
This will mail a paper title to a third party with the lien in place. This is a maintenance transaction.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service.

When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



The screenshot shows the 'Issue Transaction' window titled 'Confirm Transaction'. It displays the message 'Issue Request Printing of Paper Title and Mail To for Title IA - C00000735602?' and the 'Maintenance Menu'. Under 'Maintenance Type', it says 'Select A Maintenance Type'. Below that, there are fields for 'Name:', 'Address 1:', 'Address 2:', 'City:', 'State: Select a State', and 'ZIP: [redacted]'. There is also an 'Upon Confirmation Send Email To' section with the same note as the previous window. At the bottom are 'Submit' and 'Cancel' buttons.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.

ELT History Report for Title Number C00000735602, VIN 5GADT135162121761 - JENNIFER NICOLE PERKINS AND			
Records Received: 1			
State	Received	Transaction Code	Description
IA	3/15/13 3:40 PM	101	Add Record - Perfection of Lien

Paper Title Conversion

Iowa will allow a lienholder to convert their paper title inventory to ELTs. To do this the lienholder must first input the title information into VINtekTIME and optionally the loan data as well. After the conversion the state will notify the lienholder to dispose of the paper title as it is now void.



The lienholder name on the paper title must match the name the lienholder used when establishing their ELT account. The lienholder's address on the ELT will be updated to the address on file with the state for that lienholder id.

A conversion is processed by accessing the paper title record in VINtekTIME and choosing Request Conversion of Paper Title to ELT from the Issue Transactions menu. The submission will be processed after clicking Submit and the title is systemically noted. The account should reflect the conversion as completed by the state within two business days. If the conversion request is rejected it will be noted to the title record and show on the DMV Errors report in VINtekTIME.

When processing a bulk conversion of paper titles to ELT email Support@VINtek.com and request a ticket to be opened. A VINtek staff member that specializes in this process can help investigate automation options and costs. Based on the lienholder's service level and contract charges may vary.

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	<i>DMV form #411067</i>	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	None	When updating the vehicle registration, Iowa will send this information to VINtek to update the ELT.
Out of state move	Request Printing of Paper Title or Request Printing of Paper Title and Mail To	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Request Printing of Paper Title	Iowa does not have an expedited title process.
Lost Title	<i>DMV form #411033</i>	

ELT Transactions in Louisiana

Louisiana is a mandatory ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

Louisiana uses Licensed Public Title Agents as a conduit to perform ELT transactions. The information from lienholders is processed by VINtek as a service provider who will communicate with Casey and Casey as the LPTA. Casey and Casey as the LPTA will conduct ELT transactions with the DMV.

The Louisiana Department of Motor Vehicles (DMV) website is <http://omv.dps.state.la.us/>.

Louisiana Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

Louisiana processes ELTs Monday through Friday, except holidays. Weekend and holiday requests will be processed the next business day. Batch files are run between 7 and 10 pm nightly.

Paper titles are *normally* mailed within one business day of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days. It is advised to allow up to two weeks for printing and mailing.

Title Research

The Louisiana does not have an online title research tool. VINtek can assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Louisiana DMV Errors

Error	Resolution
VIN/OWNER/LIENHOLDER DO NOT MATCH	DMV found the record, but the lien holder ID on it is not yours. Contact the DMV for details.
TITLE RECORD NOT FOUND	The dmv cannot find the title/VIN combination that was sent. Contact the DMV for more information.

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken out side of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Louisiana has five ELT transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party. This is for use with 3 rd parties such as dealerships, insurance companies and other lienholders.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
Request Printing of Paper Title and Mail To	Prints and mails a title to a 3 rd party, with the lien in place.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

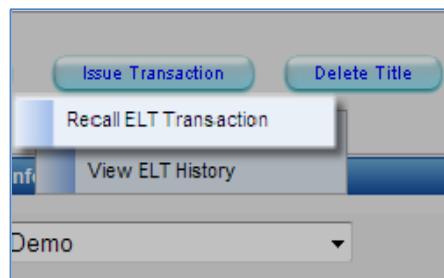
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME as long as they have not been transmitted to the state. In Hawaii this must be done the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.

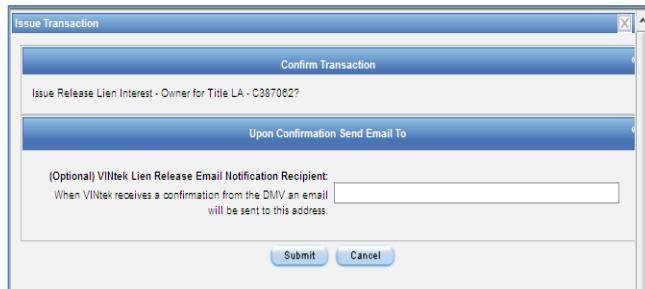


Details for Louisiana ELT Transactions

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.

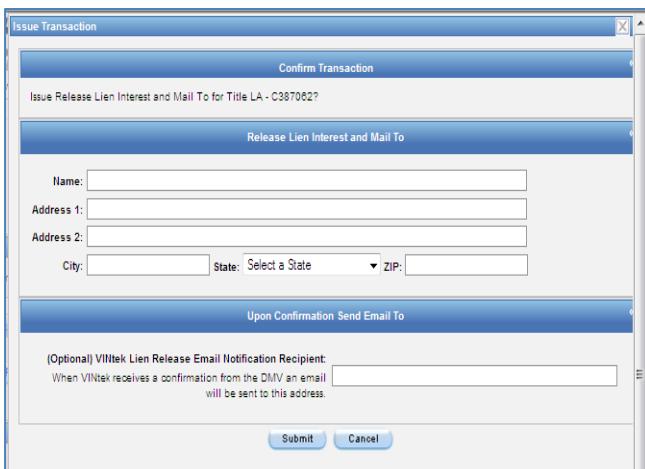
The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



Release Lien Interest and Mail To

This transaction mails a lien free title to an address the lienholder requests. This transaction can be used to mail titles to 3rd parties such as dealerships and insurance companies as well as registered owners with alternate addresses.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.



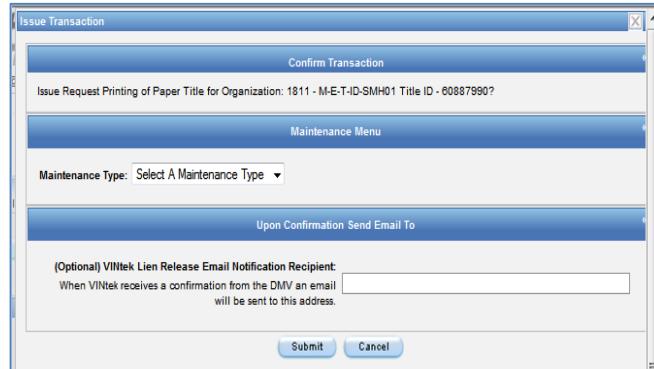
An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place. In Louisiana, lienholders can specify a default mailing address for paper title delivery other than the address on file with the DMV. To change this address email Support@VINtek.com.

The maintenance types are available State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



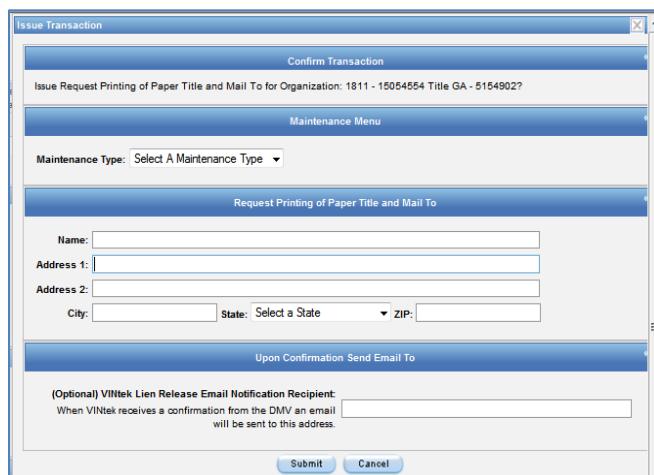
The screenshot shows the 'Issue Transaction' dialog box. At the top, it says 'Confirm Transaction' and 'Issue Request Printing of Paper Title for Organization: 1811 - M-E-T-ID-SMH01 Title ID - 60887990?'. Below that is a 'Maintenance Menu' section with a dropdown menu labeled 'Maintenance Type: Select A Maintenance Type'. Underneath is an 'Upon Confirmation Send Email To' section. It contains a label '(Optional) VINtek Lien Release Email Notification Recipient:' followed by a text input field and a note: 'When VINtek receives a confirmation from the DMV an email will be sent to this address.' At the bottom are 'Submit' and 'Cancel' buttons.

Request Printing of Paper Title and Mail To

This will mail a paper title to a third party with the lien in place. This is a maintenance transaction.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.

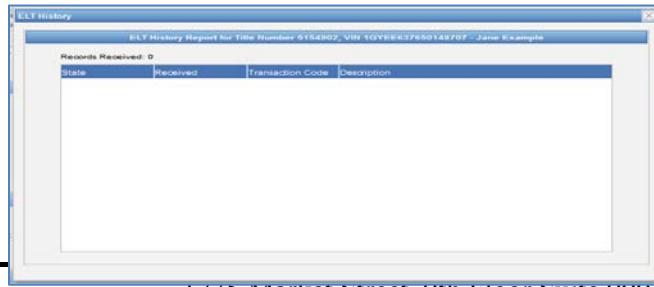


The screenshot shows the 'Issue Transaction' dialog box for 'Request Printing of Paper Title and Mail To'. It has a similar structure to the previous screenshot, with 'Confirm Transaction' at the top, followed by 'Issue Request Printing of Paper Title and Mail To for Organization: 1811 - 15054554 Title GA - 5154902?'. The 'Maintenance Menu' section includes a dropdown for 'Maintenance Type: Select A Maintenance Type'. The 'Request Printing of Paper Title and Mail To' section contains fields for 'Name', 'Address 1', 'Address 2', 'City', 'State: Select a State', and 'ZIP:'. Below that is another 'Upon Confirmation Send Email To' section with the same notification options as the first screenshot. At the bottom are 'Submit' and 'Cancel' buttons.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



The screenshot shows the 'ELT History' dialog box. It has a header 'ELT History Report for Title Number 6154902, VIN TOYKEK37601428707 - Jane Example' and a sub-header 'Records Received: 0'. The main area is a table with columns 'State', 'Received', 'Transaction Code', and 'Description'. There are no records listed in the table.

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To or Release Lien Interest Transfer	
In state move	None	When updating the vehicle registration, Louisiana will send this information to VINtek to update the ELT.
Out of state move	Request Printing of Paper Title or Request Printing of Paper Title and Mail To	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	None	Louisiana does not have an expedited paper title process.
Lost Title	<i>DMV form DPSMV 1799</i>	

ELT Transactions in Massachusetts

Massachusetts is an optional ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

The Massachusetts Registry of Motor Vehicles (RMV) website is <http://www.massdot.state.ma.us/rmv/>.

Massachusetts Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

Massachusetts processes ELTs Monday through Friday, except holidays. Weekend and holiday requests will be processed the next business day. New lien perfections are normally transmitted to VINtek on Monday mornings after being generated on Sundays.

Paper titles are *normally* mailed within one business day of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days. It is advised to allow up to two weeks for printing and mailing.

Title Research

The Massachusetts RMV does have an online [title research tool](#).

VINtek can also assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Massachusetts DMV Errors

Error	Resolution
TITLE IS IN REVIEW STATUS	Title is being reviewed with possible HOLDS. Contact VINtek Support.
LIENHOLDER IS NOT ON THE TITLE	The lien holder code/name submitted in the transaction (paper title/release lien) is no longer on the title record. Most likely, it was previously released. Determine if an electronic or manual release was previously submitted

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken out side of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Massachusetts has four ELT transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party. This is for use with 3 rd parties such as dealerships, insurance companies and other lienholders.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

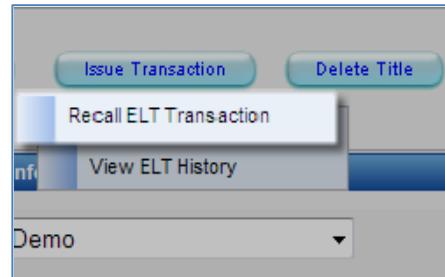
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME as long as they have not been transmitted to the state. In Massachusetts this must be done the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.



Details for Massachusetts ELT Transactions

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

Release Lien Interest and Mail To

This transaction mails a lien free title to an address the lienholder requests. This transaction can be used to mail titles to 3rd parties such as dealerships and insurance companies as well as registered owners with alternate addresses.

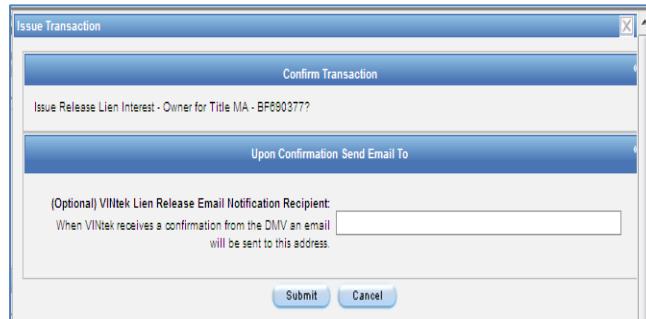
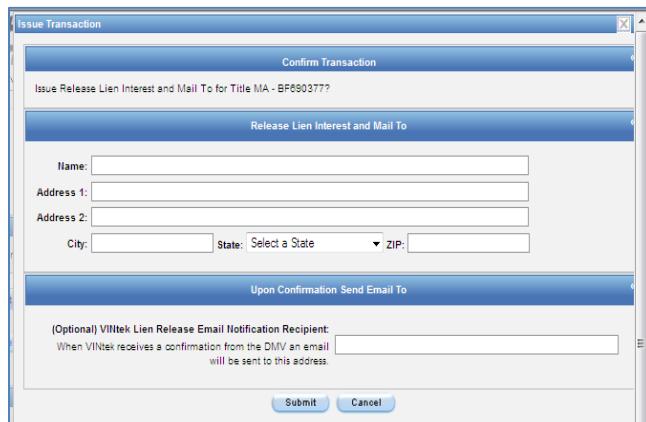
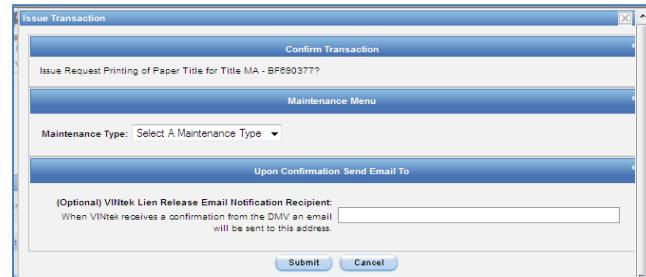
Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

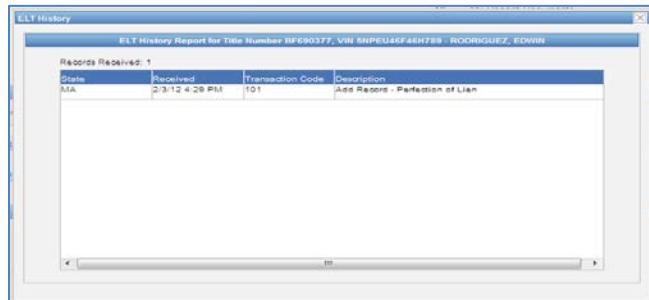
The maintenance types are available State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



Paper Title Conversion

Massachusetts will allow a lienholder to convert their paper title inventory to ELTs. To do this the lienholder must create an electronic file to send the RMV. VINtek will assist lienholders in this process, for more information contact Support@VINtek.com.

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	None	When updating the vehicle registration, Massachusetts will send this information to VINtek to update the ELT.
Out of state move	Request Printing of Paper Title	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	None	Massachusetts does not have an expedited paper title process.
Lost Title	<i>DMV form T20558</i>	



ELT Transactions in Nebraska

Nebraska is a mandatory ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program contact Support@VINtek.com.

The Nebraska Department of Motor Vehicles (DMV) website is <http://www.dmv.state.ne.us/>.

Nebraska Title Work

VINtek receives new lien perfections and will place them into each lienholders account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

Nebraska processes ELTs 365 days a year with no exceptions. Nebraska picks up transactions from lienholders approximately 10 pm CDT, and returns them between 3am and 9 am CDT.

Paper titles are *normally* mailed within one business day of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days. It is advised to allow up to two weeks for printing and mailing.

Title Research

The Nebraska DMV does have an online [title research tool](#).

VINtek can also assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Nebraska DMV Errors

Error	Resolution
TITLE NUMBER NOT FOUND	
LIEN RECORD WITH PROVIDED LIEN NOTATION NUMBER NOT FOUND	

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken out side of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Nebraska has five ELT transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest Perfected in Error	Releases the lien, the state holds the title.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party. This is for use with 3 rd parties such as dealerships, insurance companies and other lienholders.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
Request Printing of Paper Title and Mail To	Prints and mails a title to a 3 rd party, with the lien in place.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

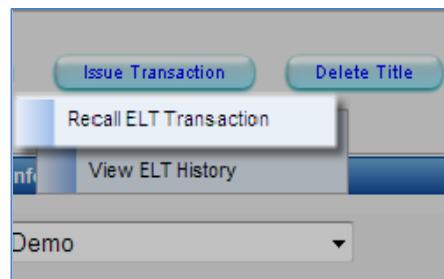
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME as long as they have not been transmitted to the state. In Hawaii this must be done the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.

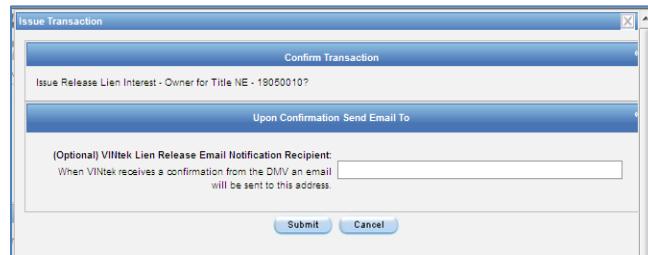


Details for Nebraska ELT Transactions

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.

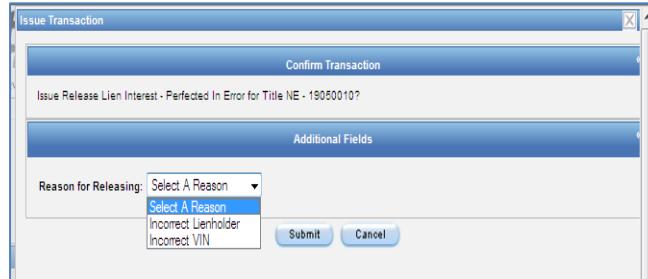
The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



Release Lien Interest Perfected In Error

This transaction is used when lien has been sent to the wrong lienholder's account. The lien is released but the state will hold the title allowing the correct lienholder to file their lien. It is required to choose between *Incorrect Lienholder* and *Incorrect VIN* for this transaction.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



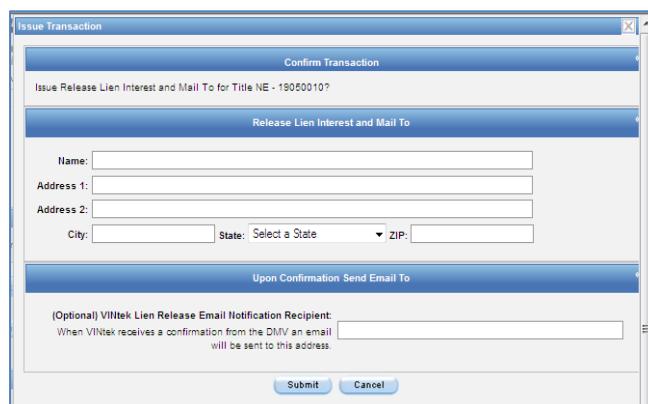
Release Lien Interest and Mail To

This transaction mails a lien free title to a third party at the address the lienholder requests.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place. In Nebraska, lienholders can specify a default mailing address for paper title delivery other than the address on file with the DMV. To change this address email

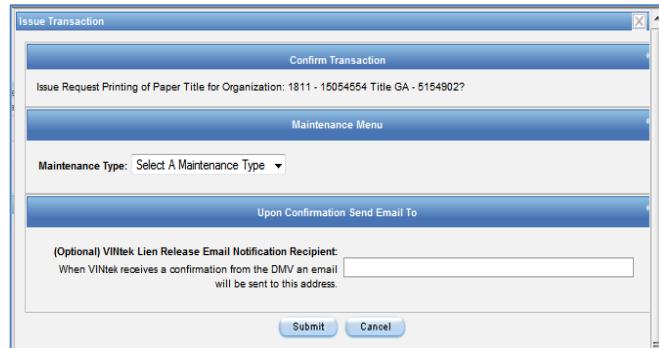
Support@VINtek.com.

These maintenance types are available are:

State to State, Name Change, Title Correction

and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



The screenshot shows the 'Issue Transaction' dialog box. At the top, it says 'Confirm Transaction' and 'Issue Request Printing of Paper Title for Organization: 1811 - 15054554 Title GA - 5154902?'. Below that is a 'Maintenance Menu' section with a dropdown labeled 'Maintenance Type: Select A Maintenance Type'. Underneath is an 'Upon Confirmation Send Email To' section with a note about optional VINtek Lien Release Email Notification Recipient. At the bottom are 'Submit' and 'Cancel' buttons.

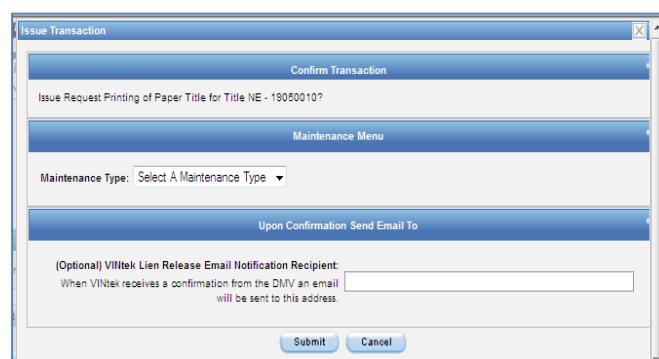
Request Printing of Paper Title and Mail To

This will mail a paper title to a third party with the lien in place. This is a maintenance transaction.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



The screenshot shows the 'Issue Transaction' dialog box. At the top, it says 'Confirm Transaction' and 'Issue Request Printing of Paper Title for Title NE - 19050010?'. Below that is a 'Maintenance Menu' section with a dropdown labeled 'Maintenance Type: Select A Maintenance Type'. Underneath is an 'Upon Confirmation Send Email To' section with a note about optional VINtek Lien Release Email Notification Recipient. At the bottom are 'Submit' and 'Cancel' buttons.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.

ELT History Report for Title Number 19050010, VIN 1H04CEM1X1R212545 - MARSHALL, JOHN				
Records Received: 1				
State	Received	Transaction Code	Description	
NE	2/8/12 10:41 AM	101	Add Record - Partition of Lien	

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	None	When updating the vehicle registration, Ne will send this information to VINtek to update the ELT.
Out of state move	Request Printing of Paper Title or Request Printing of Paper Title and Mail To	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Request Printing of Paper Title	Nebraska does not have an expedited title process.
Lost Title	<i>Dmv form RV-707</i>	

ELT Transactions in New York

New York is an optional ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

New York is a Non-Title-Holding State; the registered owner always receives the title. If there is a lien on the title, it will contain a “brand” indicating the lienholder. To add, change, or remove a lien, the owner must return the title to the state or new lienholder.

Lienholders are required to establish an escrow account with the New York DMV for lien filing fees. The New York DMV will send out monthly statements of account activity. Lienholders will need to make sure this account is properly funded or lien transactions will be rejected.

New York lienholders can file liens electronically through VINtekTIME.

The New York Department of Motor Vehicles (DMV) website is <http://www.dmv.ny.gov/>.

New York Title Work

Liens are processed in New York in a unique manner. Liens are filed by a lienholder or 3rd party and sent to the DMV either on paper or electronically. Upon receipt of a lien notification the DMV will attempt to match it to a vehicle registration by VIN, make, model and the first three characters of the last name. If no match is found the lien is placed in a recycling queue.

The recycling queue is run for 63 days before a lien filing is rejected by the DMV. After 14 days a *DMV Warning* is sent to the lienholder. This warning informs the lienholder that the lien has not yet been perfected. If unperfected on day 63 the DMV sends an error code to a lienholder and the lien filing is canceled.

DMV Warnings can be seen on the title records within VINtekTIME; they can also be seen on the DMV Warnings report. It is advised by the DMV and VINtek that lienholders monitor this report.

Resolving DMV Warnings

After running the DMV Warnings report the lienholder can take the following steps to resolve a DMV Warning.

The first step is to check the lien filing to make sure that all information provided is correct. When an error is found the Issue Transaction Amend Lien Filing can be used to correct the error.

When no error is found the lienholder will need to contact the owner and possibly dealers to make sure all the proper steps are taken to register the vehicle so the lien can be perfected.

Receiving Titles

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.



Processing Timeframes

The New York DMV communicates with VINtek continuously between 08:00 am and 12:00 pm Eastern Time, every day except state holidays.

Paper titles cannot be requested through VINtekTIME. New York is a non-title holding state, registered vehicle owners will possess titles the entire time they own a vehicle. If they require a paper title with no lien showing, the registered owner will have to visit a DMV office to request a new title.

Title Research

The New York DMV does have an online [title research tool](#).

VINtek can also assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

New York DMV Errors

Error	
FILING CANCELLED - LIEN NOT FOUND	Lien filing has been recycled for a period of 63 days with no record of your borrower registering the vehicle indicated. No further recycling will occur. Check registration with dealer or borrower. Correct and re-file.
LIEN TO BE RELEASED NOT FOUND	No open lien was found matching the Release transaction submitted. Check data for accuracy. Correct and resubmit if necessary. If correct, no action is necessary as lien is not in force. Check if a Paper release was issued.
OWNER NAME DOES NOT MATCH	Borrower's name transmitted does not match the owner's name on State records. Contact your dealer and/or borrower, confirm the correct owner's name and re-file.
INSUFFICIENT FUNDS IN ESCROW	Insufficient funds in the lien holder's escrow account to cover the required lien filing fee. Replenish account or contact DMV. All transactions rejected with this error message must be resent.
TITLE ALREADY ISSUED - NO LIEN FOUND	A title, without a lien, was issued to the owner before the Lien Filing was received. Contact the borrower, obtain the Title, and submit a Collateral Filing to add your lien.
VEHICLE NOT TITLED	DMV does not issue titles for the vehicle, manufactured home, or boat detailed in the transmission, normally because unique VIN/HIN is not available for model year. Cannot be recorded electronically. Check if the vehicle is in the 'not titled class' or has never been titled in the State.
FILING TO BE CANCELLED NOT PENDING	No recycling lien filing was found to match the cancel submitted. Correct missing/invalid data and resubmit or check that filing has not already been accepted or cancelled.
DUPLICATE LIEN - ALREADY RECORDED	DMV records show your lien is already recorded for this vehicle. Check if a prior ELT title has been received. Check if a previous lien filing was issued and is still cycling. DO NOT re-file.

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken outside of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.

Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2



ELT Transactions

New York has two ELT release transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien, no title will be mailed.
View ELT History	No action is performed, historical information is displayed.

In addition there are three lien filing transactions available in VINtekTIME.

Transaction	Definition
Lien Filing	Allows a lienholder to electronically file a lien
Amend Lien Filing	Allows a lienholder to change or correct a lien filing
Cancel Lien Filing	Allows a lienholder to cancel a unperfected lien filing

Transaction Processing

ELT transactions require a confirmation or rejection notice from the recipient. This includes lien releases, notifications, corrections and lien filings.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

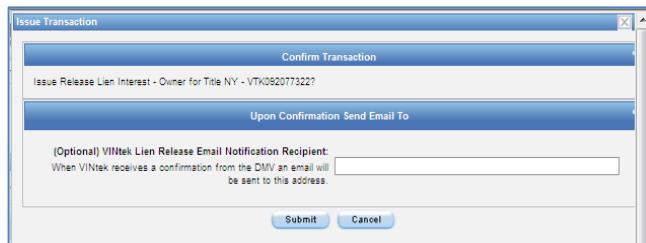
Details for New York Release ELT Transactions

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien. This will not cause a paper title to be issued. An email can be sent to the address provided confirming the transaction has been processed.

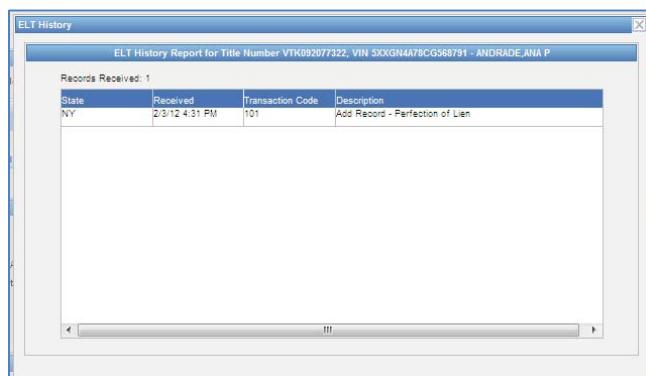
The lienholder is responsible for sending notice to the vehicle owner informing them the lien has been released.

The transaction is not complete until clicking the submit button and it is noted to the title record.



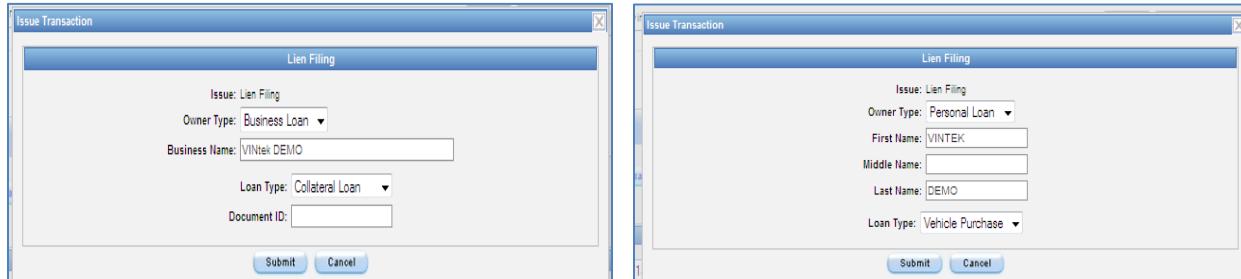
View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



Details for New York Lien Filing Transactions

Lien filings can be done electronically through VINtekTIME. Before filing a lien, the loan needs to be entered into the system first; either by manual entry or data import. Once the loan is entered and the address set to New York State; the Issue Transaction button becomes available for loans not matched to a title.



The screens used for all three transactions look and function the same way.

Complete address, make, model, year as well as the VIN are required on the loan record for lien filing transactions. If changing any of the fields the *Save Record* button must be clicked before issuing the transaction to use the updated information.

For vehicles with an existing title, the *Loan Type* should be *Collateral Loan*. The title number must be provided in the *Document ID* field. The lienholder is responsible for insuring that the old title is destroyed, the DMV will mail a new title to the owner.

Care should be used with the names included on a lien filing as this is used as part of the lien perfection process by the DMV.

Transactions are not complete until the submit button has been clicked and record noted.

Lien Filing

This sends notice of a lien filing to the DMV. Year, make and model number are also required in the collateral section of the loan screen.

Amend Lien Filing

This transaction will correct a lien filing using updated information saved on the loan record.

Cancel Lien Filing

This transaction sends notice to the DMV to cancel the lien filing.

Scenarios

These are common scenarios that required a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
DMV Warning Received	<i>Amend Lien Filing</i>	If there is an error in the lien filing this will correct it and should result in lien perfection. Otherwise follow up is required with dealers, owners, and other involved parties.

ELT Transactions in Ohio

Ohio is an optional ELT state. Enrollment is two tiered. Lienholders can choose to establish an Electronic Funds Transfer (EFT) with the state to pay for transactions that have fees. These transactions are: lien filing, lien reassignment, and printing titles. If a lienholder chooses to not establish an EFT process then they will only be able to receive liens and release them electronically. For non-EFT lienholder's fee transactions will be processed in person at the county ODPS offices. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

The Ohio Department of Public Safety (ODPS) website is <http://bmv.ohio.gov/>.

Ohio Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Ohio ELTs include a title control number; it is a serial number that must be included in ELT transactions submitted to the ODPS. It is included in the title record in VINtekTIME and will prepopulate this number on the transaction screens.

Titles can be checked for electronic status on the ODPS website here:

<https://ext.dps.state.oh.us/BMVOnlineServices/Public/TitleSearch.aspx>.

Receiving Titles

Upon receipt of an ELT a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

Ohio processes ELTs Monday through Friday, except holidays. Weekend and holiday requests will be processed the next business day. Files are picked up around midnight each day and confirmations returned 24 hours later. Lien notifications normally are made available within 24 hours of a lien filing being processed.

Paper titles are normally mailed within one business day of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days.

Title Research

The Ohio DPS does have an online [title research tool](#).

VINtek can also assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Ohio DMV Errors

Error	Description
NO MATCH FOUND	The VIN, title, or owner name submitted in the transaction does not match the State's database. The lien may have been released. A paper title with a new title number may have been printed. A new updated electronic perfection may have been processed. Determine if previously released/printed. Determine if the current perfection is matched.
YOU ARE NOT AUTHORIZED TO TAKE THIS ACTION.	Submitting Lien holder is not recorded on the indicated title or is not permitted to take requested action because they are not Primary Lien holder or because an ELT title already exists on the State database. Verify if an ELT title has already been received or that lien holder is primary.
REJECTED BY STATE - NO ERROR MESSAGE	The State rejected the transaction, but did not send an error message. The error may be in the processing performed by the individual county offices and may relate to operator errors or may be caused by indicators (holds, stops, etc) or other internal factors on the BMV Ohio's data base. Contact VINtek Support.

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken out side of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Ohio has four ELT transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest Transfer	Releases the lien and transfers it to another lienholder.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

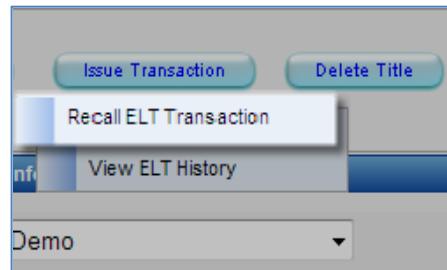
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.



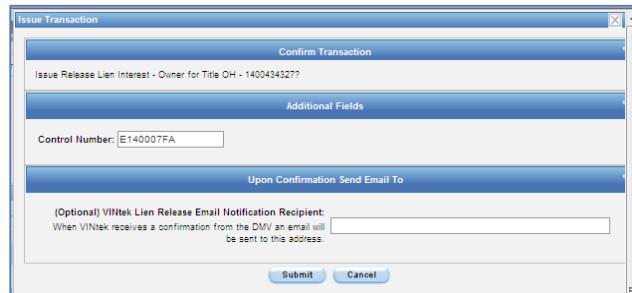
Details for Ohio Release ELT Transactions

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien. This will not cause a paper title to be issued. An email can be sent to the address provided confirming the transaction has been processed.

Lienholders are responsible for informing vehicle owners of lien release. Registered owners can visit the county Title Office with a lien release notification to get a title printed.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



Issue Transaction

Confirm Transaction

Issue Release Lien Interest - Owner for Title OH - 1400434327?

Additional Fields

Control Number: E140007FA

Upon Confirmation Send Email To

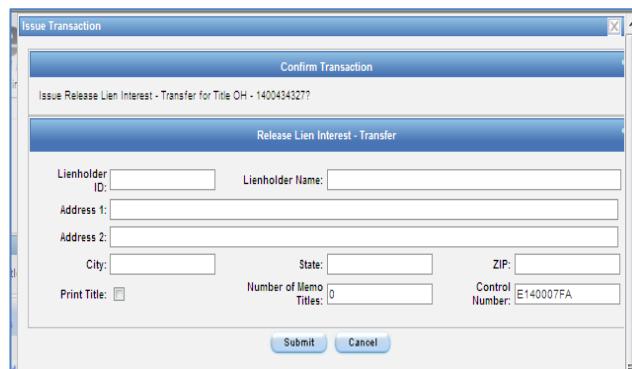
(Optional) VINtek Lien Release Email Notification Recipient:
When VINtek receives a confirmation from the DMV an email will be sent to this address:

Submit Cancel

Release Lien Interest - Transfer

This transaction can be used when a lien needs to be transferred to a known Ohio lienholder. This can be done when a lien is incorrectly assigned or in situations such as a refinance.

The original lien will be released and a new lien filed using the information provided on the transaction screen. A paper title will be mailed when *Print Title* check box is used. Up to nine *Memo Titles* can be requested as well. The requesting lienholder will have their EFT account debit for any fees generated from these transactions. Lienholders opting out of having an EFT account will have this transactions rejected.



Issue Transaction

Confirm Transaction

Issue Release Lien Interest - Transfer for Title OH - 1400434327?

Release Lien Interest - Transfer

Lienholder ID: [] Lienholder Name: []

Address 1: []

Address 2: []

City: [] State: [] ZIP: []

Print Title: Number of Memo Titles: 0

Control Number: E140007FA

Submit Cancel

Memo titles are a state issued copy of an official title. Memo Titles allow an owner to obtain their first set of license plates. Ownership of a motor vehicle cannot be transferred with a memo title.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types available are State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

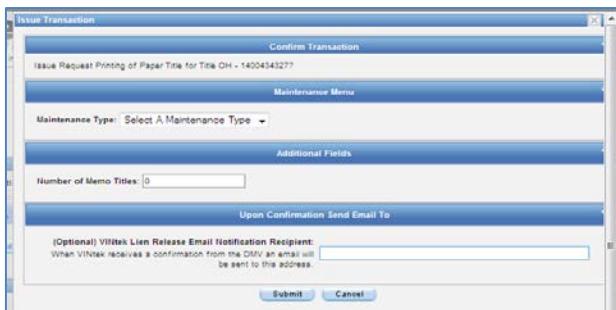
Up to nine *Memo Titles* can be requested as well in one transaction. The requesting lienholder will have their EFT account debit for any fees generated from these transactions. Lienholders opting out of having an EFT account will have this transaction rejected.

Memo titles are a state issued copy of an official title. Memo Titles allow an owner to obtain their first set of license plates. Ownership of a motor vehicle cannot be transferred with a memo title.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



Details for Ohio Lien Filing Transactions

Ohio allows lienholders participating with EFT debits to file liens online through VINtekTIME. This is done by entering or importing a loan into VINtekTIME. When the borrower state is entered as Ohio a button will appear on the *Loan Detail* screen labeled *Issue Transaction*.

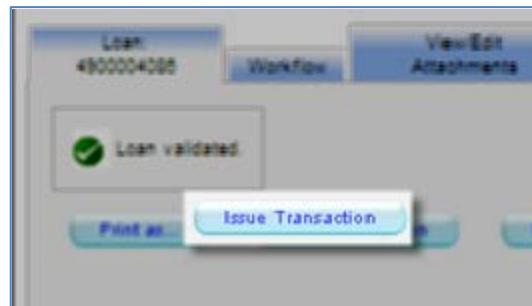
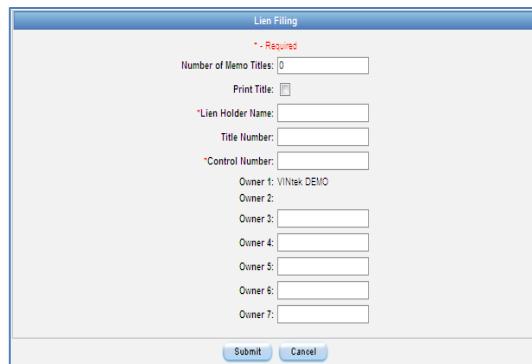
When this button is clicked the text *Lien Filing and the VIN* will appear. Clicking the text will bring up the next screen where a lien can be filed.

On this screen fields marked by a red asterisk (*) are required. The *Lien Holder* name field should be filled out with the exact legal name provided when enrolling in the ELT program. The *Control Number* will appear on the paper title.

The *Number of Memo Titles* can be used to request up to nine memo titles. The *Print Title* check box will allow an encumbered paper title to be sent to a lienholder.

Memo titles are a state issued copy of an official title. Memo Titles allow an owner to obtain their first set of license plates. Ownership of a motor vehicle cannot be transferred with a memo title.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

A screenshot of a "Lien Filing" form. At the top left, it says "* - Required". The form contains the following fields:

- "Number of Memo Titles": A text input field containing "0".
- "Print Title": A checked checkbox.
- "*Lien Holder Name": An empty text input field.
- "Title Number": An empty text input field.
- "*Control Number": An empty text input field.
- "Owner 1": A text input field containing "VINtek DEMO".
- "Owner 2": An empty text input field.
- "Owner 3": An empty text input field.
- "Owner 4": An empty text input field.
- "Owner 5": An empty text input field.
- "Owner 6": An empty text input field.
- "Owner 7": An empty text input field.

At the bottom right are "Submit" and "Cancel" buttons.

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

In Ohio this only applies if the lienholder is using EFT debits, without EFT debits Release Lien Interest – Owner is the only valid option.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Request Printing of Paper Title	
Refinance	Request Printing of Paper Title or Release Lien Interest Transfer	
In state move	None	When updating the vehicle registration, Ohio will send this information to VINtek to update the ELT.
Out of state move	Request Printing of Paper Title	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Request Printing of Paper Title	
Name Change	Request Printing of Paper Title	
Emergency Title Request	None	Ohio does not have an expedited paper title process.
Lost Title	<i>Replacement titles can be requested at the county Title Office</i>	



ELT Transactions in Pennsylvania

Pennsylvania is a mandatory ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

The Pennsylvania Department of Transportation (PennDOT) website is <http://www.dot.state.pa.us/>.

Pennsylvania Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Pennsylvania allows lienholders the opportunity to convert paper titles to ELTs. This is done by sending an electronic request to the state through VINtekTIME.

Receiving Titles

Upon receipt of an ELT, a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

PennDOT processes ELTs Monday through Saturday after 10pm eastern standard time. Weekend and holiday requests will be processed the next business day.

Paper titles are *normally* mailed within one business day of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days.

Title Research

PennDOT does not have an online title research tool. VINtek can assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Pennsylvania DMV Errors

Error	Condition
NON-ELT TITLE	This title is not indicated as electronic on the DMV database. It was printed or never made electronic. Submit a conversion to ELT transaction or work from paper title. If previous ELT title was received, contact VINtek Support for research.
VEHICLE NOT ENCUMBERED	No active lien was indicated for the Title on this transaction. Lien was released or never filed. Contact the DMV.
VIN/TITLE DISCREPANCY	VIN in this transaction not on Title indicated in DMV database. Correct one or both and resend. Contact State to determine if a VIN correction was made.
LIEN IS ALREADY ELT	For Conversion of Paper Title to ELT, title is already indicated as being electronic on DMV database. Check for an ELT title received from the state. DO NOT resubmit conversion.
NO LIENHOLDER ID MATCH	The Lienholder ID on this transaction was not on the DMV database. Contact VINtek Support.
OWNER CITY NAME NOT IN STATE TABLE	Owner City Name does not match any entry in Table of valid city names for state indicated. Confirm city name and spelling per the United States Postal Service. Correct and resend. If the city name is correct, contact VINtek Support.
NO TITLE NUMBER MATCH	The Title Number in this transaction was not found on the DMV database. Check for a correcting transaction received from the State or a previous manually requested print or release. Correct and resend.

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken outside of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.

Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Pennsylvania has eight ELT transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Change Owner Address	Releases the lien and mails a lien free paper title to the owner at an updated PA address.
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest Perfected in Error	Releases the lien the state will hold the title.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party. In PA this is limited to dealerships and insurance companies.
Request Information Change	Updates the owners address without printing a title or changing the lien.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
Request Verification of Lien	Requests PennDOT send electronic confirmation of a lien.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien, the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

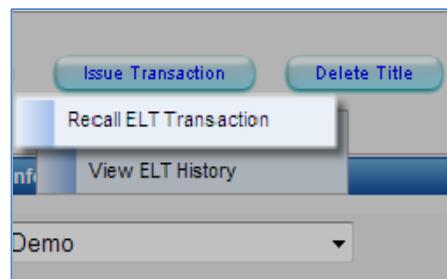
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.



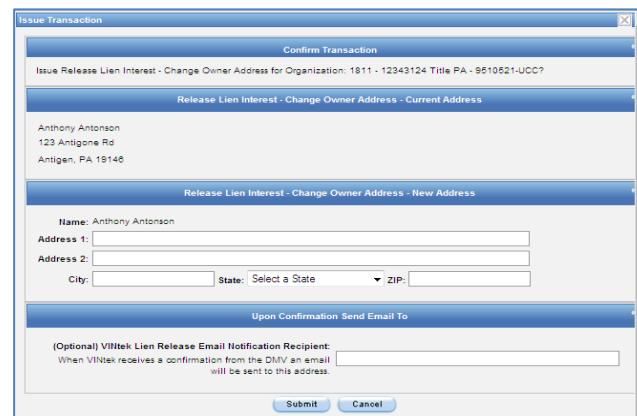
Details for Pennsylvania ELT Transactions

Release Lien Interest – Change Owner Address

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner at a provided address. This address must be within the State of Pennsylvania. If a post office box is provided a physical mailing address must also be provided. Titles may not be mailed “in care of”.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.

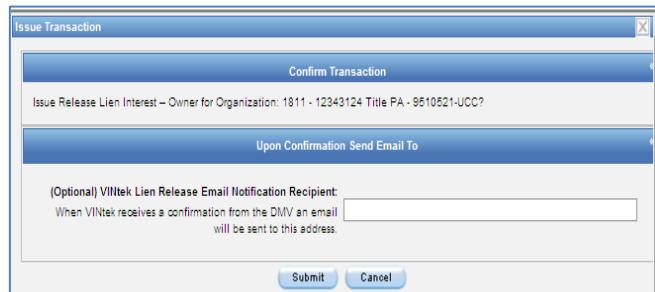


The screenshot shows a software window titled 'Issue Transaction' with a sub-section 'Confirm Transaction'. It asks if the user wants to 'Issue Release Lien Interest - Change Owner Address for Organization: 1811 - 12343124 Title PA - 9510521-UCC?'. Below this is a section titled 'Release Lien Interest - Change Owner Address - Current Address' containing a list of fields: Name (Anthony Antonson), Address 1 (123 Antigone Rd), Address 2 (Antigen, PA 19148). Below this is another section titled 'Release Lien Interest - Change Owner Address - New Address' with fields: Name (Anthony Antonson), Address 1, Address 2, City, State (Select a State), ZIP. At the bottom, there's a note about sending an email upon confirmation and an optional field for an email recipient. Buttons for 'Submit' and 'Cancel' are at the bottom right.

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.

The transaction is not complete until clicking the submit button and it is noted to the title record.

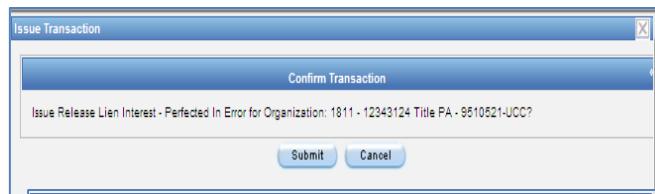


The screenshot shows a software window titled 'Issue Transaction' with a sub-section 'Confirm Transaction'. It asks if the user wants to 'Issue Release Lien Interest – Owner for Organization: 1811 - 12343124 Title PA - 9510521-UCC?'. Below this is a section titled 'Upon Confirmation Send Email To' with an optional field for an email recipient. At the bottom, there's a note about sending an email upon confirmation and an optional field for an email recipient. Buttons for 'Submit' and 'Cancel' are at the bottom right.

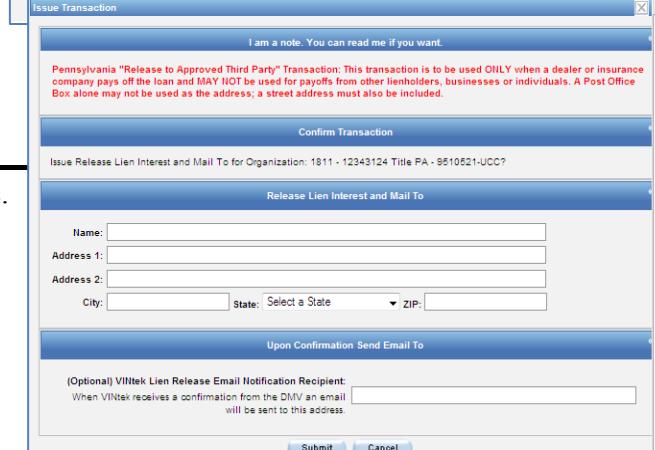
Release Lien Interest Perfected In Error

This transaction is used when lien has been sent to the wrong lienholder’s account. The lien is released but the state will hold the title allowing the correct lienholder to file their lien.

The transaction is not complete until clicking the submit button and it is noted to the title record.



The screenshot shows a software window titled 'Issue Transaction' with a sub-section 'Confirm Transaction'. It asks if the user wants to 'Issue Release Lien Interest - Perfected In Error for Organization: 1811 - 12343124 Title PA - 9510521-UCC?'. Below this is a 'Submit' and 'Cancel' button.



The screenshot shows a software window titled 'Issue Transaction' with a sub-section 'Confirm Transaction'. It asks if the user wants to 'Issue Release Lien Interest and Mail To for Organization: 1811 - 12343124 Title PA - 9510521-UCC?'. Below this is a section titled 'Release Lien Interest and Mail To' with fields: Name, Address 1, Address 2, City, State (Select a State), ZIP. At the bottom, there's a note about sending an email upon confirmation and an optional field for an email recipient. Buttons for 'Submit' and 'Cancel' are at the bottom right.

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Revised 01.21.13

This transaction mails a lien free title to a third party at the address the lienholder requests. Pennsylvania allows this transaction to be used for insurance companies and dealerships. If a post office box is provided a physical mailing address must also be provided. Titles may not be mailed "in care of".

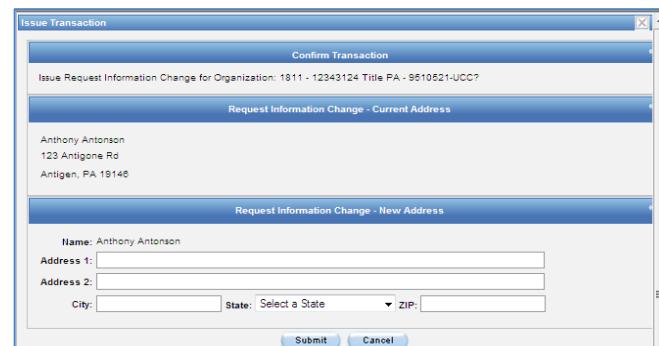
Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.

Request Information Change

This will send an address update to the state for the title record. Addresses must be a Pennsylvania address, and if a post office box is provided a physical mailing address must also be provided. If an owner requests a Pennsylvania title with an address outside Pennsylvania, refer to PennDOT form MV-8.

When PennDOT receives an MV-8 form they will automatically send electronic notification to the lienholder and VINtek will update the ELT record accordingly.



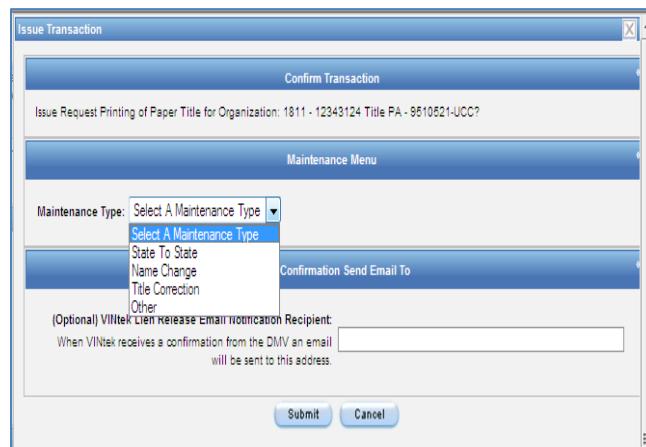
The screenshot shows a software interface titled 'Issue Transaction'. A message at the top says 'Confirm Transaction' followed by 'Issue Request Information Change for Organization: 1811 - 12343124 Title PA - 9610521-UCC?'. Below this is a section titled 'Request Information Change - Current Address' containing the name and address of the current owner. At the bottom is a section titled 'Request Information Change - New Address' with fields for Name, Address 1, Address 2, City, State (with a dropdown menu), and ZIP. There are 'Submit' and 'Cancel' buttons at the bottom right.

Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and it is noted to the title record.



The screenshot shows a software interface titled "Issue Transaction". A sub-menu titled "Confirm Transaction" is open, displaying the message "Issue Request Printing of Paper Title for Organization: 1811 - 12343124 Title PA - 9510521-UCC?". Below this, a "Maintenance Menu" is shown with a dropdown menu for "Maintenance Type" containing "Select A Maintenance Type", "State To State", "Name Change", "Title Correction", and "Other". An optional field "Confirmation Send Email To" is present. At the bottom are "Submit" and "Cancel" buttons.

Request Verification of Lien

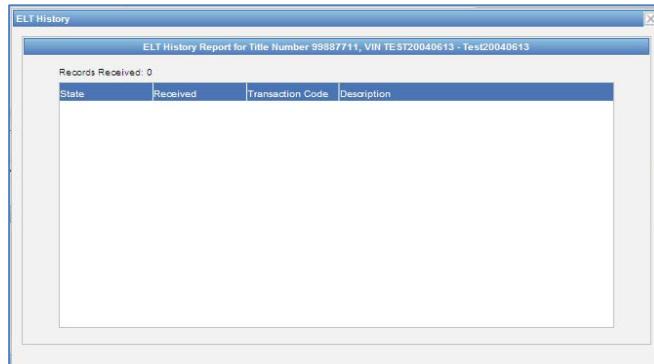
This is an information only transaction. A request will be sent to PennDOT electronically to confirm the lien. They will send back an electronic confirmation of the lien; VINtek will then note the ELT record accordingly.



The screenshot shows a software interface titled "Issue Transaction". A sub-menu titled "Confirm Transaction" is open, displaying the message "Issue Request Verification of Lien for Organization: 1811 - 12343124 Title PA - 9510521-UCC?". Below this, there are "Submit" and "Cancel" buttons.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



The screenshot shows a software interface titled "ELT History". It displays a report for "ELT History Report for Title Number 99887711, VIN TEST20040613 - Test20040613". The report header states "Records Received: 0". The main area contains a table with columns: State, Received, Transaction Code, and Description. The table is currently empty.

Paper Title Conversion

Pennsylvania will allow a lienholder to convert their paper title inventory to ELTs. To do this the lienholder must first input the title information into VINtekTIME and optionally the loan data as well. After the conversion the state will notify the lienholder to dispose of the paper title as it is now void.



The lienholder name on the paper title must match the name the lienholder used when establishing the ELT account with PennDOT. The lienholder's address on the ELT will be updated to the address on file with the state for that lienholder id.

A conversion is processed by accessing the paper title record in VINtekTIME and choosing Request Conversion of Paper Title to ELT from the Issue Transactions menu. The submission will be processed after clicking Submit and the title is systemically noted. The account should reflect the conversion as completed by the state with in two business days. If the conversion request is rejected it will be noted to the title record and show on the DMV Errors report in VINtekTIME.

When processing a bulk conversion of paper titles to ELT email Support@VINtek.com and request a ticket to be opened. A VINtek staff member that specializes in this process can help investigate automation options and costs. Based on the lienholder's service level and contract charges may vary.

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Request Printing of Paper Title	Paper title will have to be received and mailed to new lienholder after signing the title to release the lien.
In state move	Request Information Change	
Out of state move	Request Printing of Paper Title	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Request Printing of Paper Title	Pennsylvania does not have an express title option.
Lost Title	See PennDOT form mv-38o	The registered owner will have to file this form with PennDOT if the lien has been released.

ELT Transactions in South Carolina

South Carolina is an optional ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program contact Support@VINtek.com.

The South Carolina Department of Motor Vehicles (DMV) website is <http://www.scdmvonline.com/>.

South Carolina Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

South Carolina processes ELTs every business day.

Paper titles are mailed the evening following the receipt of a request. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days.

Paper titles are mailed to the vehicle owner unless otherwise requested. If a second lien is in place on a vehicle the title will always go to the second lienholder, either as an ELT or paper title.

Title Research

The South Carolina DMV does not have an online title research tool. VINtek can assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

South Carolina DMV Errors

Error	Condition
NO CURRENT TITLE FOR VIN	State ELT database does not contain a Title with a VIN matching that entered. Message may include copy of unmatched VIN. Contact the DMV for information.
NO LIEN FOUND FOR TITLE, LIEN DATE	No lien was found on state database matching Title Number and Lien Date entered. Confirm the lien information. Contact the DMV for details.

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken outside of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

South Carolina has seven ELT transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest Perfected in Error	Releases the lien the state will hold the title.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party. This is for use with 3 rd parties such as dealerships, insurance companies and other lienholders.
Request Information Change	Notifies the state of a change in the vehicle owners address
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
Request Printing of Paper Title and Mail To	Prints and mails a title to a 3 rd party, with the lien in place.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

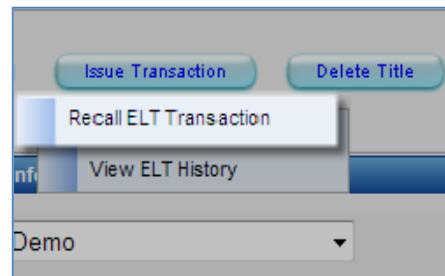
When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME, with South Carolina transactions this window is less than five minutes.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.



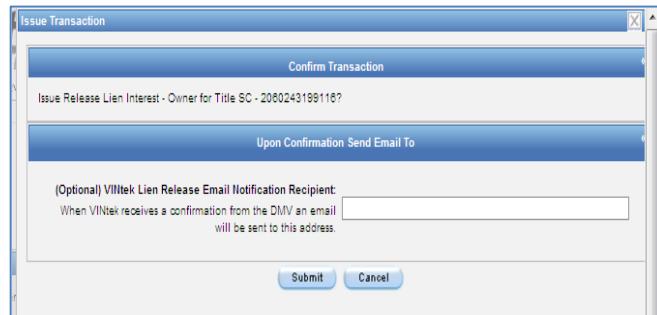
If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.

Details for South Carolina ELT Transactions

Release Lien Interest - Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



Release Lien Interest Perfected In Error

This transaction is used when lien has been sent to the wrong lienholder's account. The lien is not released and the state will hold the title while researching the error.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



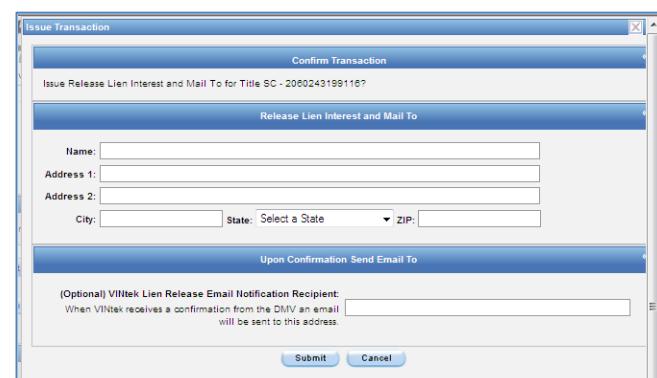
Release Lien Interest and Mail To

This transaction mails a lien free title to a third party at the address the lienholder requests.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact

Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

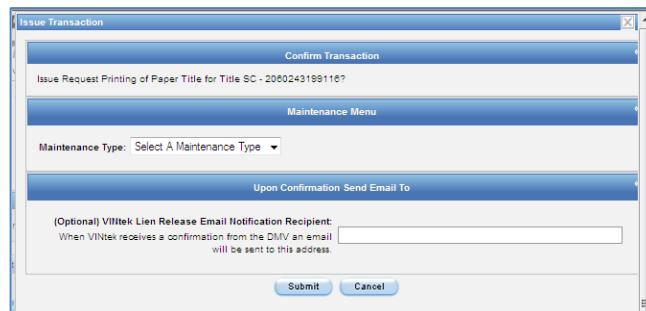


Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



The screenshot shows the 'Issue Transaction' window with the following details:

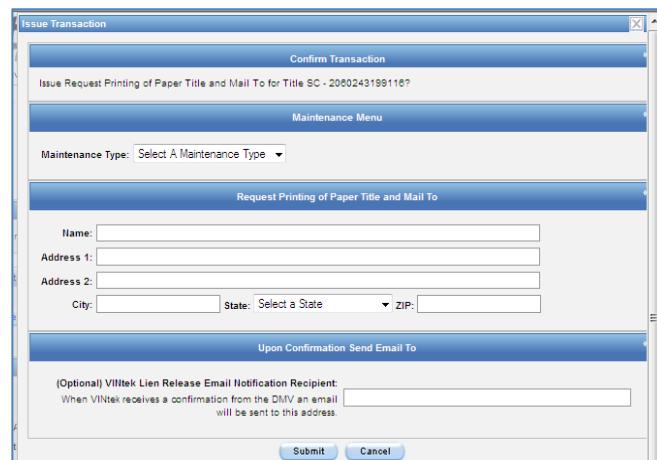
- Confirm Transaction:** Issue Request Printing of Paper Title for Title SC - 2060243199116?
- Maintenance Menu:** Maintenance Type: Select A Maintenance Type
- Upon Confirmation Send Email To:** (Optional) VINtek Lien Release Email Notification Recipient: When VINtek receives a confirmation from the DMV an email will be sent to this address.
- Buttons:** Submit, Cancel

Request Printing of Paper Title and Mail To

This will mail a paper title to a third party with the lien in place. This is a maintenance transaction.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.



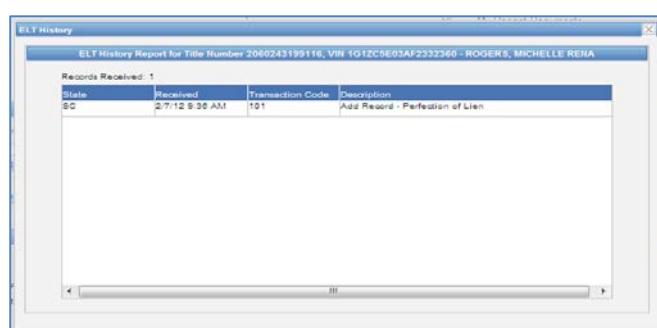
The screenshot shows the 'Issue Transaction' window for 'Request Printing of Paper Title and Mail To' with the following fields:

- Confirm Transaction:** Issue Request Printing of Paper Title and Mail To for Title SC - 2060243199116?
- Maintenance Menu:** Maintenance Type: Select A Maintenance Type
- Request Printing of Paper Title and Mail To:**
 - Name: [Text Box]
 - Address 1: [Text Box]
 - Address 2: [Text Box]
 - City: [Text Box] State: Select a State [Dropdown] ZIP: [Text Box]
- Upon Confirmation Send Email To:** (Optional) VINtek Lien Release Email Notification Recipient: When VINtek receives a confirmation from the DMV an email will be sent to this address.
- Buttons:** Submit, Cancel

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



The screenshot shows the 'ELT History' report window with the following details:

ELT History Report for Title Number 2060243199116, VIN 1G1ZC5E03AF2332360 - ROGERS, MICHELLE RENA			
Records Received: 1			
State	Received	Transaction Code	Description
SC	2/7/12 9:36 AM	101	Add Record - Perfection of Lien

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	<i>Request Information Change</i>	
Out of state move	Request Printing of Paper Title	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Request Printing of Paper Title	Outside of the ELT process there is an expedited option using form SC 400.
Lost Title	<i>DMV form 400</i>	

ELT Transactions in South Dakota

South Dakota is an all electronic ELT state. Lender participation in this program is, at present, optional. However, all South Dakota certificates of title that contain lien information are stored electronically. No printed copy is produced for mailing to the lender unless specifically requested. For assistance in enrolling in the Electronic Lien and Title (ELT) program contact Support@VINtek.com.

The South Dakota Department of Motor Vehicles (DMV) website is
<http://www.state.sd.us/drr2/motorvehicle/>.

South Dakota Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

South Dakota processes ELTs seven days per week with no exclusions for holidays or weekends. Transactions are communicated to the DMV at 7:00 pm, Central Time. South Dakota returns data files by 8:30 p.m. Central Time.

Paper titles are *normally* mailed within one business day of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days. It is advised to allow up to two weeks for printing and mailing.

Title Research

The South Dakota DMV does have an online [title research tool](#).

VINtek can also assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.



South Dakota DMV Errors

These are unknown at this time and will be updated when available.

Error	Resolution

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases, VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken outside of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance with error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

South Dakota has six ELT transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest Perfected in Error	Releases the lien; the state will hold the title for the correct lienholder.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party. This is for use with 3 rd parties such as dealerships, insurance companies and other lienholders.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance with the lien in place.
Request Printing of Paper Title and Mail To	Prints and mails a title to a 3 rd party, with the lien in place.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

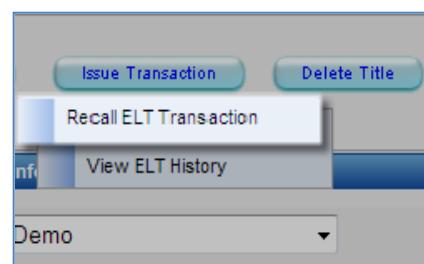
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME as long as they have not been transmitted to the state. In South Dakota this must be done the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

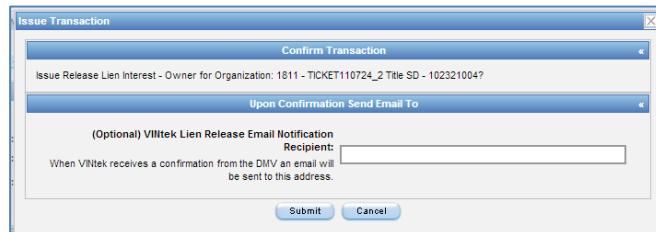
If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.



Details for South Dakota ELT Transactions

Release Lien Interest – Owner

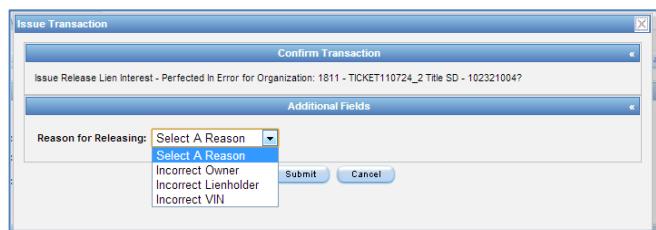
This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.



The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

Release Lien Interest Perfected In Error

This transaction is used when the lien has been sent to the wrong lienholder's account. The lien is released but the state will hold the title allowing the correct lienholder to file their lien. It is required to choose between, *Incorrect Owner*, *Incorrect Lienholder* and *Incorrect VIN* for this transaction.



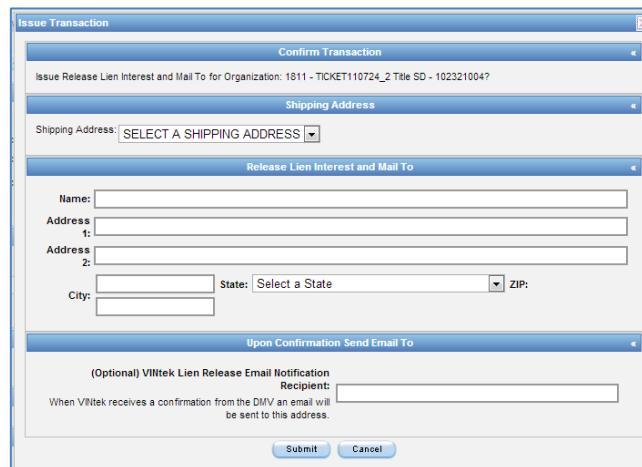
The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

Release Lien Interest and Mail To

This transaction mails a lien free title to a third party at the address the lienholder requests.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

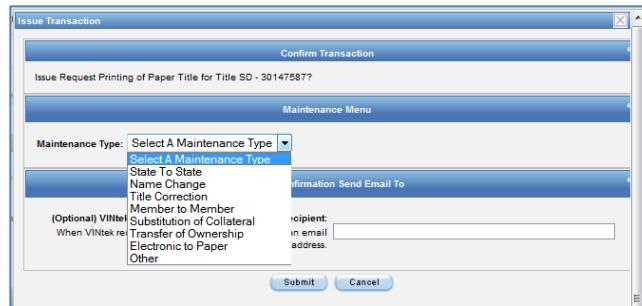


The screenshot shows the 'Issue Transaction' window titled 'Confirm Transaction'. It asks for a shipping address and provides fields for Name, Address, City, State, ZIP, and a dropdown for 'SELECT A SHIPPING ADDRESS'. Below this is a section for 'Release Lien Interest and Mail To' with fields for Name, Address, City, State, ZIP, and a dropdown for 'SELECT A STATE'. At the bottom, there's an 'Upon Confirmation Send Email To' section with an optional field for 'VINtek Lien Release Email Notification Recipient' and a note about receiving confirmation from the DMV via email.

Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place. In South Dakota, lienholders can specify a default mailing address for paper title delivery other than the address on file with the DMV. To change this address email Support@VINtek.com.

These maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only. An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



The screenshot shows the 'Issue Transaction' window titled 'Confirm Transaction'. It asks for a maintenance type and provides options: 'State To State', 'Name Change', 'Title Correction', 'Member to Member', 'Substitution of Collateral', 'Transfer of Ownership', 'Electronic to Paper', and 'Other'. Below this is a section for 'Confirmation Send Email To' with an optional field for 'VINtek Lien Release Email Notification Recipient' and a note about receiving confirmation from the DMV via email.

Per the South Dakota ELT lienholder contracts, the lender agrees to only request the printing of a title with lien for the following reasons:

- If their customer moves out of state
- For court orders
- For insurance claims
- To make changes to owner information
- Or any other South Dakota DMV approved situation

The South Dakota DMV may audit these transactions and take action when used inappropriately.

Request Printing of Paper Title and Mail To

This will mail a paper title to a third party with the lien in place. This is a maintenance transaction.

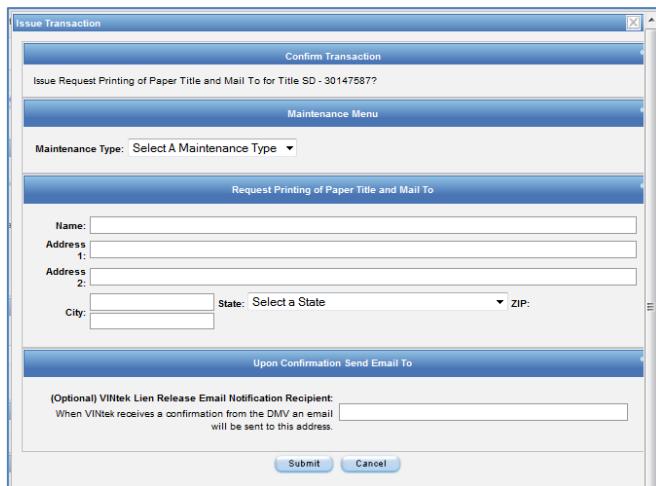
The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



This screenshot shows a software interface titled 'Issue Transaction' with a sub-section 'Confirm Transaction'. It asks 'Issue Request Printing of Paper Title and Mail To for Title SD - 30147587?'. Below this is a 'Maintenance Menu' section with a dropdown for 'Maintenance Type: Select A Maintenance Type'. The main area is titled 'Request Printing of Paper Title and Mail To' and contains fields for 'Name', 'Address 1', 'Address 2', 'City', 'State: Select a State', and 'ZIP:'. At the bottom, there's a section for 'Upon Confirmation Send Email To' with an optional field for 'VINtek Lien Release Email Notification Recipient'. Buttons for 'Submit' and 'Cancel' are at the bottom right.



This screenshot shows a software interface titled 'ELT History' with a sub-section 'ELT History Report for Title Number 102321004, VIN JA3ZX8HW0AU016528 - CRICKETS,JIMMY'. It displays a table titled 'Records Received: 1' with one row. The table columns are 'State', 'Received', 'Transaction Code', and 'Description'. The data in the table is: State: SD, Received: 10/1/12 3:40 PM, Transaction Code: 101, Description: Add Record - Perfection of Lien.

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	None	When updating the vehicle registration, SD will send this information to VINtek to update the ELT.
Out of state move	Request Printing of Paper Title or Request Printing of Paper Title and Mail To	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Request Printing of Paper Title	South Dakota does not have an expedited title process.
Lost Title	<i>DMV form RV-707</i>	

ELT Transactions in Texas

Texas is an optional ELT state. Enrollment is processed on a quarterly schedule. The application process has deadlines published on the Texas DMV website. It is recommended that lienholders begin the application process as soon as possible to avoid long delays in the lien filing process. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

The Texas Department of Motor Vehicles (DMV) website is <http://www.txdmv.gov/>.

Texas Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT, a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

Texas processes ELTs Monday through Friday, regardless of holidays. Weekend requests will be processed the next business day. Texas pickups up transactions at 6 pm central time, they deliver files between 10 pm and 12 am. If there are system issues requiring manual file processing the file is run by 10 am the next business day.

Paper titles are *normally* mailed within one business day of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days.

Title Research

The Texas DMV does have an online [title research tool](#).

VINtek can also assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Texas DMV Errors

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken outside of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.

Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Texas has five ELT transactions available in VINtekTIME.

Transaction	Definition
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party or owner. Eligible 3 rd parties are dealerships, insurance companies and other lienholders.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
Request Printing of Paper Title and Mail To	Prints and mails a paper title to a request address with the lien in place.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien, the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

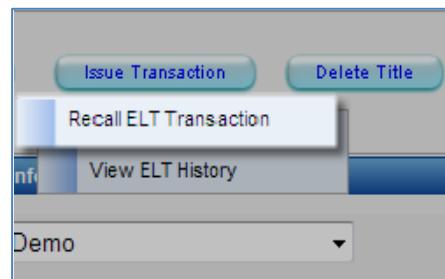
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed, it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek, support charges may apply.

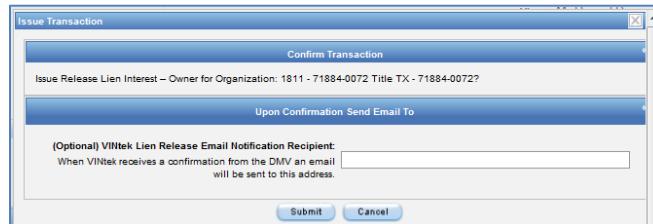


Details for Texas ELT Transactions

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address of your choice confirming the transaction has been processed.

The transaction is not complete until you click the submit button and it is noted to the title record.

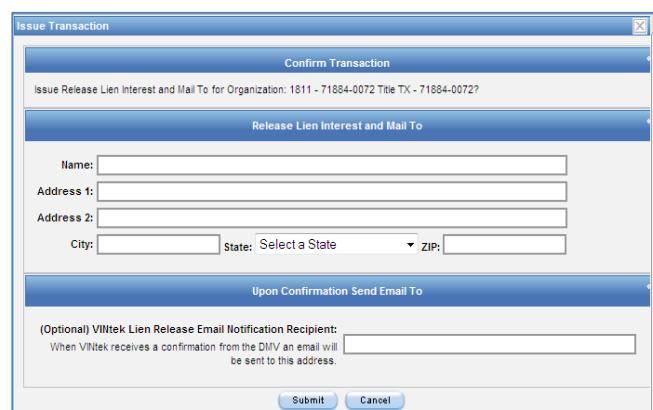


Release Lien Interest and Mail To

This transaction mails a lien free title to a third party or registered owner at the address the lienholder requests. Eligible third parties are insurance companies, other lienholders, and dealerships.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research; include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

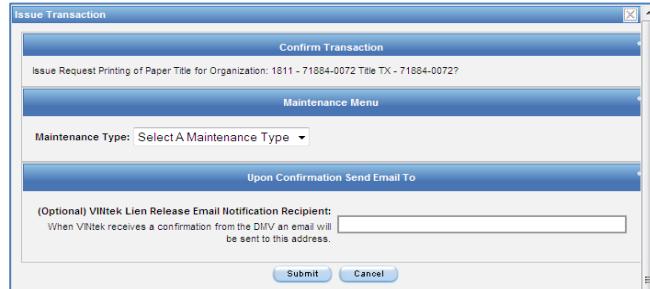


Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



The screenshot shows the 'Issue Transaction' window with the following details:

- Confirm Transaction:** Issue Request Printing of Paper Title for Organization: 1811 - 71884-0072 Title TX - 71884-0072?
- Maintenance Menu:** Maintenance Type: Select A Maintenance Type
- Upon Confirmation Send Email To:** (Optional) VINtek Lien Release Email Notification Recipient: When VINtek receives a confirmation from the DMV an email will be sent to this address.
- Buttons:** Submit, Cancel

Request Printing of Paper Title and Mail To

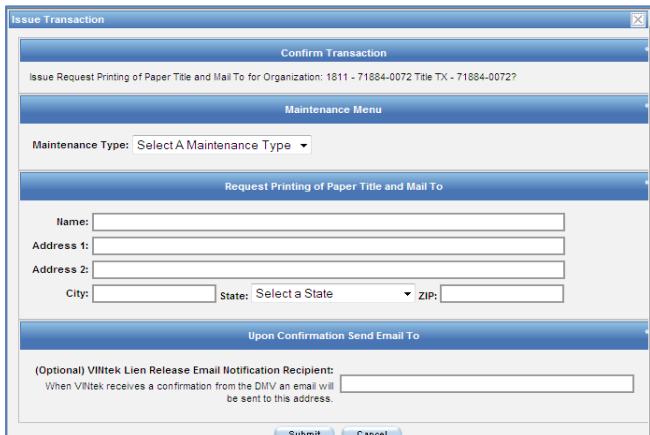
This transaction mails a paper title with lien in place to a third party or registered owner at the address the lienholder requests. Eligible third parties are insurance companies, other lienholders, and dealerships.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

Caution should be used with mailing addresses.

Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research; include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

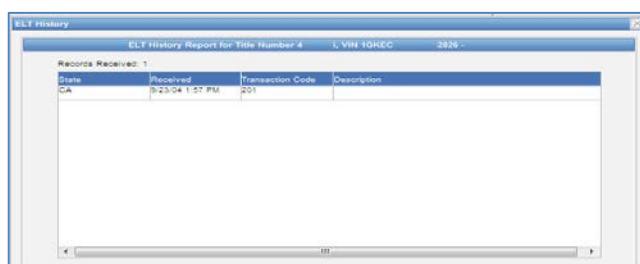


The screenshot shows the 'Issue Transaction' window with the following details:

- Confirm Transaction:** Issue Request Printing of Paper Title and Mail To for Organization: 1811 - 71884-0072 Title TX - 71884-0072?
- Maintenance Menu:** Maintenance Type: Select A Maintenance Type
- Request Printing of Paper Title and Mail To:**
 - Name: [Input Field]
 - Address 1: [Input Field]
 - Address 2: [Input Field]
 - City: [Input Field] State: Select a State ZIP: [Input Field]
- Upon Confirmation Send Email To:** (Optional) VINtek Lien Release Email Notification Recipient: When VINtek receives a confirmation from the DMV an email will be sent to this address.
- Buttons:** Submit, Cancel

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



The screenshot shows the 'ELT History' report window with the following details:

ELT History Report For Title Number 4-5-VIN-10HEC 3926-			
Records Received: 1			
State	Received	Transaction Code	Description
CA	9/23/04 1:57 PM	201	

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner or Release Lien Interest and Mail To	<i>Release Lien Interest – Owner</i> will not cause a title to be mailed.
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	None	The state will keep the ELT up to date when the vehicle is reregistered.
Out of state move	Request Printing of Paper Title	
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Request Printing of Paper Title	Texas does not have an expedited title process
Lost Title	State form VTR-34	

ELT Transactions in Virginia

Virginia is a mandatory ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

The Virginia Department of Motor Vehicles (DMV) website is <http://www.dmvnow.com/>.

Virginia Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT, a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

Virginia picks up and transmits ELT requests daily Monday through Friday after the close of business.

Titles are printed nightly and mailed the next morning. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days.

Title Research

The Virginia DMV does not have an online title research tool. VINtek can assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Virginia DMV Errors

Error	Condition
TTL NOT PRINTED; LIEN RELEASED; ADDTL HELDS EXIST	<p>The title was not printed. The lien was released. There are HELDS on the State title record, i.e. previous state title not surrendered, unpaid fees, etc.</p> <p>Look at the loan under title information to determine if a HELD reason was sent with the electronic perfection.</p> <p>Since the lien was released, the customer will need to resolve with the State as the lien holder no longer has an interest.</p>
TTL NOT PRINTED; PRINTED TTL EXISTS; CALL HELP DESK	<p>For a Print Request transaction, the Title will NOT be printed because the DMV database indicates that a title was printed previously.</p> <p>Contact the DMV for details.</p>
NO LIEN ON TITLE RECORD	<p>There is no lien recorded on DMV database for Title indicated in transaction.</p> <p>Check if the lien was previously released. contact the DMV for details.</p>
TTL NOT PRINTED; ADDITIONAL HELDS EXIST	<p>The title cannot be printed.</p> <p>There are HELDS on the State title record, i.e. previous state title not surrendered, unpaid fees, etc. Look at the loan under title information to determine if a HELD reason was sent with the electronic perfection. Contact the DMV for details.</p>
TITLE RECORD NOT FOUND	<p>The Title in this transaction was not found on the DMV database.</p> <p>Contact the DMV or VINtek Support.</p>
LIENHOLDER IS NOT ON THE TITLE	<p>The lien holder code/name submitted in the transaction (paper title/release lien) is no longer on the title record. Most likely, it was previously released.</p> <p>Determine if an electronic or manual release was previously submitted</p>
VIN DOES NOT MATCH TITLE RECORD	<p>The VIN on the transaction is not equal to that on the DMV database for this title.</p> <p>Verify if paper release or print tile was issued. Contact VINtek Support to determine if a VIN correction was made</p>
TTL NOT PRINTED; LIEN RELEASED; ADDTL LIENHOLDERS	<p>For a Release transaction, the lien WAS released but the title will NOT be printed because a secondary lien holder exists. Control of the Title will be transferred to the secondary lien holder.</p> <p>Contact DMV for more information.</p>

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken outside of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.

Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Virginia has seven ELT release transactions available in VINtekTIME.

Transaction	Definition
Release for Pickup at Service Center	A lien free title can be picked up at an DMV service center.
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest Perfected in Error	Releases the lien, the state holds the title.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
Request Printing of Paper Title and Mail To	Prints and mails a title to a 3 rd party, with the lien in place.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

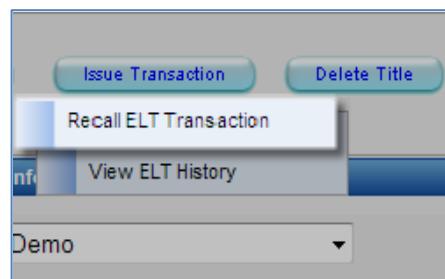
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek support charges may apply.



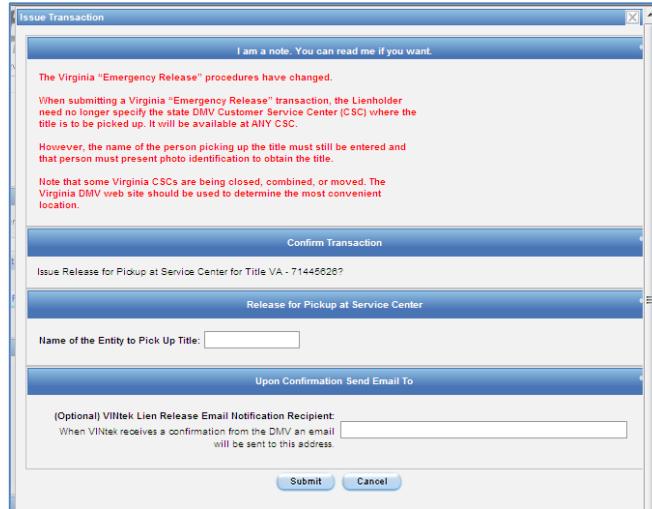
Details for Virginia ELT Transactions

Release for Pickup at Service Center

This transaction releases the lien and makes the title available for pickup. The Virginia DMV will process the messages every hour between the hours of 7:00 a.m. and 4:00 p.m. Monday through Friday, excluding state holidays. Check the Virginia DMV website for a current list of locations. The paper title will be available for pick up at a CSC within an hour of processing by DMV.

Titles may be picked up by the owner or third party. The name of the individual picking up the title must be listed; they will need to present proper photo identification to receive a title.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



The Virginia "Emergency Release" procedures have changed.
When submitting a Virginia "Emergency Release" transaction, the Lienholder need no longer specify the state DMV Customer Service Center (CSC) where the title is to be picked up. It will be available at ANY CSC.
However, the name of the person picking up the title must still be entered and that person must present photo identification to obtain the title.
Note that some Virginia CSCs are being closed, combined, or moved. The Virginia DMV web site should be used to determine the most convenient location.

Confirm Transaction

Issue Release for Pickup at Service Center for Title VA - 71445828?

Name of Entity to Pick Up Title:

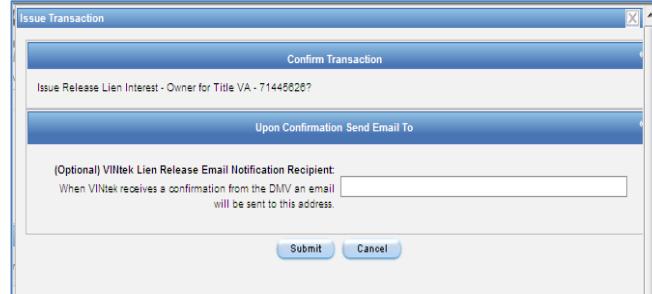
Upon Confirmation Send Email To
(Optional) VINtek Lien Release Email Notification Recipient:
When VINtek receives a confirmation from the DMV an email will be sent to this address.

Submit Cancel

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



Issue Release Lien Interest - Owner for Title VA - 71445828?

Upon Confirmation Send Email To
(Optional) VINtek Lien Release Email Notification Recipient:
When VINtek receives a confirmation from the DMV an email will be sent to this address.

Submit Cancel

Release Lien Interest Perfected In Error

This transaction is used when the lien has been sent to the wrong lienholder's account. The lien is released but the state will hold the title allowing the correct lienholder to file their lien.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



Issue Release Lien Interest - Perfected In Error for Title VA - 71445828?

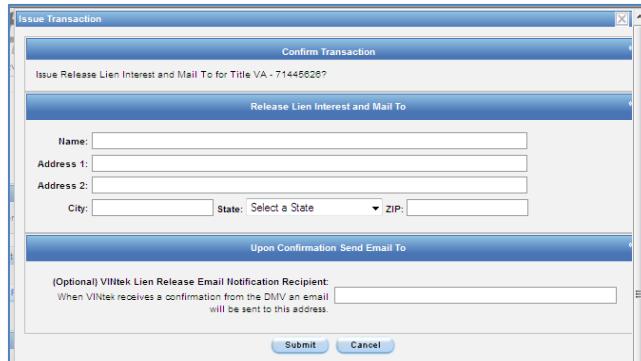
Submit Cancel

Release Lien Interest and Mail To

This transaction mails a lien free title to a third party at the address the lienholder requests. This transaction should be used to mail a title to a dealership, insurance company, or another lienholder.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed without notice and should be treated as a lost title. If assistance is required, contact Support@VINtek.com requesting title research; include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



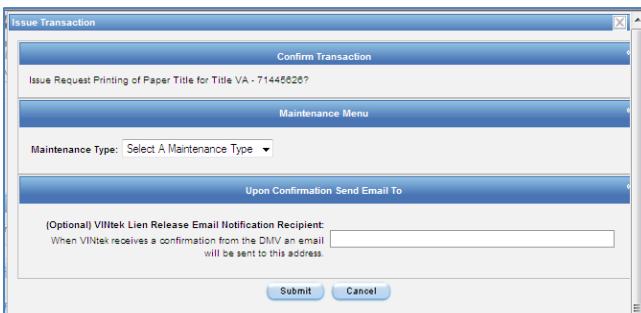
The screenshot shows a software interface titled 'Issue Transaction' with a sub-section 'Confirm Transaction'. It displays the message 'Issue Release Lien Interest and Mail To for Title VA - 71445626'. Below this is a section titled 'Release Lien Interest and Mail To' with fields for Name, Address 1, Address 2, City, State, and ZIP. There is also a section for 'Upon Confirmation Send Email To' with an optional field for 'VINtek Lien Release Email Notification Recipient'.

Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

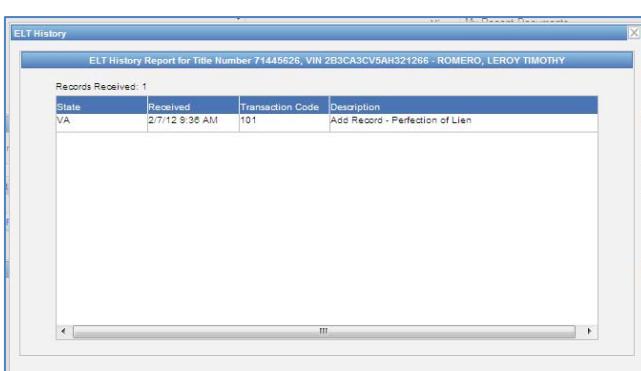
An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



The screenshot shows a software interface titled 'Issue Transaction' with a sub-section 'Confirm Transaction'. It displays the message 'Issue Request Printing of Paper Title for Title VA - 71445626'. Below this is a section titled 'Maintenance Menu' with a dropdown menu for 'Maintenance Type'. There is also a section for 'Upon Confirmation Send Email To' with an optional field for 'VINtek Lien Release Email Notification Recipient'.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



The screenshot shows a software interface titled 'ELT History' with a sub-section 'ELT History Report for Title Number 71445626, VIN 2B3CA3CV5AH321266 - ROMERO, LEROY TIMOTHY'. It displays a table with the following data:

Records Received: 1			
State	Received	Transaction Code	Description
VA	2/7/12 9:36 AM	101	Add Record - Perfection of Lien

Paper Title Conversion

Virginia will allow a lienholder to convert their paper title inventory to ELTs. To do this the lienholder must assemble the required data send it to the DMV. VINtek will assist lienholders in this process, for more information contact Support@VINtek.com.

Scenarios

These are common scenarios that required a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	Request Information Change	If also requesting a lien release, wait one business day after the information change to allow for processing time.
Out of state move	Request Printing of Paper Title	The lienholder will have to send the title to the owner once received.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Release for Pickup at Service Center	
Lost Title	<i>Use state form VSA 66, the DMV website or visit a DMV CSC</i>	

ELT Transactions in Washington

Washington is an optional ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program, please contact Support@VINtek.com.

The Washington Department of Licensing (DOL) website is <http://www.dol.wa.gov/>.

Washington Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file.

Receiving Titles

Upon receipt of an ELT, a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

The DOL retrieves transactions every business day from VINtek. Weekend and holiday requests will be processed the next business day. The DOL transmits lien perfections and transaction confirmations on Tuesdays and Fridays, unless effected by holidays.

Paper titles are normally mailed within one business day of processing a transaction. When a title is mailed lienholders should account for adequate mailing times. Mail delivery can take up to seven to ten business days.

Title Research

The Florida HSMV does have an online [title research tool](#).

VINtek can also assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

Washington DMV Errors

Error	Condition
LIEN NOT ON FILE	The financial institution has submitted a transaction for a vehicle or vessel that does not belong to it or is not electronic (Lien Code not on VHS data base record). Contact the DMV for details.
RECALLED PER LIENHOLDER'S REQUEST	The lien holder issued a transaction on VINtek and then recalled the transaction before it was sent to the state. Determine the in-house user and inquire why the transaction was recalled.
ZIP CODE INVALID	ZIP Code of mail-to address must be five or nine numbers. Correct with a valid ZIP code and resubmit.
STATE PROCESSING ERROR - CONTACT VINTEK (4)	The state processing system has returned an unexplained error. The transaction rejected because there is an 'exception' on the State database. DMV will investigate and correct or notify the lien holder why the transaction cannot be processed. DO NOT RESEND.

Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken outside of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.



Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

ELT Transactions

Washington has seven ELT transactions available in VINtekTIME.

Transaction	Definition
Print Affidavit in Lieu Of Title	Opens a blank Affidavit in Lieu of Title Form
Release Lien Interest – Owner	Releases the lien and mails a lien free title to the owner.
Release Lien Interest Perfected in Error	Releases the lien, the state holds the title.
Release Lien Interest and Mail To	Releases the lien and sends a title to a 3 rd party.
Request Information Change	Updates the owners address without printing a title or changing the lien.
Request Printing of Paper Title	Allows a lienholder to receive a paper title for maintenance.
View ELT History	No action is performed, historical information is displayed.

Transaction Processing

When the state sends an ELT or a lienholder releases a lien, the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When issuing a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

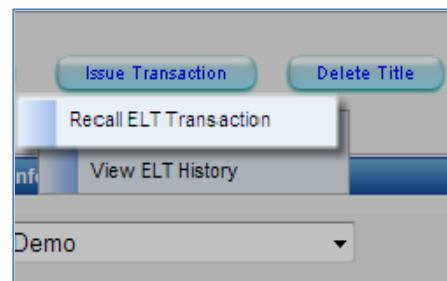
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed it is noted to the title record and the title will be noted with the results of the recall request once processed.

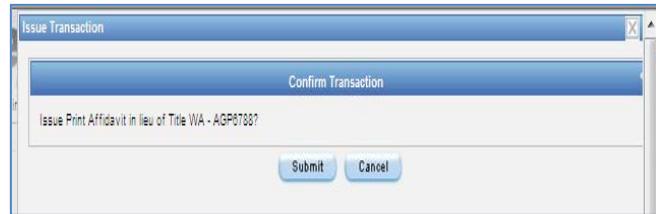
If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek support charges may apply.



Details for Washington ELT Transactions

Print Affidavit In Lieu of Title (ALOT)

This transaction will not release a lien or make any changes to the ELT record in VINtekTIME. It will provide a .pdf of the ALOT form to be filled out. This form can be used by insurance companies, dealers, lienholders and registered owners in place of a title.

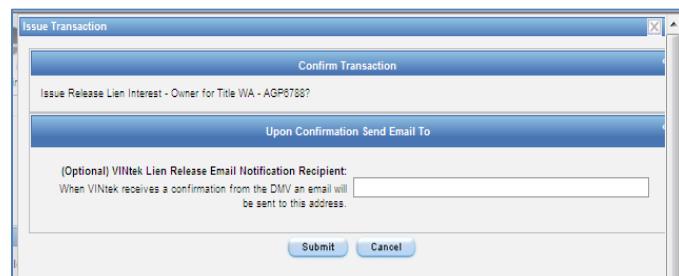


The ALOT can also be used by a lienholder when submitting title corrections and changes on an ELT record to the state in place of a paper title.

If a lienholder uses this form and generates a paper title, they will need to manually click the Archive box on the title record and properly note the record. If the record is not manually archived it will remain as an active ELT in VINtekTIME but since the state will reflect it as a paper title be unreleasable.

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address provided confirming the transaction has been processed.



The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

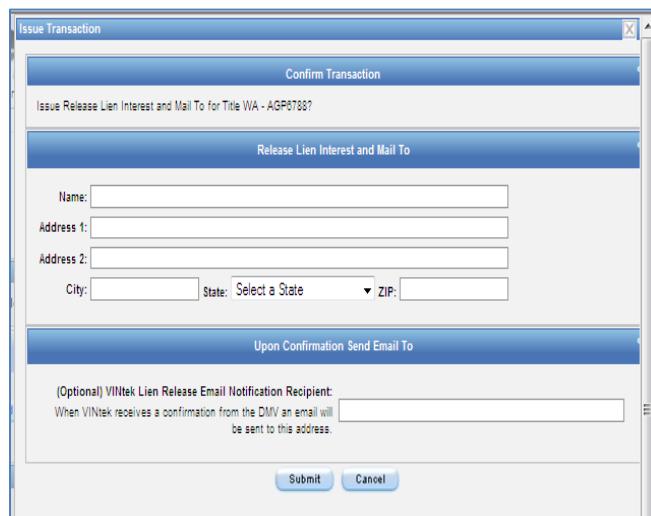
Release Lien Interest and Mail To

This transaction mails a lien free title to a third party at the address the lienholder requests. Washington allows this transaction to be used for insurance companies and dealerships.

Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When titles are returned to the DOL they will flag the record as returned and title is destroyed. Titles can be re-printed for the lienholder, the party who it was released to, or the registered owner as long as the flag is in DMV's system. Titles otherwise lost in the mail will have to be treated as a lost paper title. If assistance is required contact Support@VINtek.com

requesting title research, include the VIN and lienholder information.

An email can be sent to the address provided confirming the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.

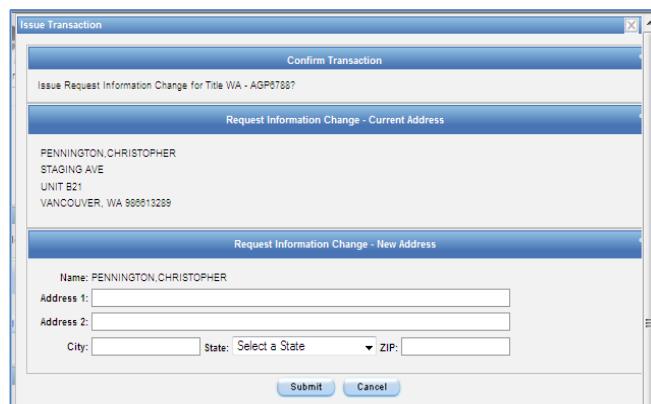


The screenshot shows the 'Issue Transaction' window titled 'Confirm Transaction'. It displays the message 'Issue Release Lien Interest and Mail To for Title WA - AGP8788?'. Below this is a section titled 'Release Lien Interest and Mail To' with fields for Name, Address 1, Address 2, City, State, and ZIP. At the bottom, there is an 'Upon Confirmation Send Email To' section with an optional field for 'VINtek Lien Release Email Notification Recipient' and a note about receiving confirmation emails from the DMV. The window includes 'Submit' and 'Cancel' buttons.

Request Information Change

This will send an address update to the state for the ELT record.

The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



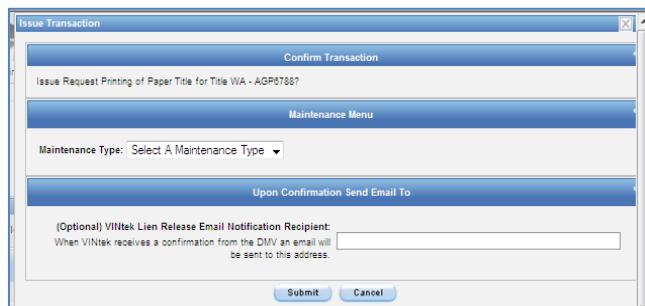
The screenshot shows the 'Issue Transaction' window titled 'Confirm Transaction'. It displays the message 'Issue Request Information Change for Title WA - AGP8788?'. Below this is a section titled 'Request Information Change - Current Address' showing the current address: PENNINGTON, CHRISTOPHER, STAGING AVE, UNIT B21, VANCOUVER, WA 986613269. Below this is another section titled 'Request Information Change - New Address' with fields for Name, Address 1, Address 2, City, State, and ZIP. The window includes 'Submit' and 'Cancel' buttons.

Request Printing of Paper Title

This is a maintenance transaction. It will allow a lienholder to receive a paper title with their lien in place.

The maintenance types available are: State to State, Name Change, Title Correction and Other. State to State and Name Change will request additional information. The information added for both of these types is informational only.

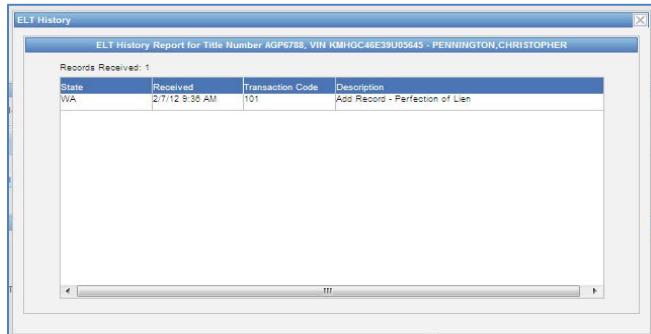
An email can be sent to the address provided the transaction has been processed. The transaction is not complete until clicking the submit button and the transaction is noted to the title record.



confirming

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



Records Received: 1			
State	Received	Transaction Code	Description
WA	2/7/12 9:38 AM	101	Add Record - Perfection of Lien

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	Release Lien Interest – Owner	
Repossession	Request Printing of Paper Title	
Insurance Company Payoff	Release Lien Interest and Mail To	
Refinance	Release Lien Interest and Mail To	
In state move	Request Information Change	
Out of state move	Request Printing of Paper Title or Release Lien Interest and Mail To	The lienholder will have to send the title to the owner once received unless the lien is being released. Release Lien Interest and Mail To can be used when releasing the lien.
Dealership Payoff	Release Lien Interest and Mail To	
Name Change	Request Printing of Paper Title	
Emergency Title Request	Request Printing of Paper Title	Washington does not have an express title option.
Lost Title	Print Affidavit in Lieu of Title	This form can be used at the DOL by the registered owner or lienholder to order a new title.



ELT Transactions in Wisconsin

Wisconsin is an optional ELT state. For assistance in enrolling in the Electronic Lien and Title (ELT) program contact Support@VINtek.com.

All titles with loans listed after July 1, 2012 will be delivered to the lien holder, whether in paper or electronic form.

If a lien holder releases a lien, and the lien holder has the title, a new title is automatically produced at DMV.

- This happens for both electronic and paper titles
- If other lien holders exist, the new title is delivered to the next lien holder, prioritized by date order
- If no other lien holders exist, the new title is delivered to the vehicle owner

The Wisconsin Department of Motor Vehicles (DMV) website is <http://www.dot.wisconsin.gov/>

Wisconsin Title Work

VINtek receives new lien perfections and will place them into each lienholder's account. Liens are also released electronically in VINtekTIME, either by individual data entry or a bulk import file. New perfections are sent Tuesday and Saturday nights after 11 pm cst. Releases are picked up by 5 pm cst every business day.

Receiving Titles

Upon receipt of an ELT a confirmation message is returned to the state. VINtekTIME will automatically match it to loan data if available. The lienholder can then view and process titles.

Processing Timeframes

New perfections are sent Tuesday and Saturday nights after 11 pm cst. Releases are picked up by 5 pm cst every business day.

Title Research

The Wisconsin DMV does have an online [title research tool](#).

VINtek can also assist with title research; this is billed as a level two support charge. Title research is usually needed to resolve DMV errors, assist with lost titles, and research lien release and perfection issues.

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Rev. 12/18/12

1735 Market Street, 9th Floor Suite 900

Philadelphia, PA 19103

Phone: 888-VIN-6500

Email: Support@VINtek.com

ELT Transactions

Wisconsin has 3 ELT transactions available in VINtekTIME.

Transaction	Definition
<i>Release Lien Interest – Owner</i>	Releases the lien and mails a lien free title to the owner.
<i>Release Lien Interest and Mail To</i>	Releases the lien and sends a title to a 3 rd party. This is for use with 3 rd parties such as dealerships, insurance companies and other lienholders.
<i>View ELT History</i>	No action is performed, historical information is displayed.

Wisconsin DMV Errors

Error	Resolution
TBD	

Transaction Processing

When the state sends an ELT or a lienholder releases a lien the transaction requires a confirmation or rejection notice from the recipient.

Rejected Transactions

When you issue a transaction, the ELT is noted and held pending confirmation from the state. When the state sends a confirmation message that title is archived. If the state sends a rejection notice back for whatever reason, VINtekTIME will show that title as active and the title will be noted with the rejection. The rejection can then be addressed and the ELT released by issuing a transaction.

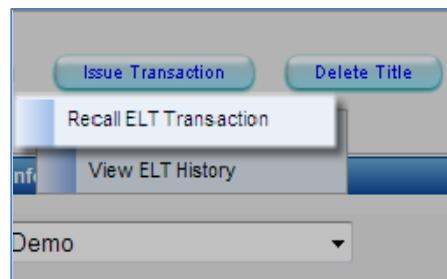
The *DMV Errors* report in VINtekTIME will show all rejected transactions and the reason sent by the state.

Recalling Transactions

ELT transactions can be recalled from the *Issue Transactions* menu in VINtekTIME the same business day.

This is done by selecting *Recall ELT Transaction* from the *Issue Transactions* menu. When a recall is processed it is noted to the title record and the title will be noted with the results of the recall request once processed.

If the *Recall ELT Transaction* option is not present on the *Issue Transactions* menu a request can be emailed to Support@VINtek.com for further assistance. Based on the lienholder's contract with VINtek support charges may apply.



Troubleshooting DMV Errors

DMV Errors can be caused by many conditions; the steps outlined below will help a lienholder resolve the error when it is something they can correct. In some cases VINtek will need to intervene and work directly with the DMV. DMV errors are commonly caused by actions taken outside of the ELT system; such as state database errors, address changes or paper titles generated by manual processes. Depending on the state and/or error condition VINtek Support may be able to offer additional assistance in error resolution by emailing Support@VINtek.com.

These steps outline a general method of troubleshooting DMV errors, after reviewing the error message the steps may need to be altered.

Step 1: Review the loan and title records in VINtekTIME.

- Make sure the borrower address is correct and up to date
- Review the VIN for clerical errors
 - o If any of these items are incorrect, resolve the error and resend the issued transaction when relevant.
- Review the notes for indications a lien release or other ELT action may have occurred.
 - o If the lien was previously released or a paper title generated contact the DMV if further resolution is needed.

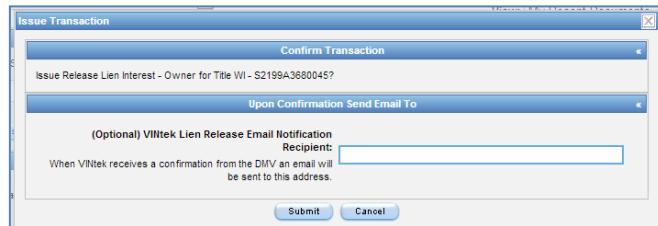
Step 2: Contact the appropriate party

- When Step 1 leaves the issue unresolved use the information gathered in Step 1 to contact:
 - The borrower
 - When indicated by the text of the error message.
 - The lien was released but a title not generated. Once the lien is released the registered owner may need to resolve additional items with the DMV or order a duplicate title.
 - The DMV
 - When indicated by the text of the error message.
 - Correction was made to the issued transaction and the transaction still returned an error after reissuing.
 - An error message was returned indicating a VIN or address error but the information sent was confirmed as correct.
 - Support@VINtek.com
 - When indicated by the text of the error message
 - Steps 1 and 2 do not lead to resolution
 - Further assistance is needed based on information gathered in steps 1 and 2

Details for Wisconsin ELT Transactions

Release Lien Interest – Owner

This transaction sends notice to the state to release the lien and mail a paper title to the registered owner. When a paper title is mailed to a registered owner it will be sent to the current address on the vehicle registration. An email can be sent to the address of your choice confirming the transaction has been processed.

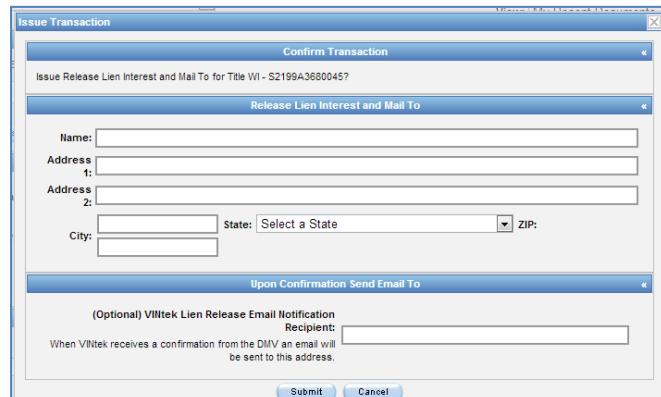


The transaction is not complete until you click the submit button and it is noted to the title record.

Release Lien Interest and Mail To

This transaction mails a lien free title to a third party at the address the lienholder requests.

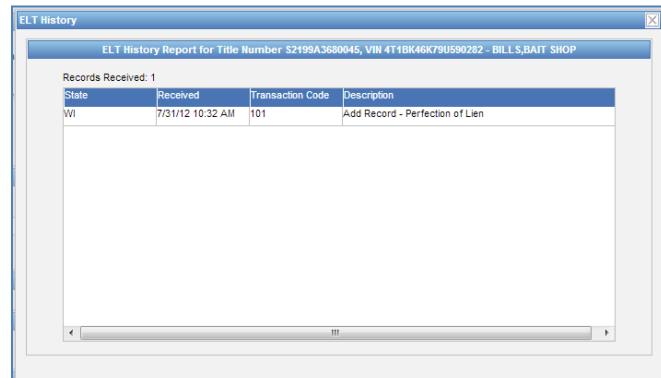
Caution should be used with mailing addresses. Titles are not forwarded by the postal service. When the title is returned to the state it is destroyed and should be treated as a lost title. If assistance is required contact Support@VINtek.com requesting title research, include the VIN number and lienholder information.



An email can be sent to the address of your choice confirming the transaction has been processed. The transaction is not complete until you click the submit button and it is noted to the title record.

View ELT History

This displays an informational screen showing the history of ELT transactions. No actual change is processed.



ELT History Report for Title Number S2199A3680045, VIN 4T1BK46K79U590282 - BILLS,BAIT SHOP			
Records Received: 1			
State	Received	Transaction Code	Description
WI	7/31/12 10:32 AM	101	Add Record - Perfection of Lien

Scenarios

These are common scenarios that require a lienholder to take action and the suggested release option. A lienholder may choose a different course of action based on operational procedures and exception scenarios.

Situation	Issue Transaction	Comments
Owner Pay Off	<i>Release Lien Interest – Owner</i>	
Repossession		Use DMV form mv2117
Insurance Company Payoff	<i>Release Lien Interest and Mail To</i>	
Refinance	<i>Release Lien Interest and Mail To</i>	
In state move	None	When updating the vehicle registration, the DMV will send this information to VINtek to update the ELT.
Out of State Move		
Dealership Payoff	<i>Release Lien Interest and Mail To</i>	
Name Change		
Emergency Title Request		Wisconsin does not have an expedited title process.
Lost Title		DMV Form MV2119

VINtekTIME FORMS

IN THIS SECTION:

- [Change Request Form](#)
- [Lienholder Data Sheet](#)
- [USER Request Form](#)

Forms



User Request Form

Click the Adobe Acrobat Document below to open the User Request Form. This will open in a new Adobe Acrobat Reader window, complete the form according to the instructions and return by email to Support@VINtek.com.

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1735 Market Street, 9th Floor Suite 900
Philadelphia, PA 19103
Phone: 888-VIN-6500
Email: Support@VINtek.com

Lienholder Data Sheet

This document identifies personnel authorized to make administrative changes to your account.

Please fill out this document in its entirety and return it to VINtek Support, Support@VINtek.com.

Company Name			
Shipping Address			
City, State, Zip			
Primary Contact	Full Name		
	Phone	Fax	E-mail
Provide an email to send invoices	E-mail		
Loan Processing System			
States involved in services (Designate with "X")	<input type="checkbox"/> AZ <input type="checkbox"/> CA <input type="checkbox"/> FL <input type="checkbox"/> GA <input type="checkbox"/> HI <input type="checkbox"/> ID <input type="checkbox"/> LA <input type="checkbox"/> MA <input type="checkbox"/> NE <input type="checkbox"/> NY <input type="checkbox"/> OH <input type="checkbox"/> PA <input type="checkbox"/> SC <input type="checkbox"/> TX <input type="checkbox"/> VA <input type="checkbox"/> WA		
VINtekTIME Set up			
Contact Name 1	Phone	Fax	E-mail
Contact Name 2	Phone	Fax	E-mail
Contact Name 3	Phone	Fax	E-mail
Contact Name 4	Phone	Fax	E-mail
Technical Contact	Phone	Fax	E-mail
Management Contact	Phone	Fax	E-mail
Accounting Contact	Phone	Fax	E-mail



Authorization List To Add/Edit Users

Section 1 – Super Administrators (These users may add or remove “User Administrators” by emailing support@vintek.com)

Name	E-mail Address	Phone Number

Section 2 – User Administrators (These users may request “New Users” be added to your account by emailing support@vintek.com)

Name	E-mail Address	Phone Number

PLEASE NOTE: The names in Sections 1 and 2 may overlap.



VINtek Product and Project Change/Work Request

Instructions

Please complete all items on this form. Additional pages or a separate document may be attached to complete the Requirements section. Sign the form and either fax or email the form to support@vintek.com. An email with this document attached can replace the signature.

Your request will be reviewed by VINtek Management. If the request is determined to be feasible, you will receive a quote for completing the work. Planning and scheduling will begin once we receive your approval of the quote.

Change/Work Request Form

Product/Project Name	
Requesting Company	
Requested by	
Email Address	
Phone Number	
Date Requested (MM/DD/YYYY)	
Date Due By (MM/DD/YYYY)	

Description: (Write a description that summarizes the request.)

Justification: (Provide the justification of why this request must be completed.)

Requirements: (Write a detailed list of requirements for the request here. Please attach additional pages or a separate document if needed.)

- If the request involves a file transfer or report file it must have detailed requirements specified. This includes the file name, type and transfer mechanism/location, record/field names and format definition, volume expectations (e.g. number of records), specific rules to generate and/or interpret the file, limitations or constraints, data validation criteria, frequency expectations, security requirements, and acceptance criteria.
- If the request involves custom development for new or modified functionality it must have detailed business requirements documented. Business requirements include user interface requirements (new or modified screens with affected data, actions, or flows), system interface requirements (new or modified messages or data transfers), functional requirements (process steps and business rules), data requirements, security requirements, non-functional requirements (e.g., data size and performance, usability, flexibility, etc.), and training requirements.



Submission Signature(s)

I have reviewed the information contained in this Project Change Request Form and agree to the submission of this request to VINtek:

Name	Title	Signature *	Date (MM/DD/YYYY)

The signature(s) above indicate an understanding of the purpose and content of this document by those signing it. By signing this document, they agree to this as the formal Product and Project Change/Work Request Form

* An email to VINtek with this document attached can replace the Signature.