

NOTICE OF PROPOSED GUIDANCE DOCUMENT

eMV Agent – Lien Transactions

Pursuant to Wis. Stat. s. 227.112, the Wisconsin Department of Transportation is hereby seeking comment eMV Agent – Lien Transactions s. 799 and TRANS 156, a proposed guidance document.

PUBLIC COMMENTS AND DEADLINE FOR SUBMISSION

Comments may be submitted to the Wisconsin Department of Transportation for 21 days by:

1. Department's website: <https://wisconsin.gov/Pages/dmv/dlr-agents/dlr-ttl-reg/emvagenttransaction.aspx>

2. Mailing written comments to:
Division of Motor Vehicles
Wisconsin Department of Transportation
4822 Madison Yards Way
PO Box 7336
Madison, WI 53707-7336

WEBSITE LOCATION OF FINAL GUIDANCE DOCUMENT

The final version of this guidance document will be posted at wisconsin.gov to allow for ongoing comment.

AGENCY CONTACT

DOTDMVGuidanceDocs@DOT.WI.GOV



State of Wisconsin Department of Transportation

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eMV Agent - lien transactions

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eMV Agent electronic lien transactions for financial institutions

A new electronic application is now available that will allow you to add and remove liens electronically through a secure WisDOT website. Record information is updated immediately. The fees required for each transaction will be debited the following day from an account set up by you - no checks required and no service fees collected!

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Benefits to electronic processing of lien transactions

Electronic exchange of information

Vehicle inquiry allows access to the DMV record for a vehicle that has been titled or registered in Wisconsin.

- Enter the VIN or plate number to view a vehicle record.
- Owner information will only be displayed if the correct Drivers License number (DID), Federal Employer Identification Number (FEIN), or Social Security number (SSN) is entered.
- Run an inquiry on the vehicle prior to the deal to:
 - Check for existing liens.
 - Check validity of customer's title.
 - Check for known title brands that may affect the value of the vehicle.
 - Check for holds or stops on the record.
- Secure electronic transfer of funds (EFT)
 - Check writing becomes obsolete due to the transfer of monies via EFT.
 - Only users designated with the EFT role have access to bank account information.

* Note: Division of Motor Vehicle records are covered by the Federal Driver's Privacy Protection Act. Access to vehicle information is only available for approved business purposes. Inappropriate disclosure of personal information such as the owner's name and address is subject to federal and state penalties. [Additional information on WisDOT's privacy policy.](#)

Instant updates

- Lien appears on WisDOT record immediately.
- Lien information shown online is current up to the minute. The title is printed and mailed from DMV; the customer can expect to receive their title within ten days.
- More difficult for customer to commit fraud.
- Fewer contacts from customers inquiring when the title will be received.
- Electronic lien release means fewer calls from DMV to obtain a release.

DMV partnership support

- Exclusive phone number and email access to DMV personnel dedicated specifically to answering electronic title and registration processing questions. Phone calls are typically answered in two minutes.
- Advanced notice of DMV updates, such as fee and policy changes, via the welcome page of the eMV Agent application.
- Feedback from DMV if electronic processing misunderstandings are detected to ensure that you and your customer receive the correct product.
- Access to electronic processing tips to help your staff gain confidence with using the eMV Agent processing system.

Easy to use

- The system is designed to automatically catch errors and requires minimal keying.
- eMV Agent can be accessed on any Internet connected computer.
- The only requirements are a personal computer, Internet access, a laser printer and an active bank account from which to debit DMV fees.
- Customers with a Wisconsin title already exist in the DMV database, so their information is preloaded, which makes the transaction even easier for you.

Available transactions

- Add your lien to a vehicle already owned by your customer, and issue a new title mailed by WisDOT.
- Add your lien to a vehicle already owned by your customer AND release an existing lien.
Note: to release an existing lien, you must have a valid lien release, or contact the lender to

verify the other lender's lien is paid/has sent the payoff amount.

- Process a repossession transaction if the repossession occurs in Wisconsin and the new title is being issued to the lender.
- Issue a replacement title to the vehicle owner if they have lost their title and you are adding a lien.
- Remove your lien from WisDOT records upon payment of the lien. Your customer may then apply for a clear title.

Additional features

A system generated receipt replaces the MV-1 application. The receipt contains vehicle information, owner name and address, lienholder name and address, and fees paid to DMV.

Reports will provide a log of your completed applications and a list of your financial institution's electronically released liens.

Transactions that were completed in error or require correction can be reset (deleted) the same business day.

Questions? Contact us:

Email [Wisconsin DMV email service](#)

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