



# **Guidelines for Electronic Lien Program**

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#### Introduction

# I. Introduction to the Motor Vehicle Services (MVS) Electronic Lien (E-Lien) Program

This guide is to provide important information for the Motor Vehicle Services E-Lien Program for participating financial institutions and service providers.

#### II. Objective

The E-Lien Program transitions the Department from a paper lien process to an electronic lien system which aims to facilitate a more efficient and secure process between financial institutions and the Department through the use of a service provider.

Financial institutions must notify their service provider when liens are satisfied. Once a lien is satisfied, a notification from the service provider is submitted to MVS to request a lien release.

There are two options available for service providers to release lien(s) electronically.

Option 1: Convert a paper title to an electronic lien through a web server, then request to release it electronically.

Option 2: Release the lien on the paper title, mail the title to the customer and have the service provider notify MVS through a web server to release the lien on the title account.

All in-state or out-of-state financial institutions with a FEIN are required to enroll in the program through a service provider approved by the Department.

#### **Electronic Financial Institution Guidelines**

## I. Becoming a participating Electronic Financial Institution

Financial institutions have the option to enroll in the MVS E-lien program to request an electronic lien. Enrollment begins by completing the Financial Institution Application found on our website at <a href="www.dor.ms.gov">www.dor.ms.gov</a> under the Tags and Title tab, Motor Vehicle e-Lien section. Please note that electronic signatures are not accepted when submitting applications. Applications may be e-mailed to elt@dor.ms.gov.

Financial institutions are required to communicate any changes or updates through their service provider.

#### II. Current Approved Service Provider List (Updated January 2025)

**NAME:** Vitu Collateral Management Solutions, Inc.

**POINT OF CONTACT:** Lender Sales **PHONE NUMBER:** (844) 848-8468

EMAIL ADDRESS: LenderSales@vitu.com

**NAME:** PDP Group, Inc.

**POINT OF CONTACT:** John Yarbrough **PHONE NUMBER:** (410) 584-1521

**EMAIL ADDRESS:** contact@pdpgroupinc.com

**NAME:** Secure Title Administration, Inc. **POINT OF CONTACT:** Michelle Dyer **PHONE NUMBER:** (678) 694-9885

EMAIL ADDRESS: mdyer@SecureTA.com

**NAME:** DDI Technology

**POINT OF CONTACT:** Hannah Bunch **PHONE NUMBER:** (224) 240-0520

**EMAIL ADDRESS:** sales@dditechnology.com

# III. Application to become an Electronic Financial Institution

779672311000		cle Services - Electronic Fina RM MUST BE TYPED OR COMPO		Reset Form Print Form
Initial	Registration	Change of Service Provider	Information Change	
PURPOSE:			ppi Electronic Lien (e-Lien) Program.	
	FINANC	IAL INSTITUTION INFORMATION	N	
Name of Financial Instituti	ion		FEIN	
Mailing Address				
	City	State	ZIP	
Physical Address				
_	City	State	ZIP	
Phone Number		Email Address		
Business Type				
	NAMEO	E OFFINICE PROVIDER WENDO	2)	
	NAME O	F SERVICE PROVIDER (VENDOR	R)	
Name of Service Provider		F SERVICE PROVIDER (VENDOF	FEIN	
Name of Service Provider Address		F SERVICE PROVIDER (VENDOF		
	r		FEIN	
		F SERVICE PROVIDER (VENDOR		
	r		FEIN	
Address	City	State	FEIN ZIP	
Address	City	State Office/ Fax Number	FEIN ZIP	
Address	City	State Office/ Fax Number	FEIN ZIP	
Address	City	State Office/ Fax Number	FEIN ZIP	
Address Phone Number Name	City	State Office/ Fax Number	FEIN ZIP	
Address  Phone Number  Name  Phone Number  Email Address	City  FINANCIAL II	State Office/ Fax Number	FEIN ZIP	nctured homes.

#### **Service Provider Guidelines**

#### I. Becoming a Participating Service Provider

Service Providers who wish to participate in the E-lien program must email the MVS at <a href="mailto:elt@dor.ms.gov">elt@dor.ms.gov</a> to request the Application to Become An Authorized Lien Service Provider. After the application has been approved, service providers will receive a Memorandum of Understanding (MOU). MOUs must be signed and resubmitted to MVS within 7 business days. This can be done by emailing it to <a href="mailto:elt@dor.ms.gov">elt@dor.ms.gov</a>.

Once the completed application form and signed MOU have been submitted to MVS, approval is within 24-48 hours. A confirmation of approval will be emailed to the service provider along with a copy of the business manual and ELT specs.

#### II. Roles of a Service Provider

A service provider's role is to transmit the release of electronic lien information from financial institutions to MVS through a web server. Service providers must notify MVS to electronically release a lien no later than 14 days after the date the lien has been satisfied. Fees are \$9.00 per transaction.

Service providers can request the following transactions:

- 1. Print Title
- 2. Release Title
- 3. Convert Title

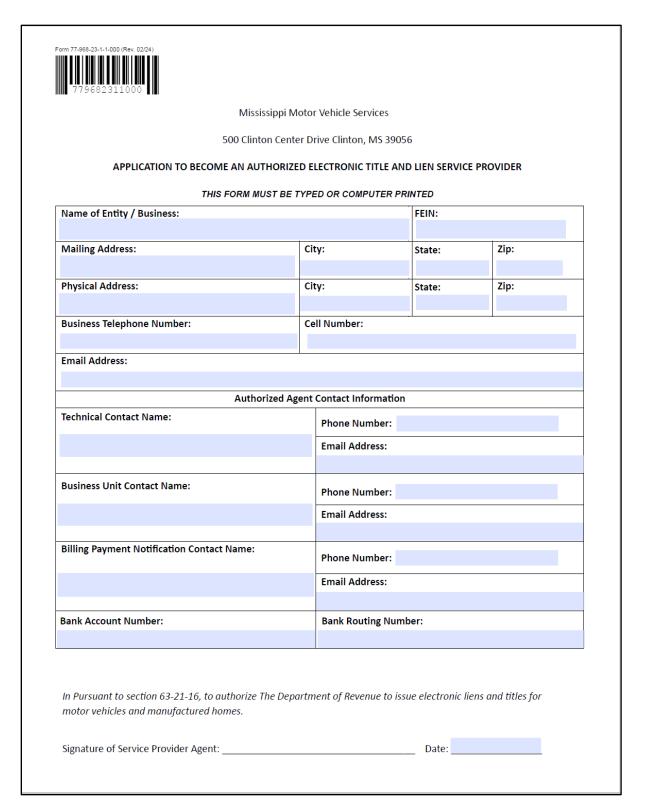
There is no transaction fee for the following:

1. Paper Title Release Lien (without Title Print)

#### III. Contact Information

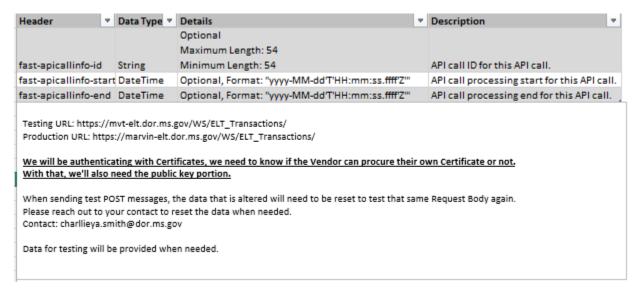
Please email <u>elt@dor.ms.gov</u> if you have any questions regarding business rules or processes.

# IV. Application To Become a Service Provider (Vendor)



# V. ELT System Testing Technical Specifications

# **HTTP Request and Parameters**



# **Request Parameter**

Parameter	▼ Data Type ▼	Details	▼ Description ▼
vendor	Object		Object containing details of the originating vendor for this API call.
		Maximum Length: 30	
vendor.id	String	Minimum Length: 1	FEIN for vendor.
		Maximum Length: 100	
vendor.name	String	Minimum Length: 1	Name of the originating vendor for this API call.
requestor	Object		Object containing details of the originating vendor for this API call.
		Maximum Length: 30	
requestor.id	String	Minimum Length: 1	ID of the business/lienholder requestor for this API call.
		Maximum Length: 100	
requestor.name	String	Minimum Length: 1	Name of the originating requestor for this API call.
vehicle	Object		Object containing details of the vehicle to be operated on with this API call.
vehicle.vehicleld	Object	Optional	Object containing identifier of the vehicle to be operated on with this API call.
		Maximum Length: 30	
vehicle.vehicleld.id	String	Minimum Length: 1	Identifier of the vehicle to be operated on with this API call.
		Maximum Length: 6	
vehicle.vehicleId.type	String	Minimum Length: 1	Type of identifier of the vehicle to be operated on with this API call. (VIN)
		Optional	
		Maximum Length: 30	
vehicle.titleNumber	String	Minimum Length: 1	Title number of the vehicle to be operated on with this API call.
		Optional	
		Maximum Length: 50	
referenceld	String	Minimum Length: 1	Associated reference ID which prompted this API call.
		Maximum Length: 12	
requestedTransaction	String		Type of transaction to be completed on specified vehicle.
details.printTitle	Object	Optional	Details required to complete an ELT transaction of this type.
details.printTitle.updateMailingAddress	Boolean		Indicates if the customers mailing address should be updated with this transaction
details.printTitle.mailingAddress	Object	Optional	Object containing updated mailing address associated with this title print request.
		Maximum Length: 255	
details.printTitle.mailingAddress.street	String	Minimum Length: 1	Street component of address associated with this transaction.
		Optional	
		Maximum Length: 255	
details.printTitle.mailingAddress.street2	String	Minimum Length: 1	Street 2 component of address associated with this transaction.
		Optional	
		Maximum Length: 50	
details.printTitle.mailingAddress.unitType	String		Unit type component of address associated with this transaction.
		Optional	
details.printTitle.mailingAddress.unit	String	Maximum Length: 30	Unit component of address associated with this transaction.
details.printTitle.mailingAddress.city	String	Maximum Length: 100	City component of address associated with this transaction.
details.printTitle.mailingAddress.county	String	Maximum Length: 6	County component of address associated with this transaction.
details.printTitle.mailingAddress.state	String	Maximum Length: 6	State component of address associated with this transaction.
details.printTitle.mailingAddress.postalCode	String	Maximum Length: 30	Postal code component of address associated with this transaction.
details.printTitle.mailingAddress.country	String	Maximum Length: 6	Country component of address associated with this transaction.
details.releaseLien	Object	Optional	Details required to complete an ELT transaction of this type.
details.releaseLien.lienReleaseDate	Date	Format: yyyy-MM-dd	Date the Lien was Released.
details.releaseLien.electronic	Boolean		Indicates if the newly issued title should be paper or electronic.
details.releaseLien.updateMailingAddress	Boolean		Indicates if the customers mailing address should be updated with this transaction
details.releaseLien.mailingAddress	Object	Optional	Object containing updated mailing address associated with this title print request.
details.releasetien.mailing.address	object	Maximum Length: 255	object containing appeared maining address associated with this title print request.
details.releaseLien.mailingAddress.street	String	Minimum Length: 1	Street component of address associated with this transaction.
details.releasetien.mailing.address.street	Julia	Optional	other component of address associated with this transaction.
		Maximum Length: 255	
details.releaseLien.mailingAddress.street2	String	Minimum Length: 1	Street 2 component of address associated with this transaction.
octonon eleaseriellimalling/huul essisti eeta	ouring	Optional	Sales 2 component of address associated with this transaction.
details.releaseLien.mailingAddress.unitType	String	Maximum Length: 50	Unit type component of address associated with this transaction.
octons. creasecren.maning.nouress.unitrype	ouring	Optional Optional	one type component or address associated with this transdiction.
details.releaseLien.mailingAddress.unit	String	Maximum Length: 30	Unit component of address associated with this transaction.
details.releaseLien.mailingAddress.city	String	Maximum Length: 100	City component of address associated with this transaction.
details.releaseLien.mailingAddress.county	-	Maximum Length: 100	Cuty component of address associated with this transaction.  County component of address associated with this transaction.
	String		
details.releaseLien.mailingAddress.state	String	Maximum Length: 6	State component of address associated with this transaction.
details.releaseLien.mailingAddress.postalCode	String	Maximum Length: 30	Postal code component of address associated with this transaction.
details.releaseLien.mailingAddress.country	String	Maximum Length: 6	Country component of address associated with this transaction.

#### **Example Convert Title Payload**

```
1
2
    ····"vendor": {
    id":-"232342342",
3
4
5
     "requestor": {
7
    "id": "123123123",
     ...."name": "Bank of America FI"
8
9
     ···"vehicle": -{
10
    "vehicleId":-{
...."id":-"19UUA8F30DA017798",
11
12
13
     ····"type": "VIN"
    14
15
16
17
    .... "requestedTransaction": "Convert",
    details": {
18
     ... convertTitle": {
19
20
21
22
   ŀ
```

#### **Example Print Title Payload**

```
2
    ····"vendor": {
    ...."id": "232342342",
...."name": "Dealer Track"
3
4
5
    ····"requestor": {
    ...."id": "123123123",
    ...."name": "Bank of America"
8
9
10
    ···"vehicle":
    .... vehicleId": {
11
    ...."id":-"3N1AB7AP2FY228439",
12
13
        type": "VIN"
       ....},
...."titleNumber":-"MS1119911936"
14
15
16
17
    "requestedTransaction": "Print",
    ····"details": {
18
    ...."printTitle":-{
19
28
    ...."updateMailingAddress": true,
21
    ...."mailingAddress":-{
    .... "street": "511 Lake Harbour Dr",
22
    ...."city": "Ridgeland",
23
24
    "state": "MS",
....."postalCode": "39157",
25
26
    ····"country": "USA"
27
   ....}
29
38
31 }
```

#### **Example Release Title Payload**

```
{
..."vendor"::{
 2
    ...."id": "232342342",
 3
 4
     ...."name": "Dealer Track"
 5
     · · · · },
    ····"requestor": {
 6
    ····"id": "123123123",
    .... "name": "Bank of America"
 8
     .....
 9
     ····"vehicle": {
10
     ····"vehicleId": {
11
12
     ...."id": "19XFB2F51CE109923",
     ...."type": "VIN"
13
14
     .... "titleNumber": "MS0507772928"
15
     16
17
     ····"requestedTransaction": "Release",
     ····"details": -{
18
19
     ····"releaseLien": {
     ...."lienReleaseDate": "6-12-2024",
20
21
     .... "electronic": false,
     .... "updateMailingAddress": true,
22
     ...."mailingAddress":-{
23
     "street": "511 Lake Harbour Dr",
24
25
    city: Hidgeland,
"county": "MS089",
"state": "MS",
"postalCode": "39157",
"country": "USA"
26
27
28
29
30
    31
32 ---}
33 }
```

# **Response Parameters**

Parameters 🔻	Data Type ▼	Details	Description
		Maximum Length: 50	
requestId	String	Minimum Length: 50	Unique identifier for this specfic transaction.
referenceId	String	OptionalMaximum Length: 50	Unique identifier for this specfic transaction.
aPICallinfo	Object		API call processing information for this API call.
		Maximum Length: 54	
aPICallInfo.id	String	Minimum Length: 54	API call ID for this API call.
aPICallinfo.start	DateTime	"yyyy-MM-dd'T'HH:mm:ss.ffff'Z"	API call processing start for this web service call.
aPICallinfo.end	DateTime	"yyyy-MM-dd'T'HH:mm:ss.ffff'Z"	API call processing end for this web service call.
success	Boolean		Indicates if this operation was successful.
error	Array		Errors that occurred during method call
error[]	Object	Optional	Error that occurred during method call
error[].code	String	Maximum Length: 12	Internal code associated with this error
error[].message	String	Maximum Length: 1,000	Message describing this error.

HttpStatus	Error Codes	Error Message
400 LNHNOTFND		Requestor/lienholder not found in system.
400 NOVHCINF No vehicle inform		No vehicle information found, Vehicle ID and Title Number must be provided.
400	TTLNOTFND	Title not found in system.
400	VHCNOTFND	Vehicle not found in system.
400	VHCTTLMSMTCH	Title not associated with Vehicle.
401	VNDNOTAUTH	Vendor not authorized or Vendor was not found in Request.

# **Title Notification to Vendor Specifications**

Parameters	Туре	Length -	Description -	
managedLien	Bln		Indicates if this vehicle has a lien that Is owned by a lienholder manged by this vendor.	
Vehicle.VehicleID.ID	String	Min: 1, Max: 30	Identifier of the vehicle associated with this status notification.	
Vehicle.VehicleID.Type	String	Min: 1, Max: 6	Type of identifier of the vehicle associated with this status notification. Will always be VIN.	
Vehicle.Type	String	Min: 1, Max: 6	Type of vehicle associated with this status notification.	
Vehicle.TypeDescription	String	Min: 1, Max: 255	Type description of vehicle associated with this status notification.	
Vehicle.Class	String	Min: 1, Max: 255	Class of vehicle associated with this status notification.	
Vehicle.Year	Int	Min: 1900	Year of vehicle associated with this status notification.	
Vehicle.Make	String	Min: 1, Max: 255	Make of vehicle associated with this status notification.	
Vehicle.Model	String	Min: 1, Max: 255	Model of vehicle associated with this status notification.	
Vehicle.BodyStyle	String	Min: 1, Max: 255	Body style of vehicle associated with this status notification.	
Vehicle.FuelType	String	Min: 1, Max: 255	Fuel type of vehicle associated with this status notification.	
Vehicle.PrimaryColor	String	Min: 1, Max: 255	Primary color of vehicle associated with this status notification.	
Vehicle.SecondaryColor	String	Min: 1, Max: 255	Secondary color of vehicle associated with this status notification.	
Vehicle.Propulsion	String	Min: 1, Max: 255	Propulsion of vehicle associated with this status notification.	
Vehicle.EngineDrive	String	Min: 1, Max: 255	Engine drive of vehicle associated with this status notification.	
Vehicle.HullMaterial	String	Min: 1, Max: 255	Hull material of vehicle associated with this status notification.	
Vehicle.Length.Amount	Int	Min: 0	Length of vehicle associated with this status notification.	
Vehicle.Length.Unit	String	Min: 1, Max: 255	Units of length of vehicle associated with this status notification.	
Odometer.Code	String	Min: 1, Max: 255	Odometer code of vehicle associated with this status notification.	
Odometer.Amount	Lng	Min: 1	Odometer amount of vehicle associated with this status notification.	
Odometer.Unit	String	Min: 1, Max: 255	Odometer unit of vehicle associated with this status notification.	
Brand.Sequence	Int	Min: 0	Sequence of brand of vehicle associated with this status notification.	
Brand.Type	String	Min: 1, Max: 255	Type of brand of vehicle associated with this status notification.	
Brand.Detail	String	Min: 1, Max: 255	Detail of brand of vehicle associated with this status notification.	
Brand.Jurisdiction	String	Min: 1, Max: 6	Jurisdiction of brand of vehicle associated with this status notification.	
Brand.Applied	Date	Min: 1900	Applied date of brand of vehicle associated with this status notification.	
Owner.Sequence	Int	Min: 0	Sequence of owner of vehicle associated with this status notification.	
Owner.Type	String	Min: 1, Max: 255	Type of owner of vehicle associated with this status notification.	
Owner.Name.First	String	Min: 1, Max: 50	First name of owner of vehicle associated with this status notification.	
Owner.Name.Middle	String	Min: 1, Max: 50	Middle name of owner of vehicle associated with this status notification.	
Owner.Name.Last	String	Min: 1, Max: 50	Last name of owner of vehicle associated with this status notification.	
Owner.Name.Suffix	String	Min: 1, Max: 10	Name suffix of owner of vehicle associated with this status notification.	
Owner.Name.FreeFormat	String	Min: 1, Max: 255	Free format name of owner of vehicle associated with this status notification.	
Address.Type	String	Min: 1, Max: 50	Type of address of vehicle associated with this status notification.	
Address.Street	String	Min: 1, Max: 255	Street component of address associated with this transaction.	
Address.Street2	String	Min: 1, Max: 255	Street 2 component of address associated with this transaction.	
Address.UnitType	String	Max: 50	Unit type component of address associated with this transaction.	
Address.Unit	String	Max: 30	Unit component of address associated with this transaction.	
Address.City	String	Max: 100	City component of address associated with this transaction.	

Address.County	String	Max: 6	County component of address associated with this transaction.		
Address.State String Max: 6 S		Max: 6	State component of address associated with this transaction.		
Address.PostalCode	String	Max: 30	Postal code component of address associated with this transaction.		
Address.Country	String	Max: 6	Country component of address associated with this transaction.		
Lien.Sequence	Int	Min: 0	Sequence of lien on vehicle associated with this status notification.		
Lien.Type	String	Min: 1, Max: 255	Type of lien on vehicle associated with this status notification.		
Lien.Perfected	Date	Min: 1900	Perfected date of lien on vehicle associated with this status notification.		
Lien.Electronic	Bln		Indicates if lien Is electronic on vehicle associated with this status notification.		
Lien.LienholderID.ID	String	Min: 1, Max: 30	Identification of lienholder of lien on vehicle associated with this status notification.		
Lien.LienholderID.Type	String	Min:1, Max: 6	Type of identification of lienholder of lien on vehicle associated with this status notification.		
Lien.Name.First	String	Min: 1, Max: 50	First name of owner of vehicle associated with this status notification.		
Lien.Name.Middle	String	Min: 1, Max: 50	Middle name of owner of vehicle associated with this status notification.		
Lien.Name.Last	String	Min: 1, Max: 50	Last name of owner of vehicle associated with this status notification.		
Lien.Name.Suffix	String	Min: 1, Max: 10	Name suffix of owner of vehicle associated with this status notification.		
Lien.Name.FreeFormat	String	Min: 1, Max: 255	Free format name of owner of vehicle associated with this status notification.		
Lien.Address.Type	String	Min: 1, Max: 50	Type of address of a lienholder of a lien on the vehicle associated with this status notification.		
Lien.Address.Street	String	Min: 1, Max: 255	Street component of address associated with this transaction.		
Lien.Address.Street2	String	Min: 1, Max: 255	Street 2 component of address associated with this transaction.		
Lien.Address.UnitType	String	Max: 50	Unit type component of address associated with this transaction.		
Lien.Address.Unit	String	Max: 30	Unit component of address associated with this transaction.		
Lien.Address.City	String	Max: 100	City component of address associated with this transaction.		
Lien.Address.County	String	Max: 6	County component of address associated with this transaction.		
Lien.Address.State	String	Max: 6	State component of address associated with this transaction.		
Lien.Address.PostalCode	String	Max: 30	Postal code component of address associated with this transaction.		
Lien.Address.Country	String	Max: 6	Country component of address associated with this transaction.		
Title.Number	String	Min: 1, Max: 30	Number of title of vehicle associated with this status notification.		
Title.Type	String	Min: 1, Max: 255	Type of title of vehicle associated with this status notification.		
Title.IssueType	String	Min: 1, Max: 255	Issue type of title of vehicle associated with this status notification.		
Title.Status	String	Min: 1, Max: 255	Status of title of vehicle associated with this status notification.		
Title.StatusDate	Date	Min: 1900	Status date of title of vehicle associated with this status notification.		
Title.Issued	Date	Min: 1900	Issued date of title of vehicle associated with this status notification.		
Title.Printed	Date	Min: 1900	Printed date of title of vehicle associated with this status notification.		
LastTransaction.Type	String	Min: 1, Max: 30	Type of transaction performed on vehicle associated with this status notification.		
LastTransaction.RequestID	String	Min: 50, Max: 50	Request ID of transaction performed on vehicle associated with this status notification.		
LastTransaction.LastTransactionID	String	Min: 1, Max: 50	Transaction ID of transaction performed on vehicle associated with this status notification.		
LastTransaction.ReferenceID	String	Min: 1, Max: 50	Reference ID of transaction performed on vehicle associated with this status notification.		
LastTransaction.Status	String		Status of transaction performed on vehicle associated with this status notification.		
LastTransaction.Created	Date	Min: 1900	Created date of transaction of vehicle associated with this status notification.		
LastTransaction.Processed	Date	Min: 1900	Processed date of transaction of vehicle associated with this status notification.		
AgencySpecific	Object		Object containing agency specific details on the vehicle associated with this status notification. None as of yet		

# **Title Notification Payloads**

Title Notification sent to Vendor when a vehicle becomes Titled, reminder that this is Unsolicited. This is our way of notifying the Vendor that a Lienholder the Vendor manages has been electronically Titled

```
"managedLien": true,
"vehicle": {
"vehicleld": {
  "id": "1B3JZ65Z54V100772",
  "type": "VIN"
},
"type": "P",
"typeDescription": "Passenger",
"class": "Passenger Car",
 "year": 2004,
"make": "Dodge",
"model": "VIPER",
"bodyStyle": "Convertible",
"fuelType": "Gasoline",
 "primaryColor": "Pink",
 "length": {
 "amount": 0
}
"odometer": {
"code": "Exempt from Disclosure Requirements",
"unit": "Miles"
"brand": [
  "sequence": 1,
  "type": "Fire",
  "jurisdiction": "MS",
  "applied": "2024-11-01T06:00:00.0000Z"
},
  "sequence": 2,
  "type": "Flood",
  "jurisdiction": "MS",
  "applied": "2024-11-01T06:00:00.0000Z"
}
```

```
],
"owner": [
{
 "sequence": 1,
 "type": "Primary Owner",
  "name": {
  "first": "SHMOSA",
 "last": "SHMAGHO"
 }
}
],
"address": [
  "type": "OWNL",
  "street": "134 GUM ST",
  "city": "JACKSON",
 "county": "MS049",
  "state": "MS",
  "postalCode": "392016317",
  "country": "USA"
  "type": "TTL",
  "street": "134 GUM ST",
  "city": "JACKSON",
  "county": "MS049",
  "state": "MS",
  "postalCode": "392016317",
 "country": "USA"
],
"lien": [
 "sequence": 1,
 "type": "STANDARD",
  "perfected": "9999-12-31",
  "electronic": true,
  "lienHolderId": {
  "id": "01234411520",
  "type": "ACC"
  },
```

```
"name": {
  "freeFormat": "BANK OF AMERICA"
  "address": {
   "type": "STANDARD",
   "street": "124 GUM ST",
   "city": "JACKSON",
   "county": "MS049",
   "state": "MS",
   "postalCode": "392016317",
   "country": "USA"
 }
}
],
"title": {
 "number": "MS1779007488",
 "type": "Electronic",
 "issueType": "Original",
 "status": "Active",
 "statusDate": "2024-11-01T06:00:00.0000Z",
 "issued": "2024-11-01T06:00:00.0000Z"
},
"lastTransaction": [
  "type": "Update",
  "requestId": "gsmkmsnzqyyts84mc75zkfkwtkvmcvxx3f93gxjfdp6ft6ppyn",
  "status": "success",
  "created": "2024-11-01T14:31:36.7200Z",
  "processed": "2024-11-01T14:31:36.7200Z"
}
],
"agencySpecific": {}
```

This is an example ELT Release Request that a Vendor would send for the Vehicle in the example, choosing to update the address where the new Title will be mailed upon release of the Lienholder

```
"vendor": {
 "id": "3333333333",
  "name": "FAST DEALER"
 "requestor": {
 "id": "01234411520",
  "name": "Bank of America"
 "vehicle": {
 "vehicleld": {
  "id": "1B3JZ65Z54V100772",
  "type": "VIN"
  "titleNumber": "MS1779007488"
 "referenceld": "TestTransaction001",
 "requestedTransaction": "Release",
 "details": {
  "releaseLien": {
   "lienReleaseDate": "2024-11-09",
   "electronic": false,
   "updateMailingAddress": true,
   "mailingAddress": {
    "street": "513 Lake Harbour Dr",
    "city": "Ridgeland",
    "state": "MS",
    "postalCode": "39157",
    "country": "USA"
  }
 }
}
}
```

This is the resulting Title Notification for Confirming the Release Transaction has completed.

```
"managedLien": true,
"vehicle": {
"vehicleId": {
 "id": "1B3JZ65Z54V100772",
 "type": "VIN"
"type": "P",
 "typeDescription": "Passenger",
"class": "Passenger Car",
 "year": 2004,
 "make": "Dodge",
"model": "VIPER",
"bodyStyle": "Convertible",
"fuelType": "Gasoline",
"primaryColor": "Pink",
"length": {
 "amount": 0
}
},
"odometer": {
"code": "Exempt from Disclosure Requirements",
"unit": "Miles"
},
"brand": [
  "sequence": 1,
  "type": "Fire",
  "jurisdiction": "MS",
  "applied": "2024-11-01T06:00:00.0000Z"
{
  "sequence": 2,
  "type": "Flood",
  "jurisdiction": "MS",
  "applied": "2024-11-01T06:00:00.0000Z"
```

```
],
"owner": [
{
  "sequence": 1,
  "type": "Primary Owner",
 "name": {
  "first": "SHMOSA",
 "last": "SHMAGHO"
 }
}
],
"address": [
 "type": "OWNL",
  "street": "134 GUM ST",
  "city": "JACKSON",
  "county": "MS049",
  "state": "MS",
  "postalCode": "392016317",
  "country": "USA"
 "type": "OWNM",
  "street": "513 LAKE HARBOUR DR",
  "city": "RIDGELAND",
  "state": "MS",
  "postalCode": "391570000",
  "country": "USA"
 },
 {
  "type": "TTL",
  "street": "134 GUM ST",
  "city": "JACKSON",
  "county": "MS049",
 "state": "MS",
  "postalCode": "392016317",
  "country": "USA"
```

```
],
"lien": [
 {
  "sequence": 1,
  "type": "STANDARD",
  "perfected": "2024-11-09T06:00:00.0000Z",
  "electronic": true,
  "lienHolderId": {
   "id": "01234411520",
   "type": "ACC"
  },
  "name": {
   "freeFormat": "BANK OF AMERICA"
  },
  "address": {
   "type": "STANDARD",
   "street": "124 GUM ST",
   "city": "JACKSON",
   "county": "MS049",
   "state": "MS",
   "postalCode": "392016317",
   "country": "USA"
 }
}
],
"title": {
 "number": "MS0207781888",
 "type": "Standard",
 "issueType": "Original",
 "status": "Active",
 "statusDate": "2024-11-09T06:00:00.0000Z",
 "issued": "2024-11-09T06:00:00.0000Z"
},
"lastTransaction": [
  "type": "Release",
  "requestId": "y55wdfxbx3knbnzp25xs6zk6xkqff7cxvcf5fmfwnhb9qwzh38",
  "transactionId": "F97J7H62KM",
  "referenceId": "TestTransaction001",
  "status": "success",
  "created": "2024-11-09T14:54:42.1170Z".
  "processed": "2024-11-09T14:54:50.2570Z"
],
"agencySpecific": {}
```

This is an example ELT Print Request that a Vendor would send for the Vehicle in the example, choosing to not update the address where the new Title will be mailed

```
{
"vendor": {
"2333
  "id": "333333333",
  "name": "FAST DEALER"
 "requestor": {
  "id": "01234411520",
  "name": "Bank of America"
 "vehicle": {
  "vehicleId": {
   "id": "1B3JZ65Z54V100772",
   "type": "VIN"
   "titleNumber": "MS1779007488"
 "referenceId": "TestTransaction002",
 "requestedTransaction": "Print",
  "details": {
  "printTitle": {
    "updateMailingAddress": false
  }
 }
}
```

This is the resulting Title Notification for Confirming the Print Transaction has completed.

```
"managedLien": true,
"vehicle": {
"vehicleId": {
 "id": "1B3JZ65Z54V100772",
 "type": "VIN"
 "type": "P",
 "typeDescription": "Passenger",
 "class": "Passenger Car",
 "year": 2004,
 "make": "Dodge",
 "model": "VIPER",
 "bodyStyle": "Convertible",
 "fuelType": "Gasoline",
 "primaryColor": "Pink",
 "length": {
 "amount": 0
},
"odometer": {
"code": "Exempt from Disclosure Requirements",
"unit": "Miles"
"brand": [
  "sequence": 1,
  "type": "Fire",
  "jurisdiction": "MS",
  "applied": "2024-11-01T06:00:00.0000Z"
},
 {
  "sequence": 2,
 "type": "Flood",
  "jurisdiction": "MS",
  "applied": "2024-11-01T06:00:00.0000Z"
```

```
],
"owner": [
{
 "sequence": 1,
 "type": "Primary Owner",
 "name": {
 "first": "SHMOSA",
"last": "SHMAGHO"
 }
}
],
"address": [
  "type": "OWNL",
  "street": "134 GUM ST",
  "city": "JACKSON",
  "county": "MS049",
  "state": "MS",
  "postalCode": "392016317",
  "country": "USA"
  "type": "TTL",
  "street": "134 GUM ST",
  "city": "JACKSON",
  "county": "MS049",
  "state": "MS",
  "postalCode": "392016317",
  "country": "USA"
```

```
],
"lien": [
  "sequence": 1,
  "type": "STANDARD",
  "perfected": "9999-12-31",
  "electronic": true,
  "lienHolderld": {
   "id": "01234411520",
   "type": "ACC"
  },
  "name": {
   "freeFormat": "BANK OF AMERICA"
  },
  "address": {
   "type": "STANDARD",
   "street": "124 GUM ST",
   "city": "JACKSON",
   "county": "MS049",
   "state": "MS",
   "postalCode": "392016317",
   "country": "USA"
 }
 }
],
"title": {
 "number": "MS1820884992",
 "type": "Standard",
 "issueType": "Original",
 "status": "Active",
 "statusDate": "2024-11-08T06:00:00.0000Z".
 "issued": "2024-11-08T06:00:00.0000Z"
},
"lastTransaction": [
  "type": "Print",
  "requestId": "k7b3xggb2q27q5rq3wq2ck3mr4979jvhzv7gqrvqtgtv63ms2k",
  "transactionId": "F97J78TFV3",
  "referenceId": "TestTransaction002",
  "status": "success",
  "created": "2024-11-08T16:32:04.3070Z",
  "processed": "2024-11-08T16:32:09.2370Z"
 }
"agencySpecific": {}
```

This is an example ELT Convert Request that a Vendor would send for a Vehicle/Title that their Lienholder manages

```
{
 "vendor": {
 "id": "333333333",
  "name": "FAST DEALER"
 "requestor": {
 "id": "01234411520",
  "name": "Bank of America"
 "vehicle": {
  "vehicleId": {
  "id": "1C3BC7EG5BN535771",
  "type": "VIN"
  "titleNumber": "MS0460619776"
 "referenceId": "TestTransaction003",
 "requestedTransaction": "Convert",
 "details": {
 "convertTitle": {}
}
}
```

This is the resulting Title Notification for Confirming the Convert Transaction has completed.

```
"managedLien": true,
"vehicle": {
"vehicleld": {
 "id": "1C3BC7EG5BN535771",
 "type": "VIN"
 "type": "P",
 "typeDescription": "Passenger",
 "class": "Passenger Car",
"year": 2011,
 "make": "Chrysler",
 "model": "200",
 "bodyStyle": "Convertible",
 "fuelType": "Flex Fuel",
 "primaryColor": "Chrome / Stainless Steel",
 "length": {
 "amount": 0
}
},
"odometer": {
"code": "Actual",
"amount": 1234,
"unit": "Miles"
},
"owner": [
 "sequence": 1,
 "type": "Primary Owner",
 "name": {
  "first": "FIRST NAME",
  "middle": "MIDDLE NAME",
   "last": "LAST NAME"
 }
}
],
"address": [
  "type": "OWNL",
 "street": "143 GUM ST",
  "city": "JACKSON",
  "county": "MS049",
  "state": "MS",
  "postalCode": "392016317",
  "country": "USA"
 },
 "type": "TTL",
 "street": "143 GUM ST",
  "city": "JACKSON",
  "county": "MS049",
  "state": "MS",
  "postalCode": "392016317",
  "country": "USA"
}
```

```
],
"lien": [
{
  "sequence": 1,
  "type": "STANDARD",
  "perfected": "2024-11-06T06:00:00.0000Z",
  "electronic": false,
  "lienHolderId": {
   "id": "00377118720",
  "type": "ACC"
  "name": {
   "freeFormat": "BANK OF AMERICA FI"
  "address": {
   "type": "STANDARD",
   "street": "125 GUM ST",
   "city": "JACKSON",
   "county": "MS049",
   "state": "MS",
   "postalCode": "392016317",
   "country": "USA"
 }
},
  "sequence": 2,
  "type": "STANDARD",
  "perfected": "9999-12-31",
  "electronic": false,
  "lienHolderId": {
   "id": "01477042176",
   "type": "ACC"
  "name": {
  "freeFormat": "FIA FINANCE"
  "address": {
   "type": "STANDARD",
   "street": "137 GUM ST",
   "city": "JACKSON",
   "county": "MS049",
   "state": "MS",
   "postalCode": "392016317",
   "country": "USA"
 }
},
 "sequence": 1,
  "type": "STANDARD",
  "perfected": "9999-12-31",
 "electronic": true,
 "lienHolderld": {
  "id": "01234411520",
   "type": "ACC"
  },
```

```
"name": {
   "freeFormat": "BANK OF AMERICA"
  },
  "address": {
   "type": "STANDARD",
   "street": "124 GUM ST",
   "city": "JACKSON",
   "county": "MS049",
   "state": "MS",
   "postalCode": "392016317",
   "country": "USA"
 }
],
"title": {
 "number": "MS0478707712",
 "type": "Electronic",
 "issueType": "Original",
 "status": "Active",
 "statusDate": "2024-11-06T06:00:00.0000Z",
 "issued": "2024-11-06T06:00:00.0000Z"
},
"lastTransaction": [
  "type": "Convert",
  "requestId": "jz8yjjbh6jvbh6qm6bsqmn733js69vwdp7mm2jwpppyhhtnjwj",
  "transactionId": "F97J78TK9J",
 "referenceld": "TestTransaction003",
  "status": "success",
  "created": "2024-11-06T17:02:30.0670Z",
 "processed": "2024-11-06T17:02:31.5330Z"
}
],
"agencySpecific": {}
```

This is the resulting Title Notification for Notifying the Vendor that an e-Title has been issued to a Lienholder they manage. The Convert Transaction converts the previous Paper Title to a new Electronic Title

```
"managedLien": true,
"vehicle": {
 "vehicleId": {
 "id": "1C3BC7EG5BN535771",
 "type": "VIN"
 "type": "P",
 "typeDescription": "Passenger",
 "class": "Passenger Car",
 "year": 2011,
 "make": "Chrysler",
 "model": "200",
 "bodyStyle": "Convertible",
 "fuelType": "Flex Fuel",
 "primaryColor": "Chrome / Stainless Steel",
 "length": {
 "amount": 0
}
"odometer": {
 "code": "Actual",
 "amount": 1234,
 "unit": "Miles"
},
"owner": [
{
  "sequence": 1,
 "type": "Primary Owner",
 "name": {
  "first": "FIRST NAME",
   "middle": "MIDDLE NAME",
  "last": "LAST NAME"
 }
}
],
"address": [
  "type": "OWNL",
  "street": "143 GUM ST",
  "city": "JACKSON",
  "county": "MS049",
  "state": "MS",
  "postalCode": "392016317",
  "country": "USA"
 },
 "type": "TTL",
 "street": "143 GUM ST",
 "city": "JACKSON",
 "county": "MS049",
 "state": "MS",
 "postalCode": "392016317",
  "country": "USA"
}
```

```
],
"lien": [
  "sequence": 1,
  "type": "STANDARD",
  "perfected": "2024-11-06T06:00:00.0000Z",
  "electronic": false,
  "lienHolderId": {
  "id": "00377118720",
   "type": "ACC"
  },
  "name": {
   "freeFormat": "BANK OF AMERICA FI"
  },
  "address": {
   "type": "STANDARD",
   "street": "125 GUM ST",
   "city": "JACKSON",
   "county": "MS049",
   "state": "MS",
   "postalCode": "392016317",
   "country": "USA"
},
 {
  "sequence": 2,
  "type": "STANDARD",
  "perfected": "9999-12-31",
  "electronic": false,
  "lienHolderld": {
   "id": "01477042176",
   "type": "ACC"
  },
  "name": {
   "freeFormat": "FIA FINANCE"
  },
  "address": {
   "type": "STANDARD",
   "street": "137 GUM ST",
   "city": "JACKSON",
   "county": "MS049",
   "state": "MS",
   "postalCode": "392016317",
   "country": "USA"
 }
},
  "sequence": 1,
  "type": "STANDARD",
  "perfected": "9999-12-31",
  "electronic": true,
  "lienHolderId": {
  "id": "01234411520",
   "type": "ACC"
  },
```

```
"name": {
   "freeFormat": "FIA FINANCE"
  },
  "address": {
   "type": "STANDARD",
   "street": "137 GUM ST",
   "city": "JACKSON",
   "county": "MS049",
   "state": "MS",
   "postalCode": "392016317",
   "country": "USA"
 },
  "sequence": 1,
  "type": "STANDARD",
  "perfected": "9999-12-31",
  "electronic": true,
  "lienHolderId": {
  "id": "01234411520",
   "type": "ACC"
  },
  "name": {
   "freeFormat": "BANK OF AMERICA"
  "address": {
   "type": "STANDARD",
   "street": "124 GUM ST",
   "city": "JACKSON",
   "county": "MS049",
   "state": "MS",
   "postalCode": "392016317",
   "country": "USA"
}
],
"title": {
"number": "MS0478707712",
 "type": "Electronic",
 "issueType": "Original",
 "status": "Active",
 "statusDate": "2024-11-06T06:00:00.0000Z",
 "issued": "2024-11-06T06:00:00.0000Z"
},
"lastTransaction": [
  "type": "Update",
  "requestId": "q4fmd4392j7g2gccyrfmpgc25wd8nbbwjj36xj84hzsm7gfwg2",
 "status": "success",
 "created": "2024-11-06T17:02:31.2230Z".
 "processed": "2024-11-06T17:02:31.2230Z"
"agencySpecific": {}
```

# VI. Paper Title Lien Release (PTLR) System Testing Technical Specifications

#### **HTTP Request and Parameters**

Header	Data Typ( ▼	Details	~	Description	T
		Optional			
		Maximum Length: 54			
fast-apicallinfo-id	String	Minimum Length: 54		API call ID for this API call.	
fast-apicallinfo-start	DateTime	Optional, Format: "yyyy-MM-dd'T'HH:mm:ss.ffff'Z"	1	API call processing start for this API ca	II.
fast-apicallinfo-end	DateTime	Optional, Format: "yyyy-MM-dd'T'HH:mm:ss.ffff'Z"	1	API call processing end for this API call	. ,
With that, we'll also  We are still in develo  When sending test Po	ating with Certineed the public pment, so speci OST messages, t our contact to re nith@dor.ms.go	fications and credentials are subject to change he data that is altered will need to be reset to test that sai eset the data when needed.			

The PTLR (Paper Title Lien Release) API will allow lienholders to electronically release their Paper Titles without creating nor printing a new Title

The Request Parameters sheet details all the required and optional information we need in order to complete processing. The Notification To Vendor sheet details what the vendor will be recieving once processessing has completed.

Once the Vendor sends our API a request, the Vendor, Title, and VIN are validated. If Validation passes, the Vendor will receive a Success response. If Validation fails, the Vendor will receive a failed response.

If FEIN for the Lienholder is not provided but validation completes, the Vendor will receive a Success response; however, the lien will not be released from the Paper Title till DOR confirms the Lienholder, Vendor, and Title are connected.

The DOR has the ability to rejected or approve the PTLR request. If approved, the vendor will receive a success Notification. If rejected, the vendor will receive a rejected Notification.

# **Request Parameters**

Parameter	Data Type ▼	Details v	Description
vendor	Object		Object containing details of the originating vendor for this API call.
		Maximum Length: 30	
vendor.id	String	Minimum Length: 1	FEIN for vendor.
		Maximum Length: 100	
vendor.name	String	Minimum Length: 1	Name of the originating vendor for this API call.
requestor	Object		Object containing details of the originating vendor for this API call.
		Optional	
		Maximum Length: 30	
requestor.id	String	Minimum Length: 1	FEIN of the business/lienholder requestor for this API call.
		Maximum Length: 100	
requestor.name	String	Minimum Length: 1	Name of the originating requestor for this API call.
vehicle	Object		Object containing details of the vehicle to be operated on with this API call.
vehicle.vehicleId	Object		Object containing identifier of the vehicle to be operated on with this API call.
		Maximum Length: 30	
vehicle.vehicleld.id	String	Minimum Length: 1	Identifier of the vehicle to be operated on with this API call.
		Maximum Length: 6	
vehicle.vehicleld.type	String	Minimum Length: 1	Type of identifier of the vehicle to be operated on with this API call. (VIN)
		Maximum Length: 30	
vehicle.titleNumber	String	Minimum Length: 1	Title number of the vehicle to be operated on with this API call.
vehicle.primaryLien	Bool		States if the lien being released is the primary lien. If it is secondary, put false.
vehicle.lienReleaseDate	Date	Format: yyyy-MM-dd	Date the Lien was Released.
		Optional	
		Maximum Length: 50	
referenceId	String	Minimum Length: 1	Associated reference ID which prompted this API call.

#### **Example Payload** "vendor": { "id": "232342342", "name": "Vendor Name" "requestor": { "id": "123123123", "name": "Bank of America" "vehicle": { "vehicleId": { "id": "19UUA8F30DA017798", "type": "VIN" "type": "VIN" }, "titleNumber": "MS1977417728", "primaryLien": false, "lienReleaseDate": "2024-09-30" "referenceId": "TestTransaction001"

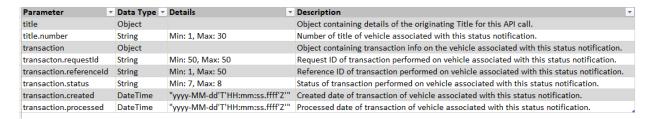
## **Response Parameters**

### **Response Parameters**

Parameters ~	Data Type ▼	Details	Description
		Maximum Length: 50	
requestId	String	Minimum Length: 50	Unique identifier for this specfic transaction.
referenceId	String	OptionalMaximum Length: 50	Unique identifier for this specfic transaction.
aPICallinfo	Object		API call processing information for this API call.
		Maximum Length: 54	
aPICallInfo.id	String	Minimum Length: 54	API call ID for this API call.
aPICallinfo.start	DateTime	"yyyy-MM-dd'T'HH:mm:ss.ffff'Z'"	API call processing start for this web service call.
aPICallinfo.end	DateTime	"yyyy-MM-dd'T'HH:mm:ss.ffff'Z'"	API call processing end for this web service call.
success	Boolean		Indicates if this operation was successful.
error	Array		Errors that occurred during method call
error[]	Object	Optional	Error that occurred during method call
error[].code	String	Maximum Length: 12	Internal code associated with this error
error[].message	String	Maximum Length: 1,000	Message describing this error.

HttpStatus Error Codes Er		Error Message
604 NOVHCINF		No vehicle information found, Vehicle ID and Title Number must be provided.
602	TTLNOTFND	Title not found in system.
600	VHCNOTFND	Vehicle not found in system.
603	VHCTTLMSMTCH	Title not associated with Vehicle.
601	VNDNOTAUTH	Vendor not authorized or Vendor was not found in Request.

# **Notification To Vendor Specifications**



transaction.Status Possible Values



#### **Example Payload**

```
"title": {
    "number": "MS1977417728"
},
"transaction": {
    "requestId": "TestTransaction001",
    "referenceId": "vgcsvpvkk5h93cjzccghsnt84ysh7pffstc43y287p3r9667pp",
    "status": "success",
    "created": "2024-10-18 08:41:47.997",
    "processed": "2024-10-18 09:41:48.340"
}
```

For additional information, email us at elt@dor.ms.gov.