

South Carolina Electronic Lien and Title (ELT) Business Rules and Program Standards (Est. 8/2017)

Introduction:

The South Carolina Electronic Lien and Title (ELT) program allows authorized lenders or other business partners (also referred to as “users”) to record and service a lien on a vehicle, trailer or mobile home electronically. The ELT system may be supplied to a lienholder or other business partner through a Service Provider (third party), (also referred to as “Provider”), who works with the DMV to provide lienholders or other business partners with a computer based system to record lien by electronic means. Under this program, DMV provides authorization to lienholders or other business partners to perfect liens against motor vehicles, trailers or mobile homes and create an electronic title. The ELT system will provide electronic methods of perfecting and releasing liens.

A lender may participate in the ELT program using one of these approaches:

- Proprietary – The lender(s) or other business partner(s) may develop their own ELT system to interface with DMV.
- Service Provider – The service provider develops the program.

The following electronic functions are offered through the ELT program:

- Lien Notification
- Lien Release
- Lien Release Due to Error
- Print Title
- Address Changes Notification by Lienholder

1.0 Enabling Law

SECTION 56-19-265. Liens recorded against motor vehicles and mobile homes; transmission of electronic lien information; transaction fees.

(A) Notwithstanding a requirement in this chapter that a lien on a motor vehicle or mobile home must be noted on the face of the certificate of title, if there are one or more liens or encumbrances on the motor vehicle or mobile home, the Department of Motor Vehicles shall transmit, electronically or by paper certificate, the lien to the first lienholder and notify the first lienholder of additional liens. Lien recordings and subsequent lien satisfactions may be electronically transmitted to the department and shall include the name and address of the person satisfying the lien. Electronic transmission of liens and lien satisfaction does not require a certificate of title until the last lien is satisfied and a clear certificate of title is issued to the owner of the motor vehicle or mobile home. The owner has the option to retain the electronic copy of the title with the department once all liens are satisfied. When a motor vehicle or mobile home is subject to an electronic lien, the certificate of title for the motor vehicle or mobile home is considered to be physically held by the lienholder for purposes of compliance with state or federal odometer disclosure requirements, and a duly certified copy of the department's electronic record of the lien is admissible in any civil, criminal, or administrative proceeding in this State as evidence of the existence of the lien. The lienholder shall have the option to receive a paper certificate of title and to receive notices of subsequent liens and satisfaction of liens by the United States Postal Service.

(B) The department is authorized to convene a working group chaired by the director of the department or his designee for the purpose of assisting in the development of program specifications governing the transmission of electronic lien information between lienholders and the department, and maximize the use of the program by various lien stakeholders. The working group will be composed of members of the lienholder

community, representing applicable industries. The director is authorized to appoint members of the working group to ensure that all stakeholders are represented. The working group will be a standing group convened on a regular basis until all specifications have been developed. The department also is charged with promulgating regulations pursuant to the specifications and standards for lien recording and releasing developed by the working group.

(C) All entities submitting lien information electronically under this program are required to comply with all regulations.

(D) The department is authorized to collect a transaction fee from commercial entities who either transmit or retrieve data from the department pursuant to this section. The fee must not exceed five dollars for each transaction and must be agreed to as part of the program specifications developed by the working group. These fees must be placed by the State Treasurer into a special restricted account to be used by the department to defray the expenses of this program.

(E) Commercial entities and lenders who either transmit or retrieve data from the department pursuant to this section, notwithstanding Sections 37-2-202 and 37-3-202, may collect transaction fees from owners of the vehicles or mobile homes not to exceed a fee of five dollars for each transaction which must be agreed to as part of the program specifications developed by the working group.

(F) All businesses and commercial lienholders who are regularly engaged in the business or practice of selling motor vehicles as dealers licensed under Chapter 15 of this title or in the business or practice of financing motor vehicles shall utilize the electronic lien system to transmit and receive electronic lien information as described by subsection (A). The department shall maintain contact information on its website for service providers providing an electronic interface between the department, lienholders and sellers of motor vehicles. The department may establish procedures to ensure businesses comply with use of the electronic lien system and to deal with valid exceptions as determined by the department.

2.0 ELT Participation

Service Providers interested in providing ELT services to approved lenders or other business partners must make application by submitting, completed Service Provider Application for ELT, signed ELT contract and SCDMV Non-Disclosure Agreement (NDA) to the address indicated below. The DMV will provide the detailed technical specification document required for technical certification once the service provider has been accepted into the program. The technical certification will include the completion of structured tests to demonstrate compliance with system requirements.

Lenders or other business partners interested in participating in this program must submit a completed Application for Electronic Lien and Title Lienholder, completed and signed ELT Lender/Business Partner Contract and the SCDMV NDA signed by an executive level representative and mail to the address below. The DMV will contact the lender or other business partner with a list of approved Service Providers. The lender/business partner may contact the Service Provider to begin the application process for ELT services. The Service Provider may submit the application package on behalf of the lender/other business partner.

**SC Department of Motor Vehicles
Vehicle Compliance
PO Box 1498
Blythewood, SC 29016-0055**

A lender or other business partner may desire to internally develop the computer system and technology to interface directly with the DMV. In this case the lender or other business partner must meet the same technical requirements as a service provider and achieve system certification. Lenders or other business partner should indicate their desire to develop their own computer system in their initial letter of request to the DMV.

2.1 Standards for Participation

A lender or business partner interested in participating in the ELT program shall demonstrate understanding and commitment to the following:

- a. Lender/ business partner must agree to enter into an agreement with a DMV approved service provider or achieve system certification for their own ELT computer system.
- b. Lender/business partner must agree to training as required by the DMV and service provider.
- c. Lender/ business partner must agree to bear all costs for participation in the program such as costs incurred for the computer hardware, labor, electronic interface system changes and transaction processing.
- d. Lender/ business partner must agree to comply with all rules, procedures and standards applicable to the ELT program.
- e. Lender/ business partner must agree to acknowledge and accept DMV requirements for the handling and filing of PII documentation.
- f. Lender/Business Partner must sign a contract with DMV before transmitting customer, vehicle and lien data.
- g. Lender/Business Partner must submit to DMV a SCDMV Non-Disclosure Agreement (NDA) with the SCDMV Electronic Lien and Title Program Lender or Business Partner Contract signed by an executive level representative.

If the lender or other business partner meets all requirements for participation into the ELT program, the ELT Coordinator will notify the lender/ business partner of their acceptance to the program in writing.

3.0 Business Rules

- a. An electronic title with lien will remain electronic until it is printed.
- b. Once printed, it will remain a paper title, unless it is surrendered to become an electronic title.
- c. No more data will be exchanged than what is currently printed on the title.
- d. DMV will identify business customers as ELT lenders using a special designation of 'ELT Lienholder'.
- e. All liens processed for an ELT lienholder customer number will be electronic.
- f. Title application and supporting documents are submitted as usual either by the customer, the lender or a dealership.
- g. The title application must include the ELT lienholder customer number to ensure the lien is processed as an electronic lien.
- h. Titles processed that are placed in 'suspense' will not print or result in an ELT lien transaction until the 'suspense' is cleared.
- i. ELT lien acknowledgements are returned in a batch with any errors identified. The acknowledgements and errors are part of the AAMVA standard transaction.
- j. ELT lien errors are reported by the lienholder or service provider with a description of the error or discrepancy.
- k. Lenders and service providers must abide by all applicable state and federal privacy laws to ensure the integrity and confidentiality of DMV customer data, as provided in the User Contract.
- l. The ELT program will have a five (5) lien threshold. Lenders recording less than five (5) liens in a calendar year may enroll in the ELT program, but their participation will not be required. Lenders must enroll in the ELT program after they have recorded five (5) liens within a calendar year.
- m. DMV will reserve the right to establish procedures regarding compliance with and potential for valid exceptions to Mandatory ELT as determined by DMV.

3.1 Security Awareness Training Requirement

The Provider shall be responsible for safeguarding the computerized equipment, which provides access to the computerized network for approved Participating Business Partners, and limit access to those persons who are authorized users of the network who have been properly instructed as to their duties and responsibilities as authorized users under the ELT Program Contractual agreement.

The Provider agrees to provide and document security awareness training for all employees/personnel with access to DMV data. As a minimum this training must emphasize the importance of protecting customer private information to include personally identifiable information (PII) against unauthorized disclosure. Training must also stress protecting passphrases and accounts providing access to the DMV data. Emphasis will be placed upon the use of strong passphrases containing a combination of at least fifteen characters including upper and lower case letters, at least one special character and at least one number. Service Accounts and Windows Administrator's passphrases must contain a combination of at least 20 characters. Emphasis must be placed upon not sharing passphrases.

In addition, all specifications as described in ELT Program Contract section "*Confidentiality; Intellectual Property Ownership And Security*" must be included in the security awareness training. Training requirements are subject to change and modification due to changes in the DMV's procedures, the issuance of court orders, or changes in State and/or Federal laws, rules, and regulations.

4.0 Features and Charges

The Service Provider or User will accrue costs associated with transmittal and receipt of information through the ELT system. The fees as assessed by the Department will be charged to the financial record when the ELT Title lien is being processed in batch at night.

The following describes each fee yielding transaction:

- a. Recording of an electronic lien- to request documentation of an electronic lien resulting in transmittal of an electronic lien and title record to the User and a reciprocal confirmation message sent from the User to DMV via computerized interface. Application for ELT recording may be submitted via mail or local office. Associated cost to record an electronic lien and title record is \$2.50 [to be paid via ACH] after submitting the \$15 title fee.
- b. Title Corrections - subsequent lien notifications required due to errors found in the original transmittal resulting from incorrect supporting documentation or system entries. Subsequent lien corrections as addressed above will carry a \$2.50 fee [to be paid via ACH]; \$15 title fee if the initial omission of lien [or incorrect customer, vehicle, lienholder, etc.] was due to absence of lien [or incorrect information] on the original title application or information entered by the sending entity. Paper title may be required with requests submitted for title corrections. There will be no additional charge for correction of DMV errors.
- c. Convert paper title to ELT - to convert a paper title with existing lien to an electronic lien and title. A \$2.50 transaction cost [to be paid via ACH]; \$15 title fee will be charged.

Lender or Provider will provide the paper titles to DMV and DMV will produce the ELT. If neither entity has the paper title, it then becomes a duplicate title request and requires \$15 title fee; and a \$2.50 transaction fee [to be paid via ACH].

However, if a paper title was issued in DMV error, no transaction fee nor title fee will be charged to record the lien as an ELT.

All ELT fees will be collected via Ach payment on the next day after the lien batch is transmitted. Lenders must submit payment to their service provider. Service Providers will submit payment to SCDMV via ACH.

If the customer is an Out of State transfer, DMV will only collect the \$2.50 if the lender is enrolled in ELT system. If the lender is not receiving electronic transmittal through an ELT system interface, then there is no fee and the lender will continue to receive paper titles.

4.1 ELT ACH Payments

Providers must follow the guidelines given in the ELT Reconciliation Guide.

In addition, service providers must use their business name, as it appears on their South Carolina ELT Service Provider Contract, in the ACH description.

Providers must:

- a. Submit a separate ACH daily for the full amount due. If there is a discrepancy, it must be documented in the format explained in the ELT Reconciliation Guide.
- b. Submit ELT transaction fees in a separate ACH. Providers must not combine monies owed for other DMV service with the ELT transaction fees. Each ELT service must be paid in the format given for that service or program.
- c. Provider must note the following descriptive text for each ACH payment transaction: Vendor, billing account number and transaction date. The vendor name used must be the name under which the vendor is doing business with DMV.
- d. Submit payments daily as there is no grace period.
- e. Maintain current contact information with DMV. Each Provider or Lender acting as a Provider must provide contact information to DMV to include, but not limited to: program manager, ELT account administrator and account department/personnel with ACH payment authority.

In the instance of acquisitions, mergers, name changes or multiple providers under one parent company, DMV must receive a separate ACH payment daily for each individual Provider with an active ELT account number.

4.2 ELT Provider Suspension or Termination

Effective October 1, 2018, DMV shall immediately suspend or may terminate the access privileges of the Provider and its Participating Business Partners without a hearing upon the Provider's or any of its Participating Business Partners breach of, or failure to fulfill any responsibility established pursuant to this Contract and Program Standards as they may be amended from time to time.

If an ELT Service Provider fails to pay their daily ACH fees, their account is at risk for suspension or termination.

Prior to receiving official written notification, the service provider may receive initial contact from the DMV Revenue Accounting Department (RAD) to inquire upon the past due balance. Inquiry from RAD will be upon RAD discretion and availability and the service provider's account history. The RAD will contact the account administrator of the ELT service provider.

All written notifications regarding suspension or termination to the service provider will be in email format.

If non-payment is due to an extenuating circumstance, the ELT Service Provider must immediately contact the Revenue Accounting Department (RAD), prior to or upon receipt of the email notification from DMV, to discuss the circumstance of their impending suspension.

If a Provider is past due, the Provider may receive one of the three notifications:

- a. Past due Balance Notification (An email notifying the service provider that their account is past due, and they must make a payment. The provider is at risk of a 15 days suspension. The suspension will begin on the specified date (30 days from the notification date).
- b. Lump Sum Payment Notification (An email notifying a provider who is sending lump sum payments for multiple days (consecutive or nonconsecutive) or lump sums for multiple DMV services, which is a breach of contract).
- c. Suspension Notification (An email notifying a provider that their account will be suspended due to general noncompliance of the SCDMV ELT Service Provider Contract or Program Standards. The reason will be made evident to the Provider.)

Prior to the suspension date, if the service provider meets compliance by paying the past due balance or otherwise correcting noted noncompliant actions, DMV will not execute the suspension. If the suspension date arrives without compliance, the service provider must serve the minimum 15 day suspension term.

If after the 15 day suspension term, the service provider still has not paid in full or met the terms of the ELT program, the service provider will remain suspended until compliant.

If a service provider is suspended, prior to reinstatement of data access privileges, the service provider must pay the past due balance of their ELT Provider account, an \$85.00 reconnection fee plus a minimum \$500 security deposit prior to reinstatement of the service provider's data access privileges. Security deposits are subject to increase upon review of the service provider's ELT account activity and prior usage of the security deposit. All security deposits must be paid via check. Upon reinstatement, the service provider may be notified by phone or email.

It is the service provider's responsibility to notify their participating lenders of their suspension if the service provider does not comply prior to the given suspension date.

If a provider is terminated, the service provider must also notify their participating lenders. In the event of a termination, DMV will:

- a. Send the lenders under that ELT service provider a notice of the ELT Provider's termination. This notice will be sent via mail to the service provider's participating lenders only after the termination has been fully executed.
- b. Assist affected lenders by accepting a paper lien release if the customer or lender needs to obtain a clear title. The paper lien release may be taken into any branch office by the customer or authorized representative on behalf of the lender to obtain a title.

Once an ELT service provider is terminated, there is no option for re-entry to an appeal. The ELT Service Provider, at this point, is responsible for notifying their lenders of its termination status and must still pay their past due amount.

4.3 Additional Features

- a. Lenders will be required to maintain and release all electronic liens using the computerized ELT system interface. System users will need access to the expedite lien release web feature. The lien release is a built-in feature to ELT therefore accrues no additional transaction fee. If technical issues should arise preventing such process, then DMV will agree to make provisions for release of lien by receipt of written notice of lien satisfaction from the Lender or Business Partner. Customers requiring an Over-the-Counter (OTC) title at a Branch Office will be charged an expedite fee of \$20 to print the title same day.
- b. Effective February 1, 2017, per legislation, participation in the ELT program will be mandatory for any vehicle with a lien or security interest held by a business (not an individual person as lienholder on another individual's title).

Any paper titles with liens that are held by the lender prior to the mandatory ELT compliance date will not be required to be converted, but may be converted. Paper titles already held with liens will continue to be released using a paper lien release letter or with signature of lien satisfaction on the title by an authorized representative of the lending entity. Paper titles and lien releases should be submitted to DMV for recording of the lien satisfaction.

- c. All participating lenders will be required to obtain access and make use of the expedite release lien web service transaction so as to continue to allow customers to obtain a printed title same day at a DMV branch office following satisfaction of the lien.

5.0 Transaction Details

These are the transactions provided in support of electronic filing of liens and the release of liens. These transactions will be formatted based on the AAMVA ELT standards. The transactions may be processed using the provisions made to transmit transaction through means such as web services. There may be a charge to develop alternate communication methods.

Lien Notification

Applications for title and registration must meet all title and registration requirements before the lien will be electronically recorded. ELT lenders will be assigned a customer number that will identify the lender as an ELT lienholder in the DMV system. All applications for the ELT lender must be processed using the designated customer number in order for the electronic lien notification to be transmitted. Completion of the electronic lien recording transaction upon a customer's vehicle record will result in an electronic lien notification.

The application for title and registration will be processed in the normal manner. At night, the batch process will identify the ELT liens recorded and transmit Lien Notification messages to the ELT lender. The ELT lender or the service provider will acknowledge the messages.

- Each close of DMV business day, the DMV will produce and send electronically to the user, data consisting of lien notification entered into DMV record files that same day. In response, the user will match the lien notification to its files and will electronically acknowledge the lien notification from its ELT file as well as any corrections or changes made to existing records on its ELT file.
- Until the Certificate of Title is printed on secure paper by the DMV at the request of the user, the necessary information and data required to establish a lien will be electronically transmitted to the user's electronic mailbox or through web transmission. This transmission of information will be considered by the parties to be a delivery of an electronic title. The user may then be reconfigured in any electronic format appropriate to fit within its system.

The DMV system will build the ELT message using the AAMVA format based on the message type. ELT messages will be added to the DMV tables with a sequence number incremented serially by 1. A batch program runs at night to copy these messages to a flat file for transmission to AAMVA or to a web transaction.

Lien Release

When a lien is satisfied on a vehicle with an ELT title, the ELT lender/service provider will send an electronic message to DMV. Upon receipt of the electronic notification, the lien will be marked as satisfied on DMV files and a title will be:

- printed and mailed to, the owner, to the 'mail to' address identified in the message or to the second lienholder.
- printed over the counter at a DMV branch office through the expedited process.

Once the lien has been satisfied and the lender authorizes DMV to release the title, the DMV will either:

1. Print the title and mail it to the registered owner at the address on the DMV's file or to another address provided by the lender on behalf of the registered owner; or
2. Allow the registered owner to obtain a same day title printed through the expedite process at a DMV branch office with \$20 expedite fee due upon receipt of title.

The ELT program allows a lender to designate where the title will be mailed by utilizing the 'Mail to' address. This may be a dealership, bank or other third party.

Lien Release Due to Error

When an ELT lender receives a lien notification that is not recognized as that lender's lien, a Lien Release due to error message is sent to DMV. This message is sent when the vehicle, owner or lien data is not recognized by the lender.

DMV will research the error by verifying the electronic data with the application for title and supporting documents. If an error was made during the recording of the lien, owner or vehicle data, the error will be corrected and a new lien notification will be sent to the ELT lender. Depending upon the finding of the research, the lender may be due a \$2.50 refund for the erroneous electronic lien.

If the error cannot be corrected, DMV will contact the ELT lender.

Print Title

If the ELT lender transmits a print title message, DMV will print the title, remove the title from ELT status and mail the title to the lienholder or the designated 'mail to' address. This title will show the lienholder data.

Change Owner's Address

ELT lenders/service providers can transmit change of address data for the owner of the vehicle if the owner changes addresses with the lender.

When this data is received, DMV will compare the address to the address for the customer in the DMV customer files. If the new address for the owner is on file with the DMV, no action will be taken. If the owner has not changed the address with the DMV, a letter will be mailed to the customer stating an address change was reported by the lender and providing instructions on how to change a customer's address with DMV.

6.0 Technical Standards

The SC DMV ELT program will support web based transmissions. These are the transactions offered in support of perfecting and releasing liens for vehicles, trailers and mobile homes electronically.

- Lien Notification
- Lien Release
- Lien Release Due to Error
- Print Title
- Change Owner Address

These transactions will be processed according to AAMVA standards using the message count mode. Messages will be grouped to send to the lender, which will respond by sending a count of messages received, messages processed and messages in error with the appropriate error messages.

The documentation for recording of liens will be presented as normal to the DMV under current practice. If the first lien is held by a financial institution in the ELT Program, no hardcopy title will be printed. An electronic message will be sent to the lender with the vehicle, owner and lien data. The lender will acknowledge and confirm the lien data. This will be handled in a batch process at night.

6.1 List of required data elements for each transaction.

a. Lien Notification:

LC Message Data Blocks and Required Data Elements

Message Description: The lien notification message is created by DMV as a result of the creation of a title record on the DMV database with an ELT lienholder's customer information. The messages

will be grouped together and sent to the lienholder's mailbox or transmitted in an XML message over the web.

The lienholder responds by formatting and sending the RC-Response to Lien Notification Message to DMV. The RC message contains a count of messages received, processed and in error.

If the lienholder detects an error in the data sent by DMV it can add the 99/2 Edit/Error Description block to the LC message and return it to DMV.

Message Count, Part 1 only

Network control block	
Vehicle message exchange block	(02/3)
Vehicle identification block	(06/2)
Lien data block	(30/1)
Title identification block*	(26/2)
Lienholder name block	(30/2)
Lienholder address block	(30/8)
Owner name block	(34/1)
Owner residence block	(34/3)

* Three byte owner relationship code (and/or) is added to Title Identification block.

b. Response to Lien Notification

RC Message Data Blocks and Required Data Elements

Message Description: The Response to Lien Notification message is formatted and sent by the lienholder when receiving a group of LC – Lien Notification messages.

Network control block	--
Vehicle message exchange block	(02/3)
Response statistics block	(23/C)

c. Release of lien due to errors:

LE Message Data Blocks and Required Data Elements

Message Description: The Release of Interest Due to Error transaction is created by the lienholder and sent to DMV when the lienholder determines that they have no interest in the vehicle and an error has occurred.

If DMV detects an error in the data contained in the LE message, the 99/2/Edit/Error Description block is added to the LE message and the message is returned to the lienholder.

Network control block	--
Vehicle message exchange block	(02/3)
Vehicle identification block	(06/2)
Title identification block	(26/2) ignored if present
Lien data block	(30/1)
Error description block	(99/2) optional

d. Confirmation of release

CA Message Data Blocks and Required Data Elements

Message Description: DMV responds to the LE message with a CA confirmation message if the lien information is removed from the title record.

Network control block	--
Vehicle message exchange block	(02/3)

e. Request paper title:

LG Message Data Blocks and Required Data Elements

Message Description: A message sent by the lienholder requesting DMV to print a title document for a vehicle in which they have an interest. If an error is detected, the 99/2 Edit/Error description block is added to the LG message and the message is returned to the lienholder.

Network control block	--
Vehicle message exchange block	(02/3)
Vehicle identification block	(06/2)
Lien data block	(30/1)
Owner name block	(34/1) Optional *
Owner residence block	(34/3) Optional *

* The Owner name and address block will be used only as a 'mail to' address if present.

f. Confirmation of Request

CA Message Data Blocks and Required Data Elements

Message Description: DMV responds to the print title request with a CA confirmation message if the title document is successfully printed.

Network control block	--
Vehicle message exchange block	(02/3)

g. Release of lien:

LO Message Data Blocks and Required Data Elements

Message Description: A message originating with the lienholder that notifies DMV that the lienholder no longer has an interest in the vehicle. DMV responds by sending the RO- Release Lien Confirmation message.

The LO message may contain the 99/2 Edit/Error Description block if DMV detects an error condition that prevents the release of lienholder interest.

Network control block	--
Vehicle message exchange block	(02/3)
Vehicle identification block	(06/2)
Title identification block	(26/2) ignored if present
Lien data block	(30/1)
Owner name block	(34/1) Optional *
Owner residence block	(34/3) Optional *

h. Response to Release Lien

RO Message Data Blocks and Required Data Elements

Message Description: DMV responds lienholder's message to release interest in the vehicle

Network control block	--
Vehicle message exchange block	(02/3)
Vehicle identification block	(06/2)

i. Change Owner address by lienholder:

Network control block	--
Vehicle message exchange block	(02/3)
Vehicle identification block	(06/2)
Lien data block	(30/1)
Owner name/desc block	(34/1)

6.2 Soap Request

The following is the URL for the XML messages:

```
POST /ELTWeb/ELT.asmx HTTP/1.1
Host: 192.168.4.21
Content-Type: text/xml; charset=utf-8
Content-Length: length
SOAPAction: "https://test.scdmvonline.com//ELTWeb/ELT/Execute"
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <Execute xmlns=" https://test.scdmvonline.com//ELTWeb/ELT/Execute ">
      <RequestMsg>
        <SecurityToken>string</SecurityToken>
        <Username> string </Username>
        <Password> string </Password>
        <Action> string </Action>
        <ELTData>
          <Data> string </Data>
          <Data> string </Data>
          <Data> string </Data>
          <Data> string </Data>
          <Data> string </Data>
        </ELTData>
        <Sent> string </Sent>
        <MoreInd> string </MoreInd>
      </RequestMsg>
    </soap:Body>
  </soap:Envelope>
```

6.3 Soap Response

```
<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <ExecuteResponse xmlns=" https://test.scdmvonline.com//ELTWeb/ELT/Execute ">
      <ExecuteResult>
        <Message>string</Message>
        <ReturnCode>string</ReturnCode>
```

<RefNumber>string</RefNumber>

<Received>string</Received>
</ExecuteResult>
</ExecuteResponse>
</soap:Body>
</soap:Envelope>

6.4 Error Messages and Return Codes

-----ELTPrint

ReturnCode = "9000"
Message = "Invalid security token provided"

ReturnCode = "9001"
Message = "Invalid username provided"

ReturnCode = "9002"
Message = "Invalid password provided"

ReturnCode = "9003"
Message = "Invalid Action provided"

ReturnCode = "9004"
Message = "Invalid LeinDate provided"

ReturnCode = "9005"
Message = "Invalid LeinSatisfactionDate provided"

ReturnCode = "9006"
Message = "Invalid LenderID provided"

ReturnCode = "9008"
Message = "Invalid TitleNo provided"

ReturnCode = "9009"
Message = "Invalid VIN provided"

ReturnCode = "9010"
Message = "Invalid CustomerNo provided"

ReturnCode = "9007"
Message = "Invalid PrintTS provided"

ReturnCode = "3405"

Message = "Invalid security token"

ReturnCode = "0"

Message = "Successful Transaction"

ReturnCode = "99"

Message = "Internal Error Occured"

-----ELTReceive

ReturnCode = "3400"

Message = "Invalid username provided"

ReturnCode = "3401"

Message = "Invalid password provided"

ReturnCode = "3402"

Message = "Invalid action provided"

ReturnCode = "3403"

Message = "No ELTData provided"

ReturnCode = "3404"

Message = "No security token provided"

ReturnCode = "3405"

Message = "Invalid security token"

ReturnCode = 3406

Message = "The received data element did not match the sent data element."

ReturnCode = 3407

Message = "Invalid number of total received data elements."

ReturnCode = "3408"

Message = "Internal database error"

ReturnCode = "3409"

Message = "No Provider provided"

ReturnCode = "0"

Message = "Successful Transaction"

ReturnCode = "99"

Message = "Internal error"

-----ELTSend

ReturnCode = "3409"
Message = "No Provider provided"

ReturnCode = 3409
Message = "Invalid Message Count."

ReturnCode = "99"
Message = "There is no data for vendor."