South Dakota
Electronic Lender Guide

South Dakota Division of Motor Vehicles
445 E Capitol Ave
Pierre, SD 57501
http://www.state.sd.us/drr2/motorvehicle/index.htm

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I. Introduction

A. Introduction to the South Dakota Electronic Lien and Title System

The purpose of this guide is to provide lenders with the necessary information to participate in the South Dakota's Electronic Lien and Title System (ELT).

This guide, a mix of business and technical topics, is available for download from the Department's website and updated from time to time as necessary.

B. Program Goal

This program is the responsibility of the South Dakota Department of Revenue, Division of Motor Vehicles, herein referred to as Department.

The goal of ELT is to provide for the electronic transmission of lien transaction data between lenders and the Department. The electronic transmission of data is a benefit to the participating lenders, the vehicle/boat owners, the local county treasurer's offices, and the Department.

C. How it Works

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.

Certificate of title and lien applications are processed at the country treasurers' offices and Department for International Registration Plan (IRP) participants. Upon the notation of a lien, the certificate of title record is stored electronically in the Department database and a participating lender is notified electronically through a Provider of the title issuance/lien notation.

At the time of lien satisfaction, a participating lender electronically notifies the Provider to notify the Department of the lien release and the Department prints and mails the certificate of title to the owner (or other entity as directed by the lender).

Providers exchange data files with the Department on a daily basis. These files contain lien notations, lien releases, lien reassignments, error/correction information, and requests for paper titles.

II. Transition Into ELT

A. Existing Paper Titles – Noting of a Lien

Each paper certificate of title is presented to the county treasurer for the notation of a lien. The title is then submitted to the Department. Upon receipt by the Department, the certificate of title becomes electronic.

B. Existing Paper Titles – Release of a Lien

The lien is required to be released on the face of the certificate of title by presenting the title and lien release to the county treasurer for release on the title and the database. The certificate of title is returned to the owner (or other entity as directed).

C. Existing Paper Titles/MSOs - Transfers

Application for title with lien is presented to the county treasurer or Department (IRP). Upon issuance of the title, the record becomes electronic.

III. Non-Participating Lender Process

A. Certificate of Title Issuance with a Lien Notation

Applications are submitted to the county treasurer's office of the applicant's county of residence. The exceptions to this rule are those applications submitted to the Department for IRP.

Upon issuance of the certificate of title with the lien noted, the certificate of title is stored electronically in the Department database. No printed document is produced for mailing.

Title issuance and lien notation can be verified through a check of the Department records through the Title Inquiry function available at: www.sdcars.org

B. Lien Release

A Non-Participating Lender Lien Release form, completed by the lender, must be submitted to a county treasurer. Upon acceptance of the release, the lien is released in the Department's database and the certificate of title is printed and mailed the following business day.

C. Request for Printed Certificate of Title

An electronic certificate of title may be printed, at the request of a lender, if the owner is relocating to another state or for other purposes as approved by the Department such as a court order. A Non-Participating Lender Request for Paper Title form, completed by the lender, must be submitted to the Department. Upon receipt of the form, the Department will print and mail the certificate of title as directed by the lender.

IV. How to Become a Participating Lender or Provider

A. What is a Participating Lender?

A participating lender is one who has registered with the Department through a Provider as a participating lender and who has established a service relationship with a Department approved Provider. The lenders are assigned a Participating Lender ID as prescribed by the Department.

B. What is a Provider?

A provider is an entity that has entered into a written contract with the Department to provide electronic lien and title services to participating lenders.

C. Becoming a Participating Lender

Complete the South Dakota Electronic Lien and Title Participating Lender Application and submit it to the Provider. The Provider will then submit the information to the Department. Requests for additional information or assignment of the Participating Lender ID (PLID) will be returned by the Provider to the lender within 5 business days.

D. Becoming a Provider

Complete a South Dakota Electronic Lien and Title Provider Contract and submit it to the Department. Upon execution of the contract, the Provider must successfully complete communication and system testing prior to becoming an approved Provider.

E. Current Providers

The following entities have been approved as providers for ELT services in South Dakota.

V. Provider Information

Provider #1
Assurant
2975 Breckinridge Blvd. Duluth, GA 30096
Phone: 678-694-9885
Fax: 678-694-9882
Email: michelle.dyer@assurant.com

Provider #2
DealerTrack Collateral Management Services
9750 Goethe Road
Sacramento, CA 95827
Phone: 916- 854-5406
Fax: 916-638-5301
Email: Craig.Leuschen@dealertrack.com

Provider #3
Decision Dynamics, Inc.
4723C Sunset Blvd
P.O. Box 2078
Lexington, SC 29071
Phone: 803-808-0117
Fax: 803-808-3780
E-mail: info@etitlelien.com

Provider #4
PDP Group, Inc.
10909 McCormick Rd
Hunt Valley, MD 21031
Phone: 1-800-666-3008
Fax: 410-584-2070
Attn: Erica Miley
Website: www.simplyelt.com
E-mail: contact@simplyelt.com.

Provider #5
VINtek, Inc.
Robert Christini
1735 Market Street, Suite 900, Philadelphia, PA 19103
Direct: 888-846-6500 Option 9 - Sales
Fax: 215-563-3326
E-mail: sales@vintek.com

VI. Contact Information

A. Division of Motor Vehicles Business Contacts

Email Contact: DOR.DMVELT@state.sd.us

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B. Bureau of Information and Technology (BIT)

Barrie Sargent, Senior Programmer/Analyst
Bureau of Information and Telecommunications
700 Governor Dr.
Pierre, SD 57501
Phone: 605-773-7254
E-mail: barrie.sargent@state.sd.us

VII. Transaction Descriptions

Inbound and outbound transaction descriptions are as follows:

Inbound Transactions

LO: Lender Lien Release (must be submitted within 20 days after the final payment is received)
-Lender uses this transaction when a lien has been paid off.

LG: Lender Request for Paper Title w/ Lien(s)
-Lender uses this when a paper title is needed.

LE: Lender Notify Department of Error
-Lender sends this in response to LA transactions that have errors

ER: Lender Notify Department of Lien Reassignment Error
-Lender sends this in response to LR transactions that have errors

EK: Lender Notify Department of Error on Correction
-Lender sends this in response to LK transactions that have errors

Outbound Transactions

LA: Department Notify Lender of Lien Notation
-DMV sends this transaction when a new lien is added

LK: Department Notify Lender of Correction
-DMV sends this transaction either upon discovery of an error, or as a response to LE, ER, or EK transactions that are found to have errors.

LR: Department Notify New Lender of Reassignment of Lien
-DMV sends this transaction to the reassigned lienholder.

LU: Department Notify Lender(s) of Change in Lien Information
-DMV sends this transaction to lienholders to notify additional liens being added or removed by other lienholders.

EO: Department Notify Lender of Lien Release Error
-DMV sends this transaction to notify lienholders that an LO transaction could not be completed.

EG: Department Notify Lender of Request for Paper Title Error
-DMV sends this transaction to notify lienholders than an LG transaction could not be completed.

CA: Department Response to Lender Transactions Not Resulting in errors
-DMV sends this transaction as a response to all successful LO and LG messages.

NO: Department Response to Lender Stating No Errors Found
-DMV sends this transaction as a response to LE, ER, or EK transactions when no errors are found.

VIII. File Types

There are three types of files exchanged between the Department and the providers:

- Inbound Data Files – contain ELT transactions which the Department receives from providers
- Outbound Data Files – contain ELT transactions which providers retrieve from the Department
- Lender Enrollment Files – contain new lender enrollment data which the Department receives from providers

The following tables describe the layout for each file type. Some things to note:

- The data files, both inbound and outbound, each contain multiple transaction types. All fields with an asterisk in the Notes column are required
- Where necessary all fields should be padded to the right with spaces
- Special rules may apply

Inbound Data Files

Inbound - FH - File Header					
Field Name	**Len**	**Start**	**End**	**Type**	**Notes**
Transaction Code	2	1	2	A	(FH)
Provider Code	4	3	6	N	assigned by Department
File Date	8	7	14	N	(ccyymmdd)
File Time	6	15	20	N	(hhmmss)
Total Transactions in File	6	21	26	N	
Total LO Transactions	6	27	32	N	
Total LG Requests	6	33	38	N	
Total LE Records	6	39	44	N	
Total ER Records	6	45	50	N	
Total EK Records	6	51	56	N	

Inbound - LO - Lender Lien Release					
Field Name	**Len**	**Start**	**End**	**Type**	**Notes**
Transaction Code	2	1	2	A	*(LO)
Lender Code	11	3	13	N	*See Lender Application
VIN/HIN	30	14	43	AN	* Identification Number
Department Title Number	11	44	54	AN	*
Department Lien Notation Number	7	55	61	AN	*
Lien Release Date	8	62	69	N	*(ccyymmdd)
Mail to Customer Name	45	70	114	A	

Mail to Address	50	115	164	AN	
Mail to City	18	165	182	A	
Mail to State	2	183	184	A	
Mail to USA Zip Code	5	185	189	N	
Mail to USA Zip Ext	4	190	193	N	
Country	24	194	217	A	
Foreign State/Territory/Province	24	218	241	A	
Foreign Postal Code	10	242	251	AN	

Inbound - LG - Lender Request For Paper Title					
Field Name	**Len**	**Start**	**End**	**Type**	**Notes**
Transaction Code	2	1	2	A	*(LG) Only Primary Lender Can Send
Lender Code	11	3	13	N	*assigned by Department
VIN/HIN	30	14	43	AN	*Identification Number
Department Title Number	11	44	54	AN	*
Department Lien Notation Number	7	55	61	AN	*
Mail to Customer Name	45	62	106	A	
Mail to Address	50	107	156	AN	
Mail to City	18	157	174	A	
Mail to US State/Territory	2	175	176	N	
Mail to USA Zip Code	5	177	181	N	
Mail to USA Zip Ext	4	182	185	N	
Country	24	186	209	A	
Foreign State/Territory/Province	24	210	233	A	
Foreign Postal Code	10	234	243	AN	

Inbound - LE - Lender Notifies Department of an Error Inbound - ER - Lender Notifies Department of Lien Reassignment Error Inbound - EK - Lender Notifies Department of Error on Correction					
Field Name	**Len**	**Start**	**End**	**Type**	**Notes**
Transaction Code	2	1	2	A	*(LE or ER or EK)
Lender Code	11	3	13	N	*See Lender Application
VIN/HIN	30	14	43	AN	*Identification Number
Department Title Number	11	44	54	AN	*
Department Lien Notation Number	7	55	61	AN	*
Error Code	1	62	62	A	*(N=lien holder,V=vin,O=Owner)
Comment	100	63	162	AN	*

Outbound Data Files

Outbound - FH - File Header					
Field Name	**Len**	**Start**	**End**	**Type**	**Notes**
Transaction Code	2	1	2	A	(FH)
Provider Code	4	3	6	N	
File Date	8	7	14	N	(ccyymmdd)
File Time	6	15	20	N	(hhmmss)
Total Transactions in File	6	21	26	N	
Total LA Transactions	6	27	32	N	
Total LK Transactions	6	33	38	N	
Total EO Transactions	6	39	44	N	
Total EG Transactions	6	45	50	N	
Total LR Transactions	6	51	56	N	
Total LU Transactions	6	57	62	N	
Total CA Transactions	6	63	68	N	
Total NO Transactions	6	69	74	N	

Outbound - LA - Department Notifies Lender of Lien Notation Outbound - LK - Department Notifies Lender of Correction Outbound - LR - Department notifies Lender of Reassignment of Lien					
Field Name	**Len**	**Start**	**End**	**Type**	**Notes**
Transaction Code	2	1	2	A	*(LA or LK or LR)
Lender Code	11	3	13	N	*See Lender Application
Title Vehicle Type	1	14	14	A	*V(Vehicle),W(Watercraft), M(Mobile/Manufactured Home)
VIN/HIN	30	15	44	AN	*Identification Number
Vehicle Make	25	45	69	A	*
Vehicle Year	4	70	73	N	*
Model/Boat Length	15	74	88	AN	*
Body/Boat Type	8	89	96	AN	*
Weight/Propulsion	16	97	112	AN	
Hull Material	10	113	122	A	Boat only
Transaction Type	16	123	138	A	*
Tax Code/Amount	8	139	146	AN	
Title Brand	20	147	166	A	
Former State of Title	2	167	168	A	
Former State Brand	11	169	179	A	
Damage Disclosure	1	180	180	A	(Y no N)
Department Title Number	11	181	191	AN	*
Department Title Issuance Date	8	192	199	N	*(ccyymmdd)

Primary Lienholder Name	45	200	244	AN	
Primary Department Lien Notation Date	8	245	252	N	*(ccyymmdd)
Primary Department Lien Notation Number	7	253	259	AN	*
Additional Lienholder Name	45	260	304	AN	
Additional Lien Notation Date	8	305	312	N	(ccyymmdd)
Additional Lien Notation Number	7	313	319	N	
More than 2 Lienholders	1	320	320	A	(Y or N)
Owner Name Format	1	321	321	A	*(I or B)
Name on Title	45	322	366	AN	
Owner Last Name	30	367	396	AN	
Owner First Name	30	397	426	AN	
Owner Middle Name	30	427	456	AN	
Owner Suffix	5	457	461	AN	
Address	50	462	511	AN	
City	18	512	529	A	
State/Territory/Province	2	530	531	A	
USA Zip Code	5	532	536	N	
USA Zip Ext	4	537	540	N	
Country	24	541	564	A	
Foreign State/Territory/Province	24	565	588	A	
Foreign Postal Code	10	589	598	AN	
2nd Owner Name Format	1	599	599	A	(I or B)
Name on Title	45	600	644	AN	
Owner Last Name	30	645	674	AN	
Owner First Name	30	675	704	AN	
Owner Middle Name	30	705	734	AN	
Owner Suffix	5	735	739	AN	
3rd Owner Name Format	1	740	740	A	(I or B)
Name on Title	45	741	785	AN	
Owner Last Name	30	786	815	AN	
Owner First Name	30	816	845	AN	
Owner Middle Name	30	846	875	AN	
Owner Suffix	5	876	880	AN	
4th Owner Name Format	1	881	881	A	(I or B)
Name on Title	45	882	926	AN	
Owner Last Name	30	927	956	AN	
Owner First Name	30	957	986	AN	

Owner Middle Name	30	987	1016	AN	
Owner Suffix	5	1017	1021	AN	
More than 4 Owners	1	1022	1022	A	(Y or N)
Odometer Reading	6	1023	1028	N	
Odometer Flag	1	1029	1029	A	A=Actual E=Exceeds Mechanical Limits N=Not Actual

Outbound - EO - Department notifies lender of lien release error Outbound - EG - Department notifies lender of request for paper title error					
Field Name	**Len**	**Start**	**End**	**Type**	**Notes**
Transaction Code	2	1	2	A	*(EO or EG)
Lender Code	11	3	13	N	*See Lender Application
VIN/HIN	30	14	43	AN	*Identification Number
Department Title Number	11	44	54	AN	*
Department Lien Notation Number	7	55	61	AN	*
Lien Release Date	8	62	69	N	*(ccyymmdd) Only required for EO, EG will be empty
Mail to Name	45	70	114	A	
Mail to Address	50	115	164	AN	
Mail to City	18	165	182	A	
Mail to State	2	183	184	A	
Mail to USA Zip Code	5	185	189	N	
Mail to USA Zip Ext	4	190	193	N	
Country	24	194	217	A	
Foreign State/Territory/Province	24	218	241	A	
Foreign Postal Code	10	242	251	AN	
Comment	100	252	351	AN	

Outbound - LU - Department notifies lender of lien update					
Field Name	**Len**	**Start**	**End**	**Type**	**Notes**
Transaction Code	2	1	2	A	*(LU)
Lender Code	11	3	13	N	*See Lender Application
VIN/HIN	30	14	43	AN	*Identification Number
Department Title Number	11	44	54	AN	*
Department Title Issuance Date	8	55	62	N	*(ccyymmdd)
Primary Department Lien Notation Date	8	63	70	N	*(ccyymmdd)
Primary Lienholder Name	45	71	115	AN	
Primary Department Lien Notation Number	7	116	122	AN	*
Additional Lienholder Name	45	123	167	AN	
Additional Lien Notation Date	8	168	175	N	(ccyymmdd)

Additional Lien Notation Number	7	176	182	AN	
More than 2 Lienholders	1	183	183	A	(Y or N)

Outbound - CA - Department Notifies Lender of Successful LO and LG Messages Outbound-NO-Department Notifies Lender of Failure to Find Error					
Field Name	**Len**	**Start**	**End**	**Type**	**Notes**
Transaction Code	2	1	2	A	*CA or NO
Reply To	2	3	4	A	*(LO and LG)
Lender Code	11	5	15	N	*See Lender Application
VIN/HIN	30	16	45	AN	*Identification Number
Department Title Number	11	46	56	AN	*
Department Lien Notation Number	7	57	63	AN	*

Lender Enrollment Files

Lender Enrollment Files may only be used to submit enrollments for U.S.-based organizational lenders (i.e. lending companies, dealers, or government agencies) and Trusts. For foreign lenders, or for lenders classified as individuals, Provider must use the Lender Enrollment Web Site.

Field Name	Len	Start	End	Type	Notes
Lender Type	1	1	1	A	* C, D, G, or T
Name	254	2	255	AN	*
ID Type	1	256	256	N	* 1 = SSN, 2 = FEIN, 3 = SDDL, 4 = SDID
ID Number	9	257	265	AN	*
Branch	2	266	267	N	If no branch is indicated fill with spaces
Street	150	268	417	AN	*
City	50	418	467	A	*
State	2	468	469	A	*
Zip Code	10	470	479	AN	* include dash for “plus 4” format
Phone Number	12	480	491	AN	* Format: 999-999-9999
Email Address	150	492	641	AN	*
Representative Name	250	642	891	AN	*
Representative Title	100	892	991	AN	*

IX. File Transfer Schedules

Inbound Data Files

Inbound data files are processed seven days per week with no exclusions for holidays or weekends. Providers should submit their respective inbound files by 7:00 pm, Central Time; any files not received by this time will not be processed until the following day.

Multiple inbound data files are allowed; each file will be processed separately in order of the date and time specified via the file name (see section 10-B).

In the event that there is no data to provide, either inbound or outbound, both parties (providers and DMV) shall create a file with the usual headers but with no records.

Providers must notify the Department and BIT immediately upon discovery of the failure to retrieve outbound files or submit inbound files. This notification shall occur within 24 hours of the failure.

Outbound Data Files

Outbound data files are made available for retrieval by 8:30 p.m. Central Time, seven days per week, with no exclusions for holidays or weekends. Providers will have one (1) week to retrieve said files, after which time the file will no longer be available except by special request.

Under normal circumstances there should only be one outbound file created each day. However, Provider should look for and anticipate multiple outbound files as extreme circumstances (i.e. system failure, network downtime, etc.) may necessitate the creation of a second or even third file.

Inbound Lender Enrollment Files

Inbound lender enrollment files are processed seven days per week with no exclusions for holidays or weekends. Providers should submit any lender enrollment files to be processed by 7:00 pm, Central Time; any files not received by this time will not be processed until the following day.

Unlike inbound data files, lender enrollment files are not mandatory. In other words, it is not necessary to create a “headers only” file if there are no lender enrollments to submit.

X. Data Transfers

A. File Transfer Protocol

All file transfers, both inbound and outbound, are performed using SFTP (aka Secure FTP and SSH FTP) via BIT's SFTP server. To obtain access to this server Provider must submit a Secure FTP Access Request Form (BIT's Firewall Modification Form), at least three weeks prior to the date on which access is desired. Upon approval by BIT, Provider will be given access credentials consisting of a username and password, and access accounts will be created on the server which will consist of an Uploads folder for inbound data files and a Downloads folder for outbound files. These folders are only to be used for the express purpose of transferring data files pursuant to the ELT contract between Provider and DMV. At no time is Provider permitted to use these folders for personal storage.

B. Standards and Conventions

Outbound Files

Outbound data files will be placed in Provider's Downloads folder on BIT's SFTP server and will be named in the following manner: O.PID#.YYYYMMDDHHMMSS, where PID# is the provider identification number assigned by DMV and YYYYMMDDHHMMSS is the calendar date and time on which the file was created, with the time stamp being in 24-hour notation. For example, an outbound file for Provider 1 generated and made available on July 1, 2012, at 8:13:29 pm will be named O.1.20120701201329.

Inbound Files

Inbound data files must be placed in Provider's Uploads folder on BIT's SFTP server and must be named in the following manner: I.PID#.YYYYMMDDHHMMSS, where PID# is the provider identification number assigned by DMV and YYYYMMDDHHMMSS is the calendar date and time representing when the file was delivered, with the time stamp being in 24-hour notation. Note that the time stamp portion of the filename is not important as it is only meant to allow for multiple inbound files in one day. Therefore, each provider may use whatever time stamp is significant to them; i.e. file creation time, file delivery time, etc. For example, an inbound file from Provider 1 that is delivered on July 1, 2012, might be named I.1.20120701184205.

Inbound Lender Enrollment Files

Inbound lender enrollment files must be placed in Provider's Uploads folder on BIT's SFTP server and must be named in the following manner: E.PID#.YYYYMMDDHHMMSS, where PID# is the provider identification number assigned by DMV and YYYYMMDDHHMMSS is the calendar date and time representing when the file was delivered, with the time stamp being in 24-hour notation. As with inbound data files, the time stamp portion of the filename is not important as it is only meant to allow for multiple inbound files in one day; therefore, each provider may use whatever time stamp is significant to them. An example filename for a lender enrollment file from Provider 1 that is delivered on August 12, 2012, might be E.1.20120812170513.

C. Communication and System Testing

Upon execution of the South Dakota Electronic Lien and Title Provider Contract, successful completion of communication and system testing is required prior to implementation.

The provider shall coordinate testing efforts with the BIT contact person (see page 8).

Two text files will be forwarded to the provider to use for testing. The first will be used by the provider as an Inbound File, which will be retrieved by BIT and verified with the sent text file. The Inbound file will contain a header record and up to ten transactions that will consist of a combination of LE, LG, LO, ER and EK transactions.

The second will be a replica of the file that the Department uses as an Outbound File for the provider to use in verifying the content of the actual test file retrieved. The Outbound file will contain a header record and up to ten transactions that will consist of a combination of EG, EO, LA, LK, LR, LU, NO and CA transactions.

Upon successful completion of the testing, BIT will report to the Department. The Department will then add the provider to the list of Current Providers and will communicate with the provider to determine an implementation date.

South Dakota Electronic Lien and Title Lender Application

This application, which must be submitted to the Department by the Provider on behalf of the lender, is to be used by any company that is in the business of lending money to enroll, cancel, or change information in South Dakota's ELT program. If the lender has multiple branches and wishes for each branch to have an account, complete the additional branch worksheet attached to the application. Any title that is issued with a lien after implementation will be issued electronically and no lienholder notifications will be sent. A VIN Inquiry Search function can be used to confirm notation of a lien on the Department website for non-participating lenders.

A	**Action Requested-To Be Completed By Lender (Check One)**			
		Initial Enrollment in ELT		
		Change of Lender Address		Removal from ELT Program
		Change of Provider		Change of Lender Name

B	**Lender Information-To Be Completed by Lender**			
	Lender Type : ☐ Company ☐ Dealer ☐ Government ☐ Individual ☐ Trust			
	Lender ID: (FEIN, SSN, SDDL or SDID)		Branches (See Section XI for branches)	
	Lender Name			
	Mailing Address	City	State	Zip Code
	Printed Name of Authorized Representative for Lender	Telephone Number		Date
	Email address of Authorized Representative for Lender	Provider (See Authorized Provider List)	Authorized Representative's Signature	

Authorized Provider List

Assurant 2975 Breckinridge Blvd. Duluth, GA 30096 Phone: 678-694-9885 Fax: 678-694-9882 michelle.dyer@assurant.com	DealerTrack Collateral Management Services 9750 Goethe Road Sacramento, CA 95827 Phone: 916-854-5406 Fax: 916-638-5301 Craig.Leuschen@dealertrack.com	Decision Dynamics, Inc. 4723C Sunset Blvd P.O. Box 2078 Lexington, SC 29071 Phone: 803-808-0117 Fax: 803-808-3780 info@etitlelien.com
PDP Group, Inc. 10909 McCormick Rd Hunt Valley, MD 21031 Phone: 800-666-3008 Fax: 410-584-2070 Attn: Erica Miley www.simplyelt.com	VINtek, Inc. Robert Christini 1735 Market Street, Suite 900, Philadelphia, PA 19103 Phone:888-846-6500 Option 9 – Sales Fax: 215-563-3326 sales@vintek.com	

By signing the South Dakota Electronic Lien and Title Lender Agreement, participating lenders agree to the following conditions and requirements:

- The lender must provide their Lender ID (which is their FEIN if it is the principal location, secondary branches of the lender will provide their Lender ID followed by their 2 digit branch identifier) to all loan recipients and dealers utilizing selected lender services. The lender must require that all dealers utilizing selected lender services record the Lender ID on the South Dakota Application for Title with the accompanying lienholder information.

- The lender must work directly with their chosen provider's Help Desk to resolve all ELT discrepancies and data transmission issues.

- The lender shall use state data only for the purpose of fulfilling the requirements of ELT.

- The lender shall protect the confidentiality of the information and data to which lender has access. At no time shall the lender furnish to any person, association, or organization any vehicle or title data received from South Dakota Department without South Dakota Department's prior written consent.

- The lender has no proprietary rights to the information received from South Dakota Department.

- The lender understands that South Dakota Department and its employees shall not be liable to the lender for any damage, costs, lost production, or any other loss of any kind due to failure of South Dakota's equipment hardware or software or for the loss of consequential damages that are the result of any other type of failure.

- The Lender assumes full responsibility for the accuracy of information and holds harmless and indemnifies the Department, its officers and employees for any damage or loss, resulting from issuing a certificate of title based upon such electronic lien satisfaction.

- The lender agrees to only request the printing of a title with lien if their customer moves out of state, for court orders, for insurance claims, to make changes to owner information, or any other Department approved situation.

- The Lender must execute the release of lien within 20 days or less of pay off.

- The Lender must address and respond to all lien errors within 3 business days of discovery of the error.

- Either party, upon giving 30 days written notice to the other party, may terminate authorization. In the event of termination, South Dakota Department is released from any and all obligations to the lender.

XI. Multiple Branch Worksheet Instructions

If a lender wishes for its individual branches to be uniquely identified as a lender, they must fill in the branch address, city, state, and zip code. A branch's lender ID is the lender's FEIN followed by a 2 digit identifier starting with 01 and sequentially numbered. Example: XX-XXXXXXX-01, XX-XXXXXXX-02, etc. This number will be assigned by the lender. If more slots are needed, please reprint this page and attach it to the form.

		Principal Lender FEIN:			
D	Branch Address	City	State	Zip Code	Branch ID (01, 02, etc…)

D	Branch Address	City	State	Zip Code	Branch ID (01, 02, etc…)