

ELT Workflows and Pass-through Fees.

The Rhode Island Division of Motor Vehicles (RI DMV) is shifting its voluntary Electronic Lien and Title (ELT) program to mandatory effective October 1, 2026. To learn more about the program, its offerings and fees, refer to the tables below.

Key Operational Workflows

Below are the core transaction workflows.

What	Details
Transaction Process Method	• All transactions are processed with the state in near real-time via Application Programming Interface (API). • Requests will be processed in near real-time or within 30 minutes of request via the Graphic User Interface (GUI), or immediately upon import of requests from batch import processing.
2nd Lienholder Listed	• Rhode Island will send an ELT record to the primary lienholder as well as any additional lienholder(s) if applicable. • All lienholder(s) will receive an updated ELT record if another lienholder is added to the title record. • At the time of release, the state will remove the lien released. If additional lienholders exist on the title record, an ELT update transaction will be sent to the remaining lienholder(s) listed on the title record.
Reject Lien Processing	Rhode Island supports lien rejection where the lienholder can reject the lien if it is not their lien. • The transaction must be initiated via the Graphical User Interface (GUI), and the lienholder will need to enter a reason for the lien rejection. • Lienholders have 30 days from title issuance to reject the lien. • If rejected within 30 days, a credit will be applied for the transaction.
Release Processing	At the time of Release of the lien (release to registered owner or release to third party), mailing address information will be exported to Rhode Island. Rhode Island will update DMV records to remove the lien from the records and issue a lien-free paper title to the mailing address as listed. For lienholder transfer transactions, this function is only supported for Rhode Island ELT lienholders. Rhode Island will remove the lienholder and issue a new ELT title to the new lienholder. Note: transfer is only offered via GUI (not via TTA file)

What	Details
	State Change and Name Change transactions will have conversion to paper title, for the paper title to be sent for processing.
Title Maintenance Transactions on ELT Titles	All other transactions will result in a letter being generated to be sent to the mailing address only. Lienholder Correction to be used in the instance where neither a dealer nor DMV correction is applicable can be submitted for electronic notification to Rhode Island and will result in passthrough fees of \$80.50.
	Lien Add/Filing is supported with near real-time submission to the state. The state is expected to return the confirmation in near real-time; The state is expected to issue and import the ELT within 1 business day.
Add Lien Filing	Errors should be monitored and worked on via the ELT Lien Filing with Errors Rhode Island report. Note: this is a billable event and requires user permissions to access and submit requests.
Convert Paper to E-lien	Requires: • Active TMS account • Manual initiation in TMS • Lienholder ID to be applied and current title number

Statutory fees and DMV surcharges represent standard state costs for manual processing. Transaction fees reflect the cost to process your title and registration actions electronically. Below is the ELT pass-through fee structure.

ELT Service	Notes	Statutory State Fee Required ¹	Transaction Fee(s)	DMV Surcharge	Total Fee(s)
Lien File / Perfect / Release²	Lien adds that because of DMV, Title Corrections have no fee.	No	\$20.00 ³	No	\$20.00
Lien Add Directly from Lender	Security Lien Title	\$50.00	\$30.00	\$3.50	\$83.50
Paper Title Request	Lien Actions / Misc Title Services	No	\$7.00	No	\$7.00
Convert Paper to E-Lien⁴	—	\$50.00	No	\$3.50	\$53.50
Lien Release of Paper Converted to E-Lien	Release of a lien that was previously converted from paper to electronic.	No	\$7.00	No	\$7.00
Lien Correction by Lender⁵	Used to update data (e.g., owner name, vehicle info)	\$50.00	\$20.00 (Lien Service) + \$7.00 (Lien Actions/ MiscTitle Services)	\$3.50	\$80.50
Lien Transfer	- Used for the current lienholder to transfer the lien to another lienholder. - The receiving lienholder is billed fees. - Intrastate only. - Both lienholders must use CHAMP.	\$50.00	\$20.00 (Lien Service) + \$7.00 (Lien Actions/ MiscTitle Services)	\$3.50	\$80.50
Motor Vehicle Request	On-Demand VIN / Title inquiry	\$50.00	\$7.00	\$3.50	\$60.50

¹ State fees are collected from the dealer at the time of vehicle purchase, unless there are new billable transactions that have occurred between the registered vehicle owner and the lender.

² Lien filing, perfection, and release fees are all billable at the time of lien filing.

³ Fees are refunded if the lien is rejected within 30 days of lien-add

⁴ There are no charges for converting paper to E-lien if initiated within 60 days of ELT enrollment date; after 60 days, fees apply.

⁵ There is no charge for lien correction by the lender if the correction is made within 30 days of lien filing; after 30 days, fees apply.

Note: All state pass-through fees are subject to change without notice.