

Dealer Guide: Electronic Titling

Electronic Title Transfer: General Information

Effective July 1, 2025, the Indiana BMV will begin offering customers the option to have their titles issued electronically or on paper. Additionally, BMV is launching a new version of the Partial Service Provider (PSP) Application Programming Interface (API). When a vehicle title is issued electronically by the Bureau of Motor Vehicles (BMV), authorized Indiana dealers partnered with PSPs that have been onboarded to the new PSP API can easily transfer these titles without requiring the seller to provide a paper title.

State Form 57738 – Electronic Title Transfer has been created to facilitate the transfer of an electronic title from the vehicle owner(s) to an Indiana dealer. This form will be available July 1, 2025.

The dealer must confirm that the title was issued electronically by conducting a title inquiry using their PSP's system. If the inquiry indicates that the title is electronic, then this process may be used. If the inquiry indicates that the title was printed, then the vehicle owner is required to provide a paper title.

Note: The dealer is not required to accept an electronic title. The dealer may request that the vehicle owner provide a paper title prior to accepting a vehicle trade or purchasing a vehicle directly.

Assigning and Reassigning An Electronic Title

- An electronic title may only be reassigned from one dealer to another if both dealers are
 affiliated with a PSP provider. The reassignment must be completed using <u>State Form 20070 Reassignment of a Vehicle by a Registered Dealer</u>. If the purchasing dealer is not partnered
 with a PSP provider, it is necessary for the title to be transferred to the name of the purchasing
 dealer using the selling dealer's PSP system.
 - For example, if Dealer ABC, who is affiliated with a PSP provider, sells a vehicle to Dealer 123, who is not affiliated with a PSP provider, then Dealer ABC must use the PSP system to transfer the title to Dealer 123 and a paper title will be issued.
- If Dealer ABC is selling to a non-dealer purchaser, they can use the PSP system to complete the
 transfer without requiring a paper title. <u>State Form 20070 Reassignment of a Vehicle by a
 Registered Dealer</u> is used to document the transfer.

Note: This process only applies to electronic titles that are free of liens. In instances where an electronic lien exists, the lienholder must release the lien electronically using the E-Lien system.

If you would like more information please visit www.IN.gov/BMV/

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