Insurance Agent Electronic Vehicle Certificate of Title (E-Title) Processing Job Aid

Overview

An E-Title is an electronic version of a Massachusetts Vehicle Certificate of Title — the official record of who owns a vehicle (no physical paper title is printed or mailed). No other documents, whether paper or electronic, detailing Motor Vehicle ownership history shall constitute a Certificate of Title.
An E-Title is generated *only* under two conditions.

- **Customer Request:** The owner intentionally converted their physical paper title to an E-title.
- **An E-Title Transfer Casual Sale**: The vehicle was sold through an **Electronic Title Transfer transaction**.

The most recently issued title is the only valid title for the vehicle. Whenever a replacement title is issued, regardless of format (E-Title or paper), all previously issued titles are void and invalid.

Replace/Convert Your MA Certificate of Title

- The **Replace/Convert Your MA Certificate of Title** application has been created to support title conversion transactions.
- The application can also be used to apply for duplicate paper titles.
- The Duplicate Title Application is still available, can still be used to convert E-Title to paper title and will be accepted until the second phase of E-Titles goes live in Spring 2027

EVR Platforms

EVR transactions and processes offered through your service provider, have **not** been updated as part of the initial release of E-Titles.

- The "title method" (indicating whether a title is electronic) will **not** appear on your EVR standalone vehicle inquiry details.
- Title conversion transactions (Paper to E-Title, or E-Title to Paper) are **not** available for EVR platforms.

eService Portals

The eServices Portal or the Insurance Policy Management Portal has not been updated as part of the initial release of E-Titles.

- The "title method" (indicating whether a title is electronic) will **not** appear when viewing vehicle title information.
- The E-Title Transfer details will not be available.

IMPORTANT: The EVR platforms will be updated in the second phase of E-Titles goes live in Spring 2027. When the eServices portal has been updated, you will be notified.

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Verifying Title Status and Method

- The only accurate and updated way to check the vehicle's title status is to visit the official Mass.gov website **Title and Lienholder Status**
    - Title format will be electronic –E-Title
    - If a vehicle has been sold through the E-Title Transfer, the vehicle will be marked as sold.

Title Conversions

A title conversion is processed to change the title format.

- A paper title converted to an E-Title
- E-Title converted to a paper title.

To convert a paper title to an E-Title, the customers can process this transaction

- **Online:** Go to the **Mass.gov Online Service Center** and log into **myRMV**.
- **In Person:** Visit an **RMV Service Center**.
- **By Mail:** Complete the application and mail it to the address listed on the form.
    - Please encourage the use of online services to customers.

Service Center-Business to Business (B2B)

If completing the conversion transaction on behalf of the customer at a Service Center:

1. Complete the **Replace/Convert Your MA Certificate of Title** form
2. If converting from a paper title to an E-Title, please include the previous paper title if customer has it.
    - If paper title is lost or mutilated a duplicate paper title is not required when converting to an E-Title
3. Include a $25.00 check or money order payable to **MASSDOT**
4. Be sure to complete a B2B drop off form or use the B2B tracker to track completion of dropped transactions.

E-Title Transfer Sales

Massachusetts residents completing a private (“casual”) sale (E-Title Transfer) can transfer ownership of an eligible vehicle electronically, provided both parties have myRMV accounts (including MyMassGov authentication). An E-Title is required for vehicle’s being sold through this process. When the E-Title transfer is complete, the vehicle buyer will need to apply for a title and registration.

- An online title-only transaction is available **only** to the vehicle buyer that has completed the E-Title transfer. This transaction is optional

Note: The title-only transaction is only available as part of the E-Title Transfer buyers and cannot be used for another other title transaction.

- The customer can process the title and/or registration transaction in person at a Service Center
- The customer still needs to obtain an insurance stamp Registration and Title Application (RTA) from when registering the vehicle
- Agents can assist the customer in filling out the RTA on behalf of the customer and process the transaction using the normal drop off services at a Service Center.

Handling an E-Title Transfer

An insurance agent could face two scenarios for assisting with filling out RTA

Scenario 1: Customer has completed E-Title transfer and wants to do registration and titling

Scenario 2: Customer has completed E-Title transfer, done title only transaction online, and wants to register vehicle

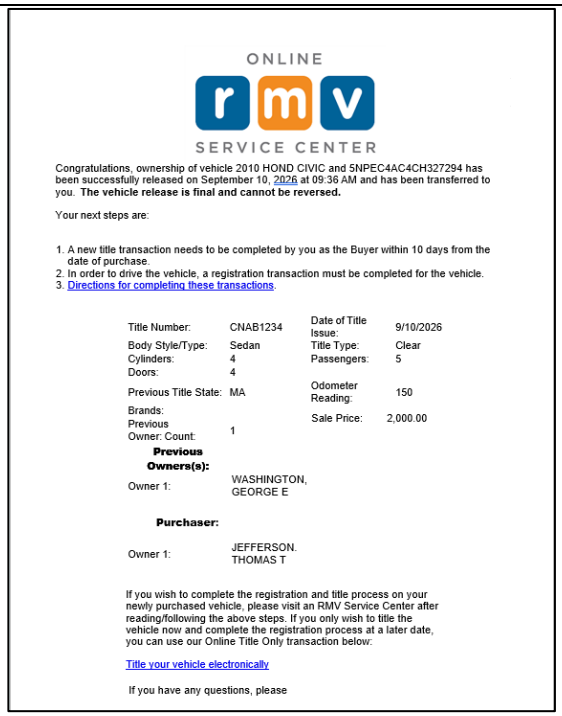
Scenario 1:

When an E-Title Transfer has been completed, they will need to obtain the RTA with an insurance stamp for their transaction. The E-Title transfer is completely electronic, and a paper title is not available. The vehicle buyer receives a final E-Title Transfer Confirmation page that contains the details of the vehicle sale. The steps that you will take to verify the vehicle sale are outlined below.

Note: Images and Confirmation pages are subject to change.

E-Title Transfer – Buyer has not completed the Title Only process on myRMV	
1.	• The customer, who is the vehicle buyer, provides a confirmation page from myRMV as proof the E-Title Transfer is complete, and the vehicle ownership has been released to them. • The confirmation page contains the same details as the back of a MA title. • The seller and buyer's signatures are completed electronically as part of the process.

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ONLINE SERVICE CENTER

Congratulations, ownership of vehicle 2010 HOND CIVIC and 5NPEC4AC4CH327294 has been successfully released on September 10, 2026 at 09:36 AM and has been transferred to you. **The vehicle release is final and cannot be reversed.**

Your next steps are:

1. A new title transaction needs to be completed by you as the Buyer within 10 days from the date of purchase.
2. In order to drive the vehicle, a registration transaction must be completed for the vehicle.
3. Directions for completing these transactions.

Title Number:	CNAB1234	Date of Title Issue:	9/10/2026
Body Style/Type:	Sedan	Title Type:	Clear
Cylinders:	4	Passengers:	5
Doors:	4		
Previous Title State:	MA	Odometer Reading:	150
Brands:		Sale Price:	2,000.00
Previous Owner: Count:	1		
Previous Owners(s):			
Owner 1:	WASHINGTON, GEORGE E		
Purchaser:			
Owner 1:	JEFFERSON, THOMAS T		

If you wish to complete the registration and title process on your newly purchased vehicle, please visit an RMV Service Center after reading/following the above steps. If you only wish to title the vehicle now and complete the registration process at a later date, you can use our Online Title Only transaction below:

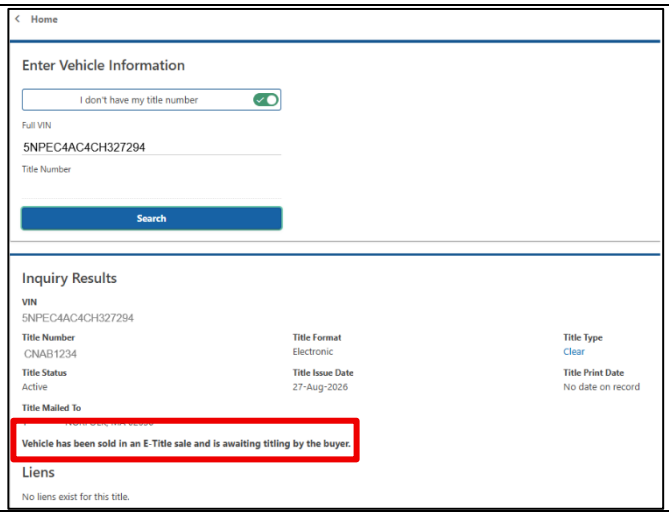
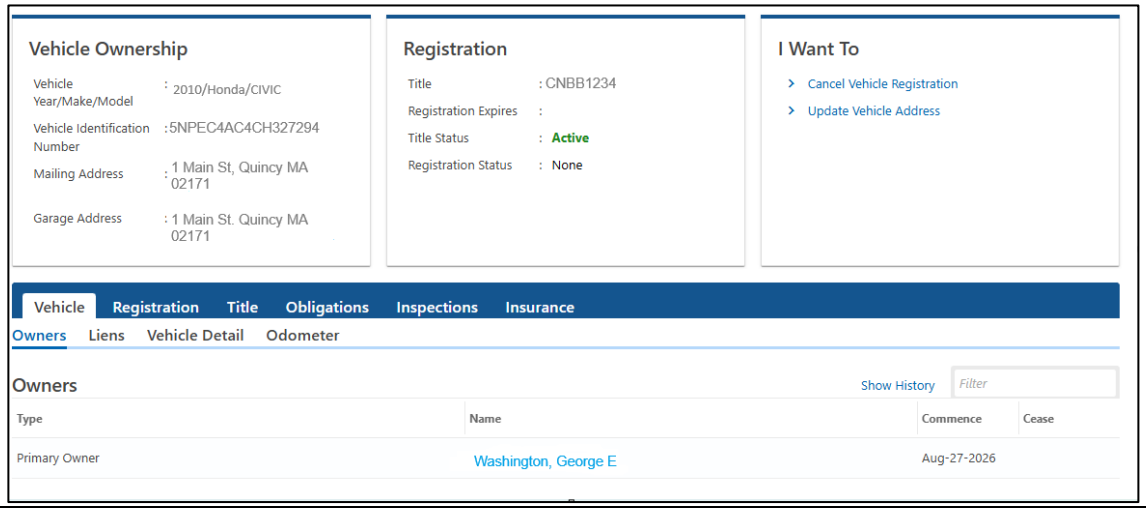
Title your vehicle electronically

If you have any questions, please

2. Check the Title and Lienholder status page on mass.gov.
   - Enter the last 8 of vin and title number.
   - If the title number is not available, toggle select “I don’t have my title number” and search by the full vin number.



3. View the vehicle status and look for the message “**Vehicle has been sold in an E-Title sale and is awaiting title by the buyer.”**
   - This is the digital confirmation that ownership has been released by the seller, and the buyer may proceed with the title and registration process.

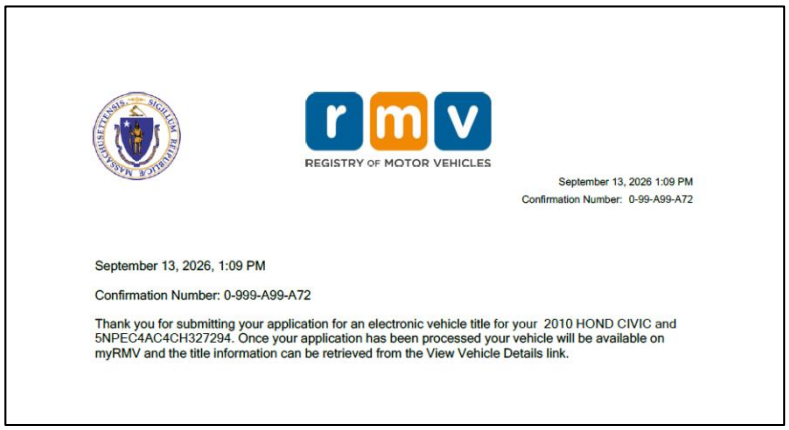
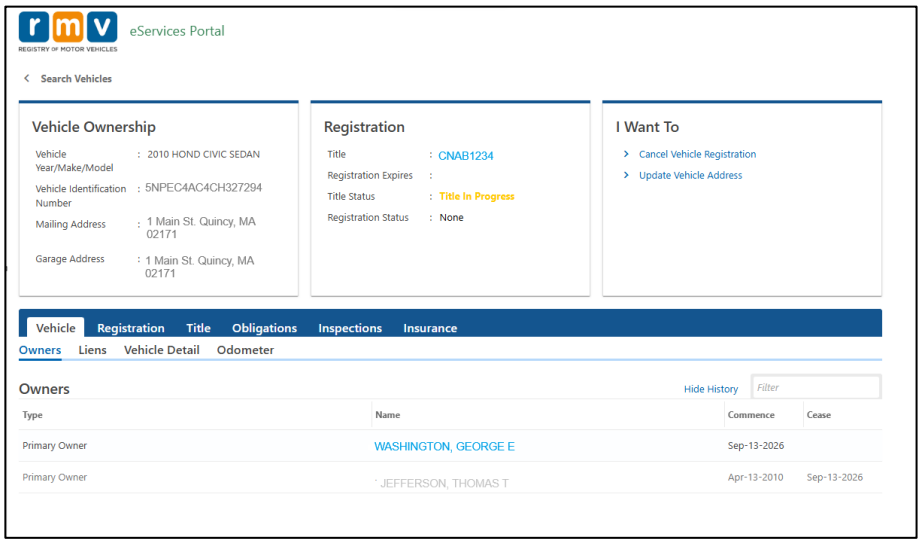
	
4.	• Check the eServices Portal – look up the vehicle and **confirm** the vehicle details and current owner information. • The primary owner will be the **seller** listed on the confirmation page 
5.	• If all details match, you can complete and stamp the **Registration and Title Application (RTA Form)**.
6.	• The Registration and Title transaction must be processed by the customer at a service center, or by the agent/runner at a B2B counter.

Scenario 2:

When the customer processes the title only transaction online, the insurance agent can process the registration on EVR using the Title Add Registration (TAR) transaction once the service provider implements the transaction which is planned for Phase 2.

Until the Service Provider implements the Registration Only transaction follow the process below to assist customer in filling out the RTA

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E-Title Transfer – Buyer has completed the Title Only process on myRMV	
1.	• If the customer has initiated the title-only transaction on myRMV. The confirmation page may be submitted as proof of the title transaction has been initiated.  REGISTRY OF MOTOR VEHICLES September 13, 2026 1:09 PM Confirmation Number: 0-99-A99-A72 September 13, 2026, 1:09 PM Confirmation Number: 0-999-A99-A72 Thank you for submitting your application for an electronic vehicle title for your 2010 HOND CIVIC and 5NPEC4AC4CH327294. Once your application has been processed your vehicle will be available on myRMV and the title information can be retrieved from the View Vehicle Details link.
2.	• Check the Title and Lienholder status page on mass.gov to confirm and/or check the title format is an E-Title.
3.	Confirm the vehicle owner on the eServices Portal. • The current primary vehicle owner is the buyer – your customer. • The previous owner information will be displayed in gray to indicate the inactive owner information, the vehicle seller.  eServices Portal Search Vehicles Vehicle Ownership Vehicle Year/Make/Model : 2010 HOND CIVIC SEDAN Vehicle Identification Number : 5NPEC4AC4CH327294 Mailing Address : 1 Main St. Quincy, MA 02171 Garage Address : 1 Main St. Quincy, MA 02171 Registration Title : CNAB1234 Registration Expires : Title Status : Title In Progress Registration Status : None I Want To Cancel Vehicle Registration Update Vehicle Address Vehicle Registration Title Obligations Inspections Insurance Owners Liens Vehicle Detail Odometer Owners Hide History Filter Type Name Commence Cease Primary Owner WASHINGTON, GEORGE E Sep-13-2026 Primary Owner JEFFERSON, THOMAS T Apr-13-2010 Sep-13-2026
4.	• Complete and stamp the **Registration and Title Application (RTA Form)**. o Ensure to check Apply for a Registration only

5.	• The Registration transaction must be processed by the customer at a service center, or by the agent/runner at a B2B counter.

References

Application for Duplicate Certificate of Title
Replace/Convert Your MA Certificate of Title Form
Registration and Title Application (RTA Form)
B2B Service Center Cover Sheet
Business to Business (B2B) Service Center
IPM Program Documents
eServices Reference Guide for Insurance Industry Users