



Louisiana Department of Public Safety
Office of Motor Vehicles

Policy 36.08 Installment Agreement Plan for OMV Fees

Section: 2. Driver's License Laws

Effective Date: 06/08/2016

Revised Date: 07/10/2025

Authority:

[R.S. 32:8\(A\)\(3\) and \(B\)](#)

[R.S. 32:429.4](#)

[R.S. 47:1676\(L\)](#)

To review Louisiana Statutes: <http://www.legis.state.la.us>

General:

- Qualifying individuals may enter into an installment agreement with the Office of Motor Vehicles (OMV) for payment of outstanding fines, fees, and/or penalties, provided all other requirements have been met.
- Entering into an installment agreement will reinstate the individual's driver's license and/or motor vehicle registration privileges for the duration of the installment agreement, provided the individual does not default on the agreement or receive any new violations.

Eligibility:

- Applicants are **not** eligible to enter into an installment agreement if:
 - In bankruptcy
 - Holding a valid ex-offender provisional license
 - A company or business (must be an individual)
 - Already in an active installment agreement
 - For additional violations, a new installment agreement must be made.

Requirements

- All compliance (required documentation) must be on file with OMV.
- The individual entering in the installment agreement must know their driver's license number. OMV cannot provide the driver's license number by phone or email.
- The first payment or down payment is required at the time the individual enters into an installment agreement. All payments must be made by credit, debit, reloadable prepaid card, or bank account draft (ACH). This payment method will be used for all remaining payments, unless updated through the *Customer Portal*.
- A valid email address must be provided, to sign the installment agreement contract and receive notifications.
- For anyone other than the individual owing the fees, an original *Power of Attorney* must be provided prior to an installment agreement being created. The *Power of Attorney* will only be accepted if it specifically authorizes the agent to enter into an installment agreement and conduct financial transactions with the Office of Motor Vehicles.

General:

- To enter into an installment agreement or inquire on a defaulted installment agreement, use one of the options below:
 - **Online:** Submit a request on the [Expresslane.org](https://www.expresslane.org)
 - Include a valid phone number on the request
 - **Telephone:** Call OMV Customer Service at (225) 925-6146, option 3
 - **In person:**
 - **OMV Field Office:** Appointments are recommended and can be made at www.expresslane.org/appointments
 - **Public Tag Agents (PTAs):** Visit www.expresslane.org/locations to view a complete list of public tag agents that offer installment agreements
- Individuals are responsible for the following:
 - Payment method is updated, allows for monthly drafts, not locked, and has sufficient funds/credit for the service fee and reinstatement fee charged each month
 - The reinstatement fee and service fee will appear as separate fees for each payment made.
 - Information provided matches the information held by the financial institution for the payment method
 - Notifications sent by email are read.
 - Note: Emails may go to the email's spam folder.
- **Access the [OMV Customer Portal](#) to:**
 - Make changes to an active, valid installment agreement
 - Change the monthly automatic draft date
 - Make extra payment(s)
 - **Note:** Automatic payments will continue to be withdrawn.
 - Pay late fee(s) and missed payment(s)
 - Pay in full
 - Check balance
 - Update information (i.e. phone number, payment method, etc.)

Fees:

- **Credit/Debit/Reloadable Prepaid Card** (for each payment)
 - 2.5% financial fee
 - \$3.00 transaction fee
- **Bank Account Draft** (for each payment)
 - \$1.00 financial fee
 - \$3.00 transaction fee
- **Monthly Installment Agreement Payments**
 - The installment agreement payment will be drafted on the 10th of each month, unless the customer has changed it to the 1st or 20th.
 - The second payment of the agreement will **not** be charged until at least thirty (30) days from the first payment.
 - **Example** - An agreement is entered on 06/04/2022. The next payment will be drafted on 07/10/2022.
 - **Example** - An agreement is entered on 06/15/2022. The next payment will be drafted on 08/10/2022.
- **Down Payments to Enter into Installment Agreements**
 - Initial Installment Agreement
 - A down payment will not be required for customers entering into their first installment agreement

- Second or Subsequent Installment Agreement after a Default
 - Requires a 25% down payment (as of 6/23/2023)
 - **The down payment was waived from April 8, 2020 to January 1, 2022, due to the economic hardships of COVID-19 and Hurricane Laura.**
 - **The down payment was waived from May 29, 2024 to January 20, 2025.**
- **Late Fees and Missed Payments**
 - Failed payments for any reason will count as a missed payment and have a \$25 late fee added.
 - If the installment agreement is active, the missed payment and late fees must be paid through the customer portal. If entering into a new installment agreement the late fee(s) must be collected in the office or on the phone prior to starting the new installment agreement. Late fee(s) cannot be added to an installment agreement.
 - After six (6) missed payments and six (6) late fees the installment agreement will default after the 60th day if one of the following is not done:
 - The six (6) missed payments and all late fees are paid in full
 - The installment agreement and all late fees are paid in full
 - All late fees are paid and a new installment agreement is entered into
 - The default of the installment agreement will result in:
 - Suspended driver's license
 - The outstanding debt will be referred to the Office of Debt Recovery (ODR), which will result in:
 - An additional 15% collection fee **for insurance violations**
 - **No longer qualifying for the cap fee on insurance cancellations**
 - Funds will be seized, up to the amount of the outstanding debt with OMV plus any additional fees. A claim will also be filed with the United States Treasury Offset Program. Collection tools may be used to collect the outstanding debt referred to ODR which may include reporting the debt to a credit reporting agency or suspending and/or revoking a professional license.
 - A reinstatement fee of \$60.00 for the default suspension.

Related Policies:

Section 2, Policy 36.10, [Installment Agreement Online Customer Portal](#)