



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: 09/17/2020

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>

Background:

- Qualifying individuals may enter into an installment agreement with the Office of Motor Vehicles 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.
- Vehicle registration fees including sales or use tax or related penalties and interest, vehicle registration license tax or title fees may not be included in an installment plan.
- Customers may enter in an installment agreement or may pay reinstatement fees in full by calling OMV Customer Service at (225) 925-6146.
- Individuals who have previously defaulted on an installment plan may enter into a new plan provided an initial payment of 10% of the total amount to be included in the plan is remitted at the time the plan is initiated. **The down payment is waived until further notice due to the economic hardships of COVID-19 and Hurricane Laura.**

Requirements:

- **Entering into an Installment Plan** - The following will be required when entering into an installment plan:
 - Compliance must be submitted to the Office of Motor Vehicles for each outstanding issue the individual wishes to include in the installment agreement.
 - Customer must know their Driver's License number to enter into an installment agreement.
 - The first payment is required at the time the individual enters into an installment plan. All payments must be made by credit, debit, prepaid card or bank account draft (ACH). The payment method provided for the first payment will be used for all remaining payments unless updated through the customer portal.
 - Credit/debit/prepaid card - a 2.5% fee plus an additional \$3.00 transaction fee will be applied to each payment.
 - Bank account draft - a \$1.00 fee plus an additional \$3.00 transaction fee will be applied to each payment. The individual must provide the bank name, bank account type, account number, and routing number.
 - The individual must have a valid email address. All installment plan notifications will be sent electronically to the email address provided.
 - An original power of attorney must be provided, prior to an installment plan being created for anyone other than the individual owing the outstanding fees. The power of attorney will

only be accepted if it specifically authorizes the agent to enter into an installment plan and conduct financial transactions with the Office of Motor Vehicles. A general power of attorney will not be accepted.

- Individuals who have previously defaulted on an installment plan may enter into a new plan provided an initial payment of 10% of the total amount to be included in the plan is remitted at the time the plan is initiated. **The down payment is waived until further notice.** The remaining balance owed will be divided into monthly installment plan payments.
- **Payment Schedule** - The number and amount of monthly installment plan payments shall be based on the total debt owed for fines, fees and/or penalties included in the installment plan.
 - Up to \$250.00 - 6 monthly payments
 - \$251.00 to \$750.00 - 12 monthly payments
 - \$751.00 to \$1500.00 - 24 monthly payments
 - \$1501.00 to \$2500.00 - 36 monthly payments
 - \$2501.00 to \$4999.00 - 48 monthly payments
 - \$5000.00 to 60 monthly payments
 - **Note:** An \$850.00 cap plus an additional \$25.00 administrative fee for each cancellation, will apply to insurance cancellations included in an installment plan agreement. Insurance cancellations that have been referred to The Office of Debt Recovery (ODR) cannot be included in the cap. The cap is recalculated every time a new installment plan is entered.
- **Monthly Installment Plan Payments**
 - The installment plan payment will be drafted on the 10th of each month. The due date cannot be changed to a different date for any reason. The second payment of the plan will not be charged until at least 30 days from the first payment.
 - (Ex: A plan is entered on 06/04/17. The next payment will be drafted on 07/10/17. Or, a plan is entered on 06/15/17. The next payment will be drafted on 08/10/17).
 - Once an individual receives a notification of a declined payment or the necessary funds were not available, the installment plan will be suspended. In order to avoid suspension of the driver's license and additional reinstatement fees, the Debtor must do one of the following within 60 days of the Official Default Notification
 - Call the customer service phone center at (225) 925-6146 and pay the reinstatement fees in full.
 - Call the customer service phone center at (225)925-6146 and enter into new installment plan.
 - It is the individual's responsibility to notify OMV when the bank account information, card account number, or the expiration date of the card on file has changed by calling the customer service phone center at (225) 925-6146 or by accessing the customer portal on our website, www.expresslane.org.
 - To access the customer portal go to our website, www.expresslane.org
 - Click the Installment Plan Agreement Program click here link
 - Click the Installment Plan Customer Portal Public Access: Click Here link
 - Click Continue link
 - Enter your account information and click Login link or if you do not have an account click Create Account link and create an account.
 - Failed payments occurring as a result of an expired payment method, wrong account/card number or changed account information incorrectly will be considered a default of the installment plan.
 - Individuals who are in an active installment plan may choose to make additional payments to the installment plan by accessing the customer portal at www.expresslane.org. **Monthly payments** are due on the **10th of each month**. Any additional payments applied to the installment plans from the Office of Debit Recovery or payments made through the customer portal will not take the place of the monthly payment.
- **Termination of an Installment Agreement Upon Failure to Make Payment**

- On the 10th of the month an attempt will be made to withdraw/charge the monthly installment plan payment and transaction fee. If the funds are not available, a second attempt, on the same day, will be made to withdraw/charge the monthly installment plan payment and transaction fee. If unsuccessful the installment plan will be suspended. An email will be sent to the address on file indicating the installment plan has been suspended.
- Following the unsuccessful payment and the suspension of the installment plan, a "Notice of Installment Agreement Termination and Demand" will be sent to the individual. The individual will have 60 days from the date of the notice to pay the remaining balance of the installment plan or enter into a new installment plan by making an initial payment of 10% of the of the new installment plan amount and the remaining balance will be divided up into monthly installment plan payments. **The down payment is waived until further notice.** Failure to do either within 60 days will result in:
 - The individual's driver's license being marked suspended and any unsatisfied items included in the installment agreement will be returned to the previous status.
 - The outstanding debt will be referred to the Office of Debt Recovery (ODR).
 - Once referred, any insurance cancellations or operating without evidence of insurance/security that were not satisfied prior to default of the installment plan will be raised to the maximum amount and an additional 25% collection fee will be added.
 - Once referred to ODR, all amounts "eligible for offset" 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."

Notes:

- It is the individual's responsibility to ensure the account on file has sufficient funds/credit available to cover the installment plan payment and transaction fee due each month.
- It is the individual's responsibility to ensure the method of payment on file will allow for monthly drafts.
- Any hold of funds placed on the payment method provided will affect available funds, and could result in the draft being rejected and the installment plan defaulting.
- An individual may have only one active installment agreement at a time. If additional violations are added to the individual's driving record and the current installment plan is valid, he may request to enter into a new installment agreement combining the unpaid balance of the current installment agreement and the new fees/fines added to the record. This is not considered a defaulted installment plan.