



**CORPORATION SERVICE COMPANY®**

# **UCC ELECTRONIC FILING METHODS AND CAPABILITIES BY STATE**

Updated July 27, 2016

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**UCC Central Filing Office E-File Methods**

State*	Written Forms	eFile Image	eFile Web	eFile XML	Other
AL	Yes	No	Yes	No	No
AK	Yes	No	Yes	No	No
AZ	Yes	Yes	No	No	No
AR	Yes	No	Yes	No	No
CA	Yes	No	Yes	Yes	No
CO	No	No	Yes	Yes	No
CT	Yes	No	Yes	No	Fax
DC	Yes	Yes	No	No	No
DE	No	No	Yes	Yes	No
FL	Yes	No	Yes	Yes	Fax
GA	Yes	Yes	No	No	No
HI	Yes	Yes	No	No	No
ID	Yes	No	Yes	Yes	Fax
IL	Yes	No	Yes	Yes	No
IN	Yes	No	Yes	No	No
IA	Yes	Yes	Yes	Yes	Fax
KS	Yes	No	Yes	Yes	No
KY	Yes	No	Yes	Yes	No
LA	Yes	Yes	No	No	Parish Choice
ME	Yes	No	Yes	No	No
MD	Yes	No	Yes	No	No
MA	Yes	No	Yes	Yes	Fax
MI	Yes	No	Yes	No	No
MN	Yes	No	Yes	Yes	No
MS	Yes	No	Yes	Yes	No
MO	Yes	No	Yes	Yes	No
MT	Yes	No	Yes	Yes	Fax - Term Only
NE	Yes	No	Yes	No	No
NV	Yes	No	Yes	No	Fax - Expedited
NH	Yes	No	Yes	No	No
NJ	No	No	Yes	No	No
NM	Yes	No	Yes	Yes	Email and Fax
NY	Yes	No	Yes	Yes	Yes - Fax
NC	Yes	No	Yes	Yes	No
ND	No	No	Yes	Yes	No
OH	Yes	No	Yes	Yes	Yes - Fax
OK	Yes	No	Yes	No	No
OR	Yes	No	Yes	No	Yes
PA	Yes	No	Yes	Yes	Fax
RI	Yes	No	Yes	No	No
SC	Yes	No	Yes	Yes	No
SD	Yes	No	Yes	Yes	No
TN	Yes	No	Yes	Yes	No
TX	Yes	No	Yes	Yes	Yes - Fax
UT	Yes	No	Yes	No	Email and Fax
VT	Yes	No	Yes	No	No
VA	Yes	No	Yes	Yes	No
WA	Yes	No	Yes	Yes	No
WV	Yes	No	Yes	No	Email and Fax
WI	Yes	No	Yes	No	No
WY	Yes	No	Yes	No	Email and Fax

\*See the following State UCC Electronic Filing Information Notes for additional details by state.



## UCC Central Filing Office E-File Capabilities

State*	UCC1	UCC3	All Actions	Attachments	Manual Review
AL	Yes	Yes	Yes	Yes	No
AK	Yes	Yes	Yes	No	Yes
AZ	Yes	Yes	Yes	Yes	Yes
AR	Yes	Yes	No	No	No
CA	Yes	Yes	No	Yes	No
CO	Yes	Yes	Yes	Yes	No
CT	Yes	Yes	Yes	No	No
DC	Yes	Yes	Yes	Yes	Yes
DE	Yes	Yes	Yes	Yes	No
FL	Yes	Yes	No	Yes	Yes
GA	Yes	Yes	Yes	Yes	Yes
HI	Yes	Yes	Yes	Yes	Yes
ID	Yes	Yes	No	No	Post-Filing
IL	Yes	Yes	Yes	Yes - XML Only	No
IN	Yes	Yes	No	No	No
IA	Yes	Yes	Yes	No	No
KS	Yes	Yes	No	No	No
KY	Yes	Yes	No	No	No
LA	Yes	No	Yes - UCC1 Only	NA	Yes
ME	Yes	Yes	Yes	Yes	No
MD	Yes	Yes	Yes	Yes	Yes
MA	Yes	Yes	Yes	Yes	Yes
MI	Yes	Yes	No	No	No
MN	Yes	Yes	Yes	Yes - XML Only	No
MS	Yes	Yes	Yes	Yes	No
MO	Yes	Yes	No	Yes	No
MT	Yes	Yes	No	No	No
NE	Yes	Yes	No	No	No
NV	Yes	Yes	No	No	No
NH	Yes	Yes	Yes	Yes	No
NJ	Yes	Yes	No	Yes	Yes
NM	Yes	Yes	Yes	Yes	No
NY	Yes	Yes	Yes	No	No
NC	Yes	Yes	Yes	No	No
ND	Yes	Yes	Yes	Yes	No
OH	Yes	Yes	Yes	Yes	No
OK	Yes	Yes	No	No	Yes
OR	Yes	Yes	No	No	Collateral Scan
PA	Yes	Yes	No	No	Collateral Scan
RI	Yes	Yes	Yes	No	No
SC	Yes	Yes	Yes	Yes	No
SD	Yes	Yes	No	No	No
TN	Yes	Yes	No	No	No
TX	Yes	Yes	No,	No	No
UT	Yes	Yes	No	No	Yes
VT	Yes	Yes	Yes	Yes	No
VA	Yes	Yes	Yes	Yes - Web Only	Post-Filing
WA	Yes	Yes	Yes	Yes	No
WV	Yes	Yes	No	Yes	No
WI	Yes	Yes	No	No	No
WY	Yes	Yes	Yes	No	No

\*See the following State UCC Electronic Filing Information Notes for additional details by state.



## STATE UCC ELECTRONIC FILING INFORMATION NOTES:

### In General:

**Scope:** The preceding charts and the following state information apply only to the UCC § 9-501(a)(2) central filing office for each state. There are two exceptions. Georgia and Louisiana do not have central filing offices. However, there is a central authority in each state that provides the electronic filing system infrastructure and rules. The central authority for Georgia is the Georgia Superior Court Clerks Cooperative Authority. The central authority for Louisiana is the Office of the Secretary of State.

**Disclaimer:** The information contained in the charts and notes was provided by filing office personnel and/or derived from administrative rules, electronic filing system documentation and professional experience. The information is subject to change without notice. Do not rely on this information without first verifying it with the particular filing office.

**Filing Method:** Four state-level filing offices, Colorado, Delaware, New Jersey and North Dakota, no longer accept written records. All UCC records must be filed electronically with the central filing offices for these states. As of July 2016, at least three more states have rule changes under serious consideration to eliminate written records and designate electronic filing as the only permissible filing method.

**Manual Review - Time of Filing:** It is not always clear what file date and time the filing office will assign to an electronically submitted record that must undergo manual review. In many cases, the file time will be the time actually submitted, even if the filing office review occurs days later. However, some states assign file date and time based on when the record passes the manual review.

**Daily Cutoff Times:** Most state-level electronic UCC filing systems are available 24/7 and assign the file date and time when a record was actually submitted, even if submitted during nights, weekends and holidays. However, some filing offices have daily cutoff times for electronic submissions. These offices normally set the cutoff time at the close of business for the day, although it can be earlier. UCC records submitted electronically after regular business hours may be assigned the next business day's file date. Check the administrative rules for the particular jurisdiction to determine the filing office's practices.

**Availability of Electronic Records:** Most state-level filing offices make electronically submitted records available immediately in the searchable UCC data, even if the filing office has not processed all written records submitted on the same date. When conducting a search to reflect an electronic filing, make sure that the filing office certification date is on or after the file date.



## Chart Field Code Explanations

**Written Forms:** Indicates whether the filing office accepts written UCC records, which would include in-person delivery, U.S. Mail, courier or other method of delivery for tangible written records.

**eFile Image:** Indicates whether the filing office permits electronic filing by uploading a PDF or other image of a UCC record. This filing method is most commonly used for eRecording real estate documents in land record offices, but it is available through a few state-level UCC filing offices. Data entry method depends on the jurisdiction. Some filing offices manually enter the data set forth on the form images. Other filing offices require the submitter to provide a separate data file that is used to populate the index without filing office data entry.

**eFile Web:** Indicates whether the filing office offers a web page where the filer can manually enter and submit UCC record data for filing.

**eFile XML:** Indicates whether the filing office offers a “business-to-business” or “B2B” connection that allows those with the proper interface to transmit UCC record data in extensible markup language (“XML”). An XML electronic filing system bypasses the filing office web page and does not require rekeying of UCC data for indexing.

**Other:** Indicates whether the filing office accepts UCC records for filing by any other means, such as fax or email.

**UCC1:** Indicates whether the filing office electronic filing system permits the filing of UCC1 financing statements.

**UCC3:** Indicates whether the filing office electronic filing system permits the filing of UCC3 Amendments.

**All Actions:** Indicates whether the filing office electronic filing system permits the submitter to perform every action electronically that could be performed if using written forms.

**Attachments:** Indicates whether the filing office will accept PDF or other files as attachments to the electronically submitted UCC record. Attachments are most commonly used to provide the collateral statement.

**Manual Review:** Indicates whether filing office personnel manually review electronically submitted UCC records prior to posting the records into the UCC index. This field only indicates manual review or if an automatic review may prevent the filer from submitting a record. Many state-level filing offices run automatic redaction routines on electronically submitted records but these generally do not interfere with the filing process and are not noted in this field.



## STATE NOTES

### Alabama

- An electronically filed UCC record may take 24-48 hours to appear in the UCC index.

### Alaska

- The ability to attach PDF images to electronically submitted records is currently planned.
- All electronically submitted UCC records are manually reviewed by filing office personnel prior to filing. The electronic filing system is unique in that it maps the submitted UCC data to a PDF form. The filing office then reviews the system-generated form for compliance before transferring the data into the UCC index.
- An electronically submitted record may take 48-72 hours to appear in the UCC index.

### Arizona

- Electronic filing consists of uploading a PDF form image containing the UCC record data.
- Web and XML filing are not available.
- Filing office personnel manually review and index the electronically submitted UCC records.
- Records will appear in the UCC index following review and data entry.

### Arkansas

- The electronic filing system does not provide a means to indicate an assignment on an initial financing statement.

### California

- The electronic filing system does not permit the filer to indicate the debtor is a transmitting utility or that the record is filed in connection to a public-finance or manufactured home transaction.

### Colorado

- All UCC records must be submitted electronically. The Colorado Secretary of State does not accept written records.

### Connecticut

- The filing office will accept UCC records submitted by fax under certain conditions.



## District of Columbia

- Electronic filing of UCC records uses a real estate e-recording system. The filer uploads an image of the UCC record with accompanying index data filed.
- Web and XML filing are not available.

## Delaware

- The Delaware Secretary of State's office no longer accepts written records. All UCC records must be submitted to the Secretary of State electronically. However, written records can still be submitted through authorized service companies. The service companies scan the written records, perform the initial data entry and upload the images and data to the state's UCC information management system. Filing office personnel perform data entry quality control review before transferring the record to the UCC index.

## Florida

- The UCC index is maintained by a private company, the Florida Secured Transactions Registry.
- The filing office will accept UCC records submitted by fax under certain conditions.
- Not every UCC action that can be performed with written forms is available through the electronic filing capabilities.
- Electronically submitted UCC records are manually reviewed by the filing office.
- Records appear in the UCC index following review.

## Georgia

- Electronic filing consists of uploading a PDF form image and designating the county for filing.
- Web and XML filing are not available.
- The clerk of the superior court for the designated county manually reviews and indexes the record.
- The record will appear in the UCC index after review and data entry.

## Hawaii

- The Bureau of Conveyances accepts UCC records for electronic filing through its eRecording system, which was designed for land records.
- Electronic requires upload of a form image accompanied by the indexing data file.
- Filing office staff review each electronically submitted UCC record for recordability and to verify fees before actually filing the record.
- The file date and time assigned to an electronically submitted UCC record is the time when filing office personnel complete review and processing of the record.



### **Idaho**

- An electronically submitted record appears in the UCC index immediately upon submission. However, the filing office conducts a post-filing review within one business day and may remove records that should have been rejected.
- The filing office will accept UCC records submitted by fax under certain conditions.

### **Illinois**

- The electronic filing system will accept PDF attachments for records submitted by XML, but no attachments are allowed for records submitted online through the filing office web site.

### **Indiana**

- The electronic filing system does not permit the filer to indicate the debtor is a transmitting utility or that the record is filed in connection to a public-finance or manufactured home transaction.

### **Iowa**

- In addition to Web and XML electronic filing, the Iowa Secretary of State's office permits filers to upload a PDF form image. The filing office immediately issues a confirmation number. The filing office will manually review and index uploaded UCC images.
- The filing office will accept UCC records submitted by fax under certain conditions.

### **Kansas**

- The web-based electronic filing system does not allow a filer to indicate that the debtor is a transmitting utility. However, users of the XML method can make the transmitting utility indication.

### **Kentucky**

- Electronically submitted records are assigned the file date and time when submitted. However, the records will not appear in the index until the filing office certification date (the last date for which all submitted records have been processed and indexed).





## **Louisiana**

- Electronic filing consists of uploading a PDF form image and designating the parish for filing.
- Electronic filing is only available for UCC1 financing statements. All UCC3 records must be filed directly with a parish.
- Web and XML filing are not currently available, but XML is under development.
- The secretary of state does not prohibit filing by fax or email. However, the decision of whether to permit submission of a UCC record by these methods is left to each parish clerk.
- The designated parish clerk manually enters the data on the PDF into the UCC index.
- The record will appear in the UCC index after review and data entry.

## **Maryland**

- The filing office manually reviews electronically submitted UCC records for personally identifiable information that may require redaction.
- The record will appear in the UCC index following review.

## **Massachusetts**

- The filing office will accept UCC records submitted by fax under certain conditions.
- The filing office manually reviews electronically submitted UCC records for personally identifiable information that may require redaction and for indications of fraudulent filing.

## **Michigan**

- The filing office electronic filing system does not allow the submitter to indicate that the debtor is a transmitting utility.

## **Minnesota**

- The electronic filing system allows PDF attachments to records submitted by XML, but not for those submitted through the filing office web-based system.

## **Missouri**

- The filing office electronic filing system does not allow the submitter to indicate that the collateral is held in a trust or that the collateral is being administered by a decedent's personal representative.



## Montana

- The filing office accepts termination statements for filing by fax because there is no fee for those records.
- The filing office electronic filing system does not allow the submitter to indicate that the collateral is held in a trust or that the collateral is being administered by a decedent's personal representative.
- The filing office electronic filing system does not allow the submitter to indicate an alternative designation, such as Lessor/Lessee.
- Records do not appear in the UCC index until the next business day.

## Nebraska

- The filing office electronic filing system does not allow the submitter to indicate that the debtor is a transmitting utility.
- XML electronic filing capability is under development.

## Nevada

- The filing office will accept UCC records submitted by fax for expedited processing.
- The electronic filing system does not permit the filer to indicate the debtor is a transmitting utility or that the record is filed in connection to a public-finance or manufactured home transaction.

## New Hampshire

- The New Hampshire Secretary of State offered XML until it implemented a new UCC system earlier in 2016. Currently, the filing office only offers web-based electronic filing, but plans to add XML capability to the new system in the future.

## New Jersey

- All UCC records must be submitted electronically. The Department of Revenue and Enterprise Services (the central filing office for NJ) does not accept written records.
- The electronic filing system does not provide a means to indicate an assignment on an initial financing statement.
- All records submitted electronically are manually reviewed by filing office staff for indications of fraudulent filing.
- Electronically submitted records receive the file data and time when they pass filing office review.



### **New Mexico**

- The filing office will accept UCC records submitted by fax or email under certain conditions.

### **North Carolina**

- The electronic filing system does not provide a means to indicate an assignment on an initial financing statement.

### **North Dakota**

- All UCC records must be submitted electronically. The North Dakota Secretary of State does not accept written records.

### **Ohio**

- The filing office will accept UCC records submitted by fax under certain conditions.

### **Oklahoma**

- A filer can submit multiple UCC records for electronic filing as part of the same batch through the web filing interface.
- The electronic filing system does not allow the filer to indicate that the collateral is held in a trust or that the collateral is being administered by a decedent's personal representative.
- The electronic filing system does not permit the filer to indicate the debtor is a transmitting utility or that the record is filed in connection to a public-finance or manufactured home transaction.
- The filing office electronic filing system does not allow the submitter to indicate an alternative designation, such as Lessor/Lessee.
- The filing office manually reviews the contents of all records submitted electronically. If rejected, the reason for rejection is provided online.
- Filers can review the status of all submitted records online. The acknowledgement of filing or notice of rejection must be retrieved from the status listing on the filing office web site, which requires a username and password to access.
- The record will not appear in the UCC index until after review and processing.



## **Oregon**

- The electronic filing system does not allow the filer to indicate that the collateral is held in a trust or that the collateral is being administered by a decedent's personal representative.
- The electronic filing system does not permit the filer to indicate the debtor is a transmitting utility or that the record is filed in connection to a public-finance or manufactured home transaction.
- The electronic filing system does not provide a means to indicate an assignment on an initial financing statement.
- The electronic filing system conducts a computer scan and will not allow the filer to submit a record if certain words appear in the collateral. The key words are those commonly found in fraudulent UCC record collateral statements. If the system detects any words on the list the filer must submit a written record for manual review.
- The filing office will accept UCC records submitted by fax under certain conditions.

## **Pennsylvania**

- The electronic filing system conducts a computer scan and will not allow the filer to submit a record if certain words appear in the collateral. The key words are those commonly found in fraudulent UCC record collateral statements. If the system detects any words on the list the filer must submit a written record for manual review.
- The electronic filing system does not provide a means to indicate an assignment on an initial financing statement.
- The electronic filing system does not permit the filer to indicate the debtor is a transmitting utility.
- The filing office will accept UCC records submitted by fax under certain conditions.

## **South Dakota**

- The electronic filing system does not provide a means to indicate an assignment on an initial financing statement.

## **Tennessee**

- The electronic filing system may not allow all actions that can be performed using written forms.
- Web system allows filer to print and save UCC record for later submission so it can be reviewed and approved by third parties.



### **Texas**

- The electronic filing system may not allow all actions that can be performed using written forms.
- The filing office will accept UCC records submitted by fax under certain conditions.

### **Utah**

- The filing office will accept UCC records submitted by fax or email under certain conditions.
- The electronic filing system does not permit the filer to indicate the debtor is a transmitting utility.
- The filing office manually reviews all electronically filed records for indications of fraudulent filing before making them available in the UCC index.

### **Virginia**

- An electronically submitted record appears in the UCC index immediately upon submission. However, the filing office conducts a post-filing review and may remove records that should have been rejected.
- The electronic filing system accepts PDF attachments only for records submitted using the website.

### **West Virginia**

- The filing office will accept UCC records submitted by fax or email under certain conditions.
- The electronic filing system does not provide a means to indicate an assignment on an initial financing statement.

### **Wisconsin**

- The electronic filing system does not permit the filer to indicate the debtor is a transmitting utility.
- The electronic filing system does not permit the filing of a UCC3 Assignment.

### **Wyoming**

- The filing office will accept UCC records submitted by fax or email under certain conditions.