



Plain Dealing

A policy and administrative bulletin for licensed dealers from
the WisDOT DMV Dealer and Agent Section



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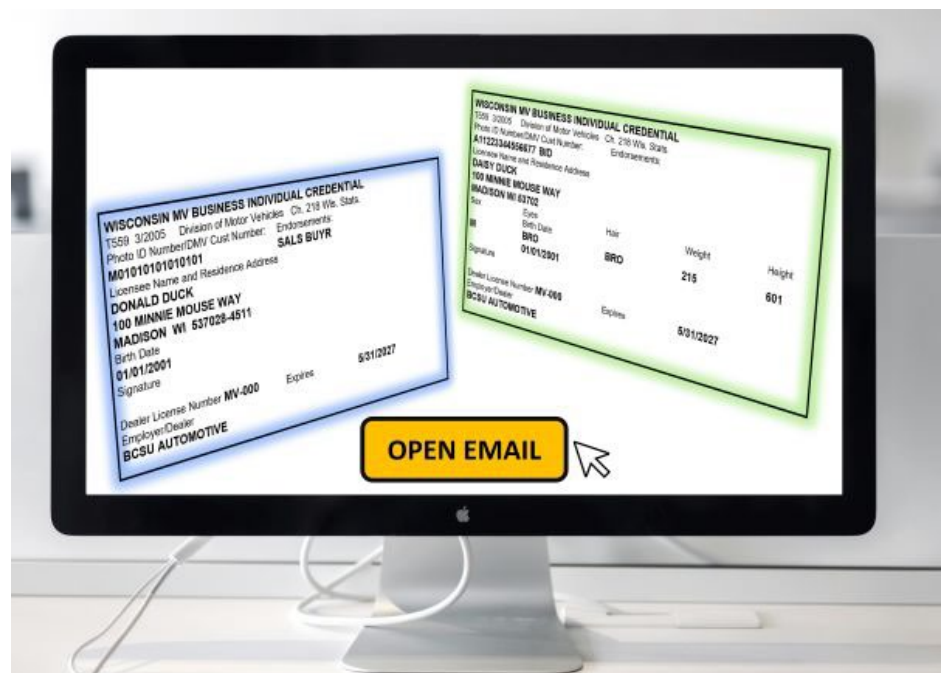
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Apply online for individual license credentials

You can now apply online through our online portal for Salvage Buyer Identification (BID) Cards, Buyer's Licenses, and Salesperson/Representative Licenses. To apply for these Wisconsin Motor Vehicle business individual credentials, visit our website: [Wisconsin DMV Official Government Site - Motor vehicle business licenses](#), under **Individual Licenses**.

The interactive online application will guide users through the process, and ensures applications are submitted correctly to minimize delays in licensing.

- Once the application form is submitted, the sponsoring dealer will receive an email notification requesting approval.
- After the application is approved, the dealer will receive a second email with a link to pay the licensing fee using either an ACH account or credit card.
- The payment link received by the dealer expires after 1 week.



Your application will be processed within 48 hours, and a PDF version of license credential will be emailed the next business day to the dealer business email provided on the application.

If you have questions, please contact the Dealer Licensing Unit by email at dealerlicensingunit@dot.wi.gov.

Full legal business name required on documents

All licensed Wisconsin dealers **must** have their full legal business name printed on the:

- Manufacturer Certificate of Origin (MCO)
- Filled in on the MV11 Wisconsin Title and License Plate Application form
- Printed on the MCO or title for all the dealer reassignments.

Note: If your full legal business name is too long to get printed on an MCO, please contact us through the email below.

The use of a trade name (DBA) is allowed when used in addition to their full legal business name. A trade name is not a business name per state laws. [Wisconsin Administrative Code ch. Trans 138.06\(1\)](#) delineates between the name of the licensee and any other name under which the licensee does business as a dealer.

If you have questions, please contact the Dealer Licensing Unit by email at dealerlicensingunit@dot.wi.gov.

Lease buyout information for dealers

Lease Buyouts

The Wisconsin Department of Financial Institutions (DFI) conducts routine compliance examinations of licensed dealerships to ensure dealers are following sales financing and consumer leasing regulations. In several recent exams, the DFI has observed dealers

overcharging customers to purchase their leased vehicles.

Most consumer lease agreements provide the customer with an option to purchase the vehicle at the end of the lease. As required by Regulation M of the Federal Consumer Leasing Act, the purchase option price must be disclosed to the customer as a “sum certain” (a set dollar amount). In lease buyouts, the dealer who sells the leased vehicle to the customer must honor the purchase option price disclosed in the customer’s lease agreement.

A good rule to remember is that the selling price of the vehicle (including any service fee) should be no higher than the customer’s purchase option price (including any purchase option fee). The DFI often sees dealers charging a service fee *in addition* to the purchase option price, resulting in overcharges.

When the DFI finds lease buyout overcharges in an exam, the dealer is required to self-audit and refund the overcharges. To avoid time consuming and costly audit requests, the DFI strongly recommends that dealers implement policies, procedures, and training to ensure lease buyouts are handled correctly.

Sample Lease Buyout

A customer comes to your dealership and tells you their lease is expiring, and they would like to buy their leased vehicle. You review the customer’s lease agreement which states that they have the option to purchase the vehicle at the end of the lease for \$20,200 (\$20,000 residual value + a \$200 purchase option fee) plus official fees and taxes. You verify the \$20,200 purchase option price with the company that services the lease.

Compliant Sale: You sell the vehicle to the customer for a cash price of \$20,200.

Non-Compliant Sale: You sell the vehicle to the customer for a cash price of \$20,499 (\$20,200 purchase option price + \$299 service fee).

Dealers with questions about this article are encouraged to contact the DFI’s Licensed Financial Services Bureau by calling (608) 261-7578 or emailing DFI_LFS@dfi.wisconsin.gov.

DFI payment for Motor Vehicle (Retail), Motorcycle or Recreational Vehicle dealer licensing renewals

To minimize processing delays, payment and a copy of your license renewal notice should be sent directly to the Department of Financial Institutions (DFI).

Checks or money orders should be may payable to the Department of Financial Institutions and mailed to the address below, along with a copy of your renewal notice:

- Wisconsin Department of Financial Institutions
PO Box 7876
Madison, WI 53707-7876

If you have questions regarding DFI fees or payment, please contact DFI directly at (608) 261-7578 or visit their website at [DFI Home](#).



Quarterly report

The following numbers have been generated from the Dealer and Agent Section (DAS) Quarterly Report. This data is from the second quarter for the fiscal year beginning July 2025 (October through December 2025).

Field Investigation Unit (FIU)

The following statistics represent the Field Investigation Unit's compliance efforts, community outreach and enforcement actions.

Activity	Second Quarter
Complaints closed	594
Dealer inspections	147
Educational presentations	0

APU/DLU

The Agent Partnership Unit (APU) answers phone calls from dealers, government agencies, financial institutions, gas stations, grocery stores and various other types of agents throughout the state. These agents electronically process either title and registration, or renewal registration applications on behalf of the DMV.

The Dealer Licensing Unit (DLU) issues and renews multiple business license types. Individual licenses are issued to individuals who are selling or purchasing vehicles on behalf of dealerships. DLU answers dealer licensing questions as well as provides information about consumer harm and how to file a dealer complaint to the general public.

Activity	Second Quarter
APU phone calls	9,479
DLU phone calls	6,719
Business licenses issued	559
Individual licenses issued	4,767

Lemon Law

DMV receives telephone and email inquiries from consumers, dealers, lawyers, manufacturers, and law makers. The inquiries range from questions about the specifics of the Lemon Law, to assisting all facets of pursuing a claim.

Activity	Second Quarter
Lemon Law inquiries	47

FIU Enforcement Actions

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