CHECKLIST SECTIONS

- General Information
- License Fees
- Requirements Completed in NMLS
- Requirements/Documents Uploaded in NMLS
- Requirements Submitted Outside of NMLS

GENERAL INFORMATION

Who is required to have this license?
See Mississippi Check Cashers Act for details.

This license should only be applied for by a company that also holds or is applying for MS Check Cashing Company License.

Activities Authorized Under This License
This license authorizes the following activities...
  - Payday lending- storefront
  - Payday lending- online
  - Check cashing

Pre-Requisites for License Applications

- None

MS Department of Banking and Consumer Finance does not issue paper licenses for this license type.

Document Uploads

Documents that must be uploaded to the Document Uploads section of the Branch Form (MU3) in NMLS are indicated in the checklist below. When uploading documents:

- Follow the guidance in Document Upload Descriptions and Examples.
- Only upload documents relevant to the company application.
- Only upload documents where there is a selectable document category. If inappropriate documents are uploaded that should not be, you will be contacted by your regulator and asked to remove them from NMLS.
Do not upload the same company documents multiple times. Generally, unless the document is state-specific, if the document has already been uploaded for another state, a new upload is not required unless changes have been made.

If a document previously uploaded has been revised, delete the old document and replace it with the new document (history of the old document will remain in NMLS).

For state-specific documents (e.g., Surety Bonds), be sure to indicate the applicable state.

Helpful Resources

- Branch Form (MU3) Filing Quick Guide
- Document Upload Descriptions and Examples
- Payment Options Quick Guide
- License Status Definitions Quick Guide

Agency Contact Information

Contact Consumer Finance Division licensing staff by phone at 601-321-6901 or send your questions via email to consumer@dbcf.ms.gov for additional assistance.

For U.S. Postal Service:

Consumer Finance Division
P.O. Box 12129
Jackson, MS 39236

For Overnight Delivery:

Consumer Finance Division
4780 I-55 North, Fifth Floor
Jackson, MS 39211

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE APPLYING. THE AGENCY SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.
### LICENSE FEES

- Fees collected through NMLS are not REFUNDABLE or TRANSFERABLE.

<table>
<thead>
<tr>
<th>Complete</th>
<th>MS Check Cashing License</th>
<th>Submitted via...</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>MS License/Registration Fee</strong>: $750</td>
<td>NMLS (Filing submission)</td>
</tr>
<tr>
<td></td>
<td><strong>NMLS Initial Processing Fee</strong>: $0</td>
<td></td>
</tr>
</tbody>
</table>

### REQUIREMENTS COMPLETED IN NMLS

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Submission of Branch Form (MU3)</strong>: Complete and submit the Branch Form (MU3) in NMLS. This form serves as the application for the license through NMLS.</td>
<td>NMLS</td>
</tr>
<tr>
<td></td>
<td><strong>Other Trade Names</strong>: If this branch is operating under a name that is different from the applicant’s legal name, that name (“Trade Name”, “Assumed Name” or “DBA”) must be listed under the Other Trade Names section of both the Branch Form (MU3) and the Company Form (MU1). MS does not limit the number of other trade names.</td>
<td>NMLS</td>
</tr>
<tr>
<td></td>
<td><strong>Branch Manager</strong>: A Branch Manager must be designated for each licensed location. A Branch Manager is defined as an individual whose principal office is physically located in, who is in charge of, and who is responsible for the business operations of a branch office.</td>
<td>NMLS</td>
</tr>
<tr>
<td></td>
<td><strong>Branch Manager (MU2) Attestation</strong>: Complete the Individual Form (MU2) in NMLS. This form must be attested to by the applicable branch manager before it is able to be submitted along with the Branch Form (MU3).</td>
<td>NMLS</td>
</tr>
</tbody>
</table>

**Note**

- **Credit Report**: Branch Managers are NOT required to authorize a credit report through NMLS.

**Note**

- **MU2 Individual FBI Criminal Background Check Not Required Through NMLS**: Branch Managers are NOT required to authorize a FBI criminal background check (CBC) through NMLS.

### REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS

<table>
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</thead>
<tbody>
<tr>
<td></td>
<td><strong>Surety Bond</strong>: Submit branch bond in the amount of $10,000 furnished by a surety company authorized to conduct business in MS. The name of the</td>
<td>Upload in NMLS: under the Document Type</td>
</tr>
</tbody>
</table>

Updated: 10/29/2019
principal insured on the bond must match exactly the full legal name of applicant, including any Other Trade Names. [License Type] Surety Bond. Click here to access the form.
This document should be named [License Type] Surety Bond.

Surety Bond in the Document Uploads section of the Branch Form (MU3).

INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS

No individual (MU2) documents are required to be uploaded into NMLS for this license/registration at this time.

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS

<table>
<thead>
<tr>
<th>Complete</th>
<th>MS Check Cashing License</th>
<th>Submitted via...</th>
</tr>
</thead>
</table>

No items are required to be submitted outside of NMLS for this license/registration at this time.