PA Check Casher Branch License
New Application Checklist (Branch)

CHECKLIST SECTIONS

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

GENERAL INFORMATION

Note: Fees collected through NMLS are non-refundable.

Who is required to have this license?
This license is required of a place of business (fixed location or mobile unit), other than the principal place of business, from which a person or entity, as defined in the Check Casher Licensing Act, engages in the business of cashing checks for a fee. The Check Casher Licensing Act (hereinafter Act 22) defines “check,” “check cashier,” and other important terms. Act 22 § 103

Activities Authorized Under This License
This license authorizes the following activities...
- Check cashing

Pre-Requisites for License Applications
- This license should only be applied for by a company that also holds or is applying for Company Check Casher license.
- Publishing of Notice: Every applicant for a new license shall publish a Notice of Initial Application for a Check Casher License (the “Notice”) in a newspaper of general circulation in the community where the license is to be issued within ten (10) days after submission of the initial application. Proof of publication and publication date must be sent to the Department as evidence that the Notice was properly advertised. The purpose of the notice is to provide an opportunity for interested parties to make comments regarding matters relevant to the Department’s consideration of whether to approve the initial applicant’s application for a license at the proposed location. Act 22 § 304(b)
- Compliance: Provide the following:
  1. A signed statement by the applicant that the applicant has complied with all applicable municipal and county ordinances or requirements for doing business. Act 22 § 301(b)(4); and
  2. A signed statement by the applicant that the applicant is operating in compliance with all local zoning laws and laws pertaining to the operation of a business in this Commonwealth. Act 22 § 304(c)(3)
The Pennsylvania Department of Banking and Securities 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 Non-Depository licensing staff by phone at (717)787-3717 or send your questions via email to rasklicensing@pa.gov for additional assistance.

The completed checklist and the documents that are required to be submitted outside of NMLS must be received within 5 business days of the electronic submission of your application through NMLS at the following address:

**For U.S. Postal Service and Overnight Delivery:**

Pennsylvania Department of Banking and Securities
Non-Depository Licensing Office
Market Square Plaza 17 N 2nd St
Ste 1300
Harrisburg, PA 17101

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL 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.**

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<tr>
<td>□</td>
<td>PA License/Registration Fee: $500</td>
<td>NMLS (Filing submission)</td>
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<tr>
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<td>Act 22 §302(a)</td>
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<td>NMLS Initial Processing Fee: 0</td>
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<td>Credit Report for Control Persons: $15 per control person.</td>
<td>NMLS (Filing submission)</td>
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<td>□</td>
<td>Pennsylvania State Police Criminal History Background Check: $22.00 for each request and is payable through PATCH by credit card. Results will not be accepted more than 30 days prior to the application submission date.</td>
<td>Outside NMLS – <a href="#">See the Criminal Background History Instructions</a></td>
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## REQUIREMENTS COMPLETED IN NMLS

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<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. Act 22 § 301(b)(c)</td>
<td>NMLS</td>
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| ☐        | **Other Trade Name:** If 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 the Company Form (MU1). PA Department of Banking and Securities does not limit the number of other trade names. If operating under an “Other Trade Name”, upload proof of registration with the Pennsylvania Department of State, Corporations Bureau regarding ability to do business under that trade name. Act 22 §301(c), 304(c)(3) Questions: Contact the PA Department of State at (888) 659-9962 or (717) 787-1057. This document should be named PA Check Casher Trade Name – Assumed Name. | NMLS  
Upload in NMLS under the Document Type Trade Name/Assumed Name Registration Certificates in the Document Uploads section of the Company Form (MU1). |
<p>| ☐        | <strong>Disclosure Questions:</strong> Provide a complete and detailed explanation of all events or proceedings and document upload for each “Yes” response to Disclosure Questions made by the company or related control persons, including the qualifying individual(MU2). Upload a copy of any applicable orders or supporting documents (such as respective criminal or civil court documents, administrative orders, and/or related public documents) in NMLS. Act 22 §304(a)(1). See the Company Disclosure Explanations Quick Guide for instructions. | Upload in NMLS in the Disclosure Explanations section of the Branch Form (MU3) or Individual Form (MU2). |
| ☐        | <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. Act 22 §301(c) | NMLS |
| ☐        | <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 can be submitted along with the Branch Form (MU3). Act 22 §301(b)(c), | NMLS |
| ☐        | <strong>Credit Report:</strong> Branch Managers required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license request for your company can be filed through NMLS. This authorization is made when the Individual Form (MU2) is submitted as part of the Branch Form (MU3). Act 22 §304(a)(1) | NMLS |</p>
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| Note     | **MU2 Individual FBI Criminal Background Checks Are Not Accepted Through NMLS:** Pennsylvania does not accept FBI criminal background checks (CBC) through NMLS.  
**Note:** See the [Requirements Completed Outside of NMLS](#) section for CBC requirements. | Outside NMLS |

### REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS

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|         | **Location/Lease Agreement Documents:** If a fixed location, provide a copy of the lease, option to buy, or purchase of property covering the location to be licensed. Act 22 § 304(c)(2)  
This document should be named *[Branch NMLS ID#] Leasing Agreement.* | Upload in NMLS: under the Document Type Branch Written Agreement in the Document Uploads section of the Branch Form (MU3). |

### INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS

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|         | **Memorandum of Tax Certification:** Provide a certified memorandum for each control person (including the qualifying individual) indicating all tax obligations to the Commonwealth of Pennsylvania have been paid or that a deferred payment plan with the Pennsylvania Department of Revenue has been made. Act 22 §301(b)(5) 304(a)(1)  
[Click to download Individual Tax Waiver and Certification form.](#)  
This document should be named *[State Abbreviation] – Memorandum of Tax Certification.* | Upload in NMLS: under the Document Type Memorandum of Tax Certification in the Document Uploads section of the Individual Form (MU2). |
### Company Tax Certification:
Provide a certified memorandum for the company indicating all tax obligations to the Commonwealth of Pennsylvania have been paid or that a deferred payment plan with the Pennsylvania Department of Revenue has been made. Act 22 §301(b)(5) 304(a)(1)

*Click to download Company Tax Waiver and Certification form.*

**Submitted via...**
- Email to RA-AskLicensing@pa.gov
- or Mail to Pennsylvania Department of Banking and Securities

### Pennsylvania Criminal Background History Check:
Branch Managers must complete a Pennsylvania State Police (PSP) criminal background check by using the Pennsylvania Access to Criminal History (PATCH) website. Act 22 §301(c), 304(a)(1), 304(e)

*Please follow the directions on the form carefully. Results will not be accepted more than 30 days prior to the application submission date.*

*Click to download PA State Police Criminal Background History Instructions.*

**Note:** The Confirmation Page, which contains the control number, name of the person and date submitted, may be uploaded into NMLS under the Document Type State Background Check Authorization in the Document Uploads section of the Individual Form (MU2) or sent outside of NMLS. **Results of the background check should NOT be uploaded into NMLS.**

**Submitted via...**
- Email to RA-BNBACKGROUNDCHECK@pa.gov
- or Mail to Pennsylvania Department of Banking and Securities

### FBI Criminal Background Check:
Branch Managers must complete a FBI Fingerprint check. Act 22 §301(c), 304(a)(1), 304(e)

Available to Pennsylvania residents and those working in the Commonwealth of Pennsylvania:
- To Schedule your ten-minute fingerprint appointment, simply click on the link associated with your license type below:

*Check Casher*
**For all other applicants residing or working in states other than Pennsylvania a fingerprint card must be submitted by mail to IndentoGO**

Non-Resident Cardscan
Universal Enrollment Platform Processing Overview

Cardscan processing is available for those applicants residing outside of Pennsylvania and/or Pennsylvania residents physically unable to visit an IndentoGO location. To complete the process, applicants must complete the following steps.

1. Obtain fingerprints on [FBI (FD-258) fingerprint card](#) and complete personal information fields on fingerprint card.
2. Click on the link associated with your license type on the previous page.
3. Click on the ‘Submit A Fingerprint Card by Mail’ link and complete the pre-enrollment information necessary to submit a fingerprint card enrollment by mail. All processing fees will be collected during the pre-enrollment process. A pre-enrollment confirmation page will be provided once registration is complete.
4. Print and sign the completed pre-enrollment confirmation page, which includes the barcode printed on the top right of the page. Mail the signed pre-enrollment confirmation page and the completed fingerprint card to IndentoGO using the mailing address provided during the pre-enrollment process.

**DO NOT MAIL THE COMPLETED FBI CARD TO THE DEPARTMENT OF BANKING AND SECURITIES**

Results will not be accepted more than 30 days prior to the application submission date.

Results of the background checks are not mailed to applicants. If there is a problem with the results of your background check you will be notified.

[Click to download FBI Criminal Background History Instructions.](#)

**Applicant Notification and Record Challenge:** Your fingerprints will be used to check the criminal history records of the FBI. You have the opportunity to complete or challenge the accuracy of the information contained in the FBI identification record. The procedure for obtaining a change, correction, or updating the FBI identification record are set for the in Title 28, CFR, 16.34.
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<td>☐</td>
<td><strong>Third Party Investigatory Background Checks</strong>: In addition to the Pennsylvania and Federal Criminal Background Checks, each control person (including the qualifying individual) <strong>who does not or has not resided in the US for at least 5 years</strong> must provide an investigative background report. The report must be prepared by an acceptable search firm and submitted directly to the Department in addition to other background information required in the application. Act 22 §301(c), 304(a)(1), 304(e)</td>
<td>Email to <a href="mailto:RA-BNBACKGROUNDCHECK@pa.gov">RA-BNBACKGROUNDCHECK@pa.gov</a> or Mail to Pennsylvania Department of Banking and Securities</td>
</tr>
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</table>
| ☐        | **Compliance with Laws, Ordinances and Requirements**: Provide a statement, signed by the applicant for the following:  
  - The applicant is operating in compliance with all local zoning laws and laws pertaining to the operation of a business in this Commonwealth. Act 22 § 304(c)(3)  
  - The applicant has complied with all applicable municipal and county ordinances or requirements for doing business. Act 22 § 301(b)(4)  
  - Provide a signed statement that the applicant has no outstanding debts to the Commonwealth or evidence that a payment agreement is in place. Act 22 § 301(b)(5), 304(a)(1) | Email to RA-AskLicensing@pa.gov or Mail to Pennsylvania Department of Banking and Securities |
| ☐        | **Use and Occupancy Permit**: Provide a copy of your Use and Occupancy Permit. Act 22 § 301(b)(4), 304(c) (3) | Email to RA-AskLicensing@pa.gov or Mail to Pennsylvania Department of Banking and Securities |
| ☐        | **Notice for Publication Filing**: Submit a “Notice for Publication Filing” of the initial application for a Check Casher License. Act 22 § 304(b) (1, 2) | Email to RA-AskLicensing@pa.gov or Mail to Pennsylvania Department of Banking and Securities |

**Click to download Third Party Investigatory Background Instructions.**

**Click to download Notice of Publication Filing form.**