PENNSYLVANIA PAWN BROKER BRANCH LICENSE

This document includes instructions for a Pawnbroker Company (principle/headquarter location) License new application request.

Total License costs: $500.00 including the NMLS processing fee. (Include if applicable) A $15 fee for a credit report will be added if one has not been authorized through NMLS in the past 30 days for each required control person. Fees collected through the NMLS ARE NOT REFUNDABLE.

Use the checklist below to complete the requirements for Pennsylvania Department of Banking and Securities.

The checklist provides instructions and requirements for information to be entered in NMLS, the documents that must be uploaded into NMLS, as well as the documents that must be sent outside NMLS.

For help with the NMLS application, see the Quick Guide for submitting a complete Company Form filing through NMLS.

Agency specific requirements marked Filed in NMLS must be completed and/or uploaded in NMLS; this information will not be viewable to the agency until the application has been submitted through NMLS.

For help with document uploads, see the Document Upload Quick Guide for formatting instructions, upload instructions and document descriptions and examples.

Agency specific requirements marked Attached on the checklist below must be received with this checklist within 5 business days of the electronic submission of your application through the NMLS at the following:

For U.S. Postal Service:
The Pennsylvania Department of Banking and Securities
Non-Depository Licensing Office
17 N 2nd Street, Ste 1300
Harrisburg, PA 17101-2290

For Overnight Delivery:
The Pennsylvania Department of Banking and Securities
Non-Depository Licensing Office
17 N 2nd Street, Ste 1300
Harrisburg, PA 17101-2290
**Branch Manager:** A branch manager must be designated for each licensed location. A branch manager is an individual who is physically located in, who is in charge of, and who is responsible for the business operations of a branch office.

**Other Trade Name:** DBA’s should be listed under Other Trade Names on the NMLS Company Form.

Upload a certified copy of your proof of Registration of all trade names, with the Pennsylvania Department of State, Corporations Bureau.

Upload this document in NMLS under the Document Type “Trade Name/Assumed Name Registration Certificates” in the Document Uploads section of the Company (MU1) Form.

See the [Document Upload Quick Guide](#) for formatting instructions, upload instructions and document descriptions and examples.

Questions: Contact the PA Department of State @ (888)659-9962 or (717)787-1057

**Credit Report:** Individuals in a position of control (including the branch manager) are 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.

**Disclosure Questions:** Provide complete details of all events or proceedings for any “Yes” answer to any of the disclosure questions for the company or any control person (including the qualifying individual). 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.

**Bond.** Upload and mail an original bond in the amount of $2,000 furnished by a surety company authorized to conduct business in Pennsylvania. The name of the principal insured on the bond must match exactly the Full Legal Name of applicant. [Click here to access the bond form](#).

Upload this document in NMLS under the Document Type “Surety Bond” in the Document Uploads section of the Branch (MU3) Form.

See the [Document Upload Quick Guide](#) for formatting instructions, upload instructions and document descriptions and examples.
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**Financial Statements:** Upload a financial statement prepared in accordance with Generally Accepted Accounting Principles to the MU1 Company form.

- If the most recent financial statement is dated more than 120 days prior to the date of application, an interim statement—dated within 90 days of the application.
- The minimum start-up capital required for a pawnbroker license is $10,000 per licensed pawnbroker office. In the event of multiple licensed offices held by the same licensee, the maximum total capital requirement for all offices is $100,000. The minimum capital required for licensing shall be maintained as permanent capital at all times.

Financial statements should include a Balance Sheet, Income Statement and Statement of Cash Flows and all relevant notes thereto. If applicant is a start-up company, only an initial Statement of Condition is required.

**NOTE:** Financial statements are uploaded separately under *Financial Statement* section of the Filing tab. See the [Financial Statement Quick Guide](#) for instructions.

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**Pennsylvania Criminal Background History Check:** Each control person (including the branch manager) must complete a Pennsylvania State Police (PSP) criminal background check by using the Pennsylvania Access to Criminal History (PATCH) website: [https://epatch.state.pa.us](https://epatch.state.pa.us)

[Click to download PA State Police Criminal Background History form](#).

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**Criminal Background Check:** Each control person (including the qualifying individual) must complete a FBI Fingerprint check:

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:

  *Pawnbroker*

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

Third Party Investigatory Background Checks: Each control person (including the qualifying individual) who does not or has not resided in the US for at least 5 years 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. At a minimum, the report must contain the following:

- A comprehensive credit report/history
- Civil court and bankruptcy court records for the past 5 years, including a search of the court data in the country(ies), states, towns where the individual resided and worked and in contiguous areas
- Criminal records for the past 5 years, including felonies, misdemeanors and violations including a search of court data in the countries, states, towns where the individual resided and worked and in contiguous areas.

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.

**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
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- **Tax Certification**: Provide a certified memorandum for each control person (including the branch manager) 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.

  [Click to download tax waiver and certification form.](#)

- **Posting and Publishing of Notice**: Every applicant for a new license shall post a Notice of Initial Application and Hearing (the "Notice") for a period of at least thirty (30) days beginning with the date designated by the Department of Banking and Securities, in a conspicuous place on the outside of the premises or at the proposed new location for which the licensee applies. [Click here to access the Publication Notice form.](#)

Pennsylvania will review the filing and all required documents and communicate with you through NMLS. To review your status or see detailed communication from the regulator, click on the Composite View tab and then click on View License/Registration in NMLS. See the [License Status Review & Definitions](#) quick guide for instructions.

**WHO TO CONTACT** – Contact the PA Department of Banking and Securities, Non-Depository licensing staff by phone at (717) 787-3717 or send your questions via e-mail to ra-asklicensing@pa.gov for additional assistance.

**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 THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.**