



# PA Check Casher Branch License New Application Checklist (Branch)

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## CHECKLIST SECTIONS

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## 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 casher,” 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](tel:7177873717) or send your questions via email to [ra-asklicensing@pa.gov](mailto:ra-asklicensing@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 via email to [ra-asklicensing@pa.gov](mailto:ra-asklicensing@pa.gov)

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.

<b>NMLS ID Number</b> (Company)	
<b>NMLS ID Number</b> (Branch)	

<b>LICENSE FEES</b> - Fees collected through NMLS are not REFUNDABLE or TRANSFERABLE.		
<b>Complete</b>	<b>PA Check Casher Branch License</b>	<b>Submitted via...</b>
<input type="checkbox"/>	<b>PA License/Registration Fee: \$500</b> Act 22 §302(a) <b>NMLS Initial Processing Fee: 0</b>	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<b>Credit Report for Control Persons:</b> \$15 per control person.	<b>NMLS (Filing submission)</b>
<input type="checkbox"/>	<b>Pennsylvania State Police Criminal History Background Check:</b> \$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.	<b>Outside NMLS – <a href="#">See the Criminal Background History Instructions</a></b>
<input type="checkbox"/>	<b>Criminal Background Check:</b> \$36.25 per branch manager. 7 Pa.C.S. § 6138(a)(3).	<b>NMLS (Filing submission)</b>

REQUIREMENTS COMPLETED IN NMLS		
Complete	PA Check Cashier Branch License	Submitted via...
<input type="checkbox"/>	<b>Submission of Branch Form (MU3):</b> 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)	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Other Trade Name:</b> 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 <i>Other Trade Names</i> section of the Company Form (MU1). PA Department of Banking and Securities does not limit the number of other trade names.</p> <p>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)</p> <p>Questions: Contact the PA Department of State at (888) 659-9962 or (717) 787-1057.</p> <p>This document should be named <i>PA Check Cashier Trade Name – Assumed Name</i>.</p>	<p><b>NMLS</b></p> <p><b>Upload in NMLS</b> under the Document Type <u>Trade Name/Assumed Name Registration Certificates</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p><b>Disclosure Questions:</b> 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 <a href="#">Company Disclosure Explanations Quick Guide</a> for instructions.</p>	<b>Upload in NMLS</b> in the <i>Disclosure Explanations</i> section of the Branch Form (MU3) or Individual Form (MU2).
<input type="checkbox"/>	<p><b>Branch Manager:</b> 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)</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Branch Manager (MU2) Attestation:</b> 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),</p>	<b>NMLS</b>
<input type="checkbox"/>	<p><b>Credit Report:</b> 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)</p>	<b>NMLS</b>

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS		
Complete	PA Check Casher Branch License	Submitted via...
<input type="checkbox"/>	<p><b>Location/Lease Agreement Documents:</b> 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)</p> <p>This document should be named <i>[Branch NMLS ID#] Leasing Agreement</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Branch Written Agreement</u> in the <u>Document Uploads</u> section of the Branch Form (MU3).</p>
<input type="checkbox"/>	<p><b>Criminal Background Check:</b> Authorization for an FBI criminal history background check for each branch manager to be completed in NMLS.</p> <p>After you authorize the FBI criminal history background check through the Individual Form (MU2), you must schedule an appointment to be fingerprinted.</p> <p>See the <a href="#">Completing the Criminal Background Check Process Quick Guide</a> for information.</p> <p><b>Note:</b> If you are able to 'Use Existing Prints' to process the FBI criminal history background check, you DO NOT have to schedule an appointment. NMLS will submit the fingerprints already on file and the background check will begin to process automatically.</p> <p>7 Pa.C.S. § 6133(d); 6138(a)(3).</p>	<p><b>NMLS</b></p>
INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS		
<input type="checkbox"/>	<p><b>Memorandum of Tax Certification:</b> 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)</p> <p><a href="#">Click to download Individual Tax Waiver and Certification form.</a></p> <p>This document should be named <i>[State Abbreviation] – Memorandum of Tax Certification</i>.</p>	<p><b>Upload in NMLS:</b> under the Document Type <u>Memorandum of Tax Certification</u> in the <u>Document Uploads</u> section of the Individual Form (MU2).</p>

NMLS ID Number (Company)	
NMLS ID Number (Branch)	
Applicant Legal Name	

**REQUIREMENTS SUBMITTED OUTSIDE OF NMLS**

Complete	PA Check Casher Branch License	Submitted via...
<input type="checkbox"/>	<p><b>Company Tax Certification:</b> 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)</p> <p><a href="#">Click to download Company Tax Waiver and Certification form.</a></p>	<p>Email to <a href="mailto:RA-AskLicensing@pa.gov">RA-AskLicensing@pa.gov</a></p>
<input type="checkbox"/>	<p><b>Pennsylvania Criminal Background History Check:</b> 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)</p> <p><b>Please follow the directions on the form carefully. Results will not be accepted more than 30 days prior to the application submission date.</b></p> <p><a href="#">Click to download PA State Police Criminal Background History Instructions.</a></p> <p><b>Note:</b> The Confirmation Page, which contains the control number, name of the person and date submitted, may be uploaded into NMLS under the Document Type <u>State Background Check Authorization</u> in the <i>Document Uploads</i> section of the Individual Form (MU2) or sent outside of NMLS. <b>Results of the background check should NOT be uploaded into NMLS.</b></p>	<p>Email to <a href="mailto:RA-BNBACKGROUNDCHECK@pa.gov">RA-BNBACKGROUNDCHECK@pa.gov</a></p>

Complete	PA Check Casher Branch License	Submitted via...
<input type="checkbox"/>	<p><b>Third Party Investigatory Background Checks:</b> In addition to the Pennsylvania and Federal Criminal Background Checks, each control person (including the qualifying individual) <i>who does not or has not resided in the US for at least 5 years</i> 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)</p> <p><a href="#">Click to download Third Party Investigatory Background Instructions.</a></p>	<p>Email to <a href="mailto:RA-BNBACKGROUNDCHECK@pa.gov">RA-BNBACKGROUNDCHECK@pa.gov</a></p>
<input type="checkbox"/>	<p><b>Compliance with Laws, Ordinances and Requirements:</b> Provide a statement, signed by the applicant for the following:</p> <ul style="list-style-type: none"> <li>• 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)</li> <li>• The applicant has complied with all applicable municipal and county ordinances or requirements for doing business. Act 22 § 301(b)(4)</li> <li>• 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)</li> </ul>	<p>Email to <a href="mailto:RA-AskLicensing@pa.gov">RA-AskLicensing@pa.gov</a></p>
<input type="checkbox"/>	<p><b>Use and Occupancy Permit:</b> Provide a copy of your Use and Occupancy Permit. Act 22 § 301(b)(4), 304(c) (3)</p>	<p>Email to <a href="mailto:RA-AskLicensing@pa.gov">RA-AskLicensing@pa.gov</a></p>
<input type="checkbox"/>	<p><b>Notice for Publication Filing:</b> Submit a “Notice for Publication Filing” of the initial application for a Check Casher License. Act 22 § 304(b) (1, 2)</p> <p><a href="#">Click to download Notice of Publication Filing form.</a></p>	<p>Email to <a href="mailto:RA-AskLicensing@pa.gov">RA-AskLicensing@pa.gov</a></p>