



PA Check Casher License New Application Checklist (Company)

CHECKLIST SECTIONS

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GENERAL INFORMATION

Note: Fees collected through NMLS are non-refundable.

Who Is Required to Have This License?

A check casher license is required by any person or entity, as defined in the Check Casher Licensing Act, who 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 as defined by NMLS on the Business Activities Definitions Chart:

- Check cashing

Pre-Requisites for License Applications

- **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:
 - 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
 - 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 Guidance

Documents that must be uploaded to the *Document Uploads* section of the Company Form (MU1) 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

- [Company Form \(MU1\) Filing Instructions](#)
- [Document Upload Descriptions and Examples](#)
- [Individual Form \(MU2\) Filing Quick Guide](#)
- [Financial Statements Quick Guide](#)
- [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 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 email to 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.

NMLS ID Number	
Applicant Legal Name	

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

REQUIREMENTS COMPLETED IN NMLS		
Complete	PA Check Casher License	Submitted via...
<input type="checkbox"/>	Submission of Company Form (MU1): Complete and submit the Company Form (MU1) in NMLS. This form serves as the application for the license/registration through NMLS. Act 22 § 301(b) (c)	NMLS
<input type="checkbox"/>	<p>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 <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 Casher Trade Name – Assumed Name</i>.</p>	<p>NMLS</p> <p>Upload in NMLS 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"/>	Resident/Registered Agent: The Registered Agent must be listed under the <i>Resident/Registered Agent</i> section of the Company Form (MU1) and must be a 3 rd party Pennsylvania agent for service of process. Act 22 §301(c)	NMLS
<input type="checkbox"/>	<p>Primary Contact Employees: The following individuals must be entered into the <i>Contact Employees</i> section of the Company Form (MU1). Act 22 §301(c)</p> <ol style="list-style-type: none"> Primary Company Contact – Enter the person the Department should contact for questions regarding the application and licensing issues. Primary Consumer Complaint Contact. – Enter the person consumers should contact to file a complaint. 	NMLS
<input type="checkbox"/>	<p>Non-Primary Contact Employees: Pennsylvania requests that individuals be identified as Non-Primary Contacts for the following areas. These contacts must be listed in the <i>Contact Employees</i> section of the Company Form (MU1). Act 22 §301(c)</p> <ol style="list-style-type: none"> Exam Billing Consumer Complaint (Regulator) Pre-Exam 	NMLS
<input type="checkbox"/>	Books and Records Location: An address listed for books and records to a location other than the principal place of business (address of business headquarters on the NMLS Company Form), when approved by the department through NMLS, is deemed an approved alternate site recordkeeping location for purposes of the Check Casher Act. Act 22 §301(b)(3)	NMLS

Complete	PA Check Casher License	Submitted via...
<input type="checkbox"/>	<p>Approvals and Designation: Enter your current MSB registration number on the FinCEN Registration line (Confirmation # and filing date) in the <i>Approvals and Designation</i> section of the Company Form (MU1). Act 22 §304(c)(3)</p> <p>Note: Money Services Businesses (MSB) must be registered with the United States Treasury Department. Click here for more Information regarding MSB responsibilities under federal law or request a package of information by phoning 1-800-767-2825.</p>	NMLS
Note	<p>Bank Account: Bank account information is not required. The <i>Bank Account</i> section of the Company Form (MU1) can be left blank.</p>	N/A
<input type="checkbox"/>	<p>Disclosure Questions: 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.</p>	Upload in NMLS in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2).
<input type="checkbox"/>	<p>Qualifying Individual: The individual (office manager) identified by the company must be listed in the <i>Qualifying Individual</i> section of Company Form (MU1) and his/her business address must match the address listed as the “Main Address” on the Company Form (MU1). Act 22 §301(c)</p>	NMLS
<input type="checkbox"/>	<p>Control Person (MU2) Attestation: Complete the Individual Form (MU2) in NMLS for all control persons of the applicant. This form must be attested to by the applicable control persons before it can be submitted along with the Company Form (MU1). Act 22 §301(b)(c)</p>	NMLS
<input type="checkbox"/>	<p>Credit Report: Individuals in a position of control 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. This authorization is made when the Individual Form (MU2) is submitted as part of the Company Form (MU1). Act 22 §(304(a)(1)</p> <p>Note: See the Requirements Completed Outside of NMLS section for individuals that do not have social security numbers and are unable to request a credit report through NMLS.</p>	NMLS

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS

Complete	PA Check Casher	Submitted via...
<input type="checkbox"/>	<p>AML/BSA Policy: Upload an Anti-Money Laundering (AML) / Bank Secrecy Act (BSA) policies and procedures, including, but not limited to, BSA/AML/OFAC and Disaster Recovery Plan. Act 22 §301(c)</p> <p>This document should be named <i>Internally Approved Date mm-dd-yyyy</i>.</p>	<p>Upload in NMLS: under the Document Type <u>AML/BSA Policy</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p>Business Plan: Upload a business plan outlining the following information:</p> <ul style="list-style-type: none"> • Marketing strategies • Products • Target markets • Fee schedule • Operating structure the applicant intends to employ. <p>Act 22 §301(c)</p> <p>This document should be named <i>[Company Legal Name] Business Plan</i>.</p> <p>Note: If the existing uploaded business plan already includes the above information, an additional document does not need to be uploaded. A company should only upload a single business plan. If state-specific material is required, this information should be added to the existing uploaded business plan.</p>	<p>Upload in NMLS: under the Document Type <u>Business Plan</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p>Certificate of Authority/Foreign Registration Statement: Upload the document(s) issued by the Pennsylvania Department of State, Corporations Bureau which demonstrates that the corporation or limited liability company (LLC) is authorized to conduct business in Pennsylvania. Act 22 §304(c)(3)</p> <p>This document should be named <i>PA Certificate of Authority OR PA Foreign Registration Statement</i>.</p>	<p>Upload in NMLS: under the Document Type <u>Certificate of Authority/Good Standing Certificate</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>
<input type="checkbox"/>	<p>Company Staffing and Internal Policies: Upload document(s) including information on staffing and internal organizational policies and procedures. If submitting multiple policies, upload and name each policy separately. The document must include the following information:</p> <ul style="list-style-type: none"> • Internal audit plan, policies, procedures and schedule for all compliance issues including, but not limited to, PATRIOT ACT/Bank Secrecy Act, information technology, and disaster recovery. • Policies and procedures to receive and process consumer inquiries and grievances promptly and fairly. <p>Act 22 §301(c), 304(a)(1)</p>	<p>Upload in NMLS: under the Document Type <u>Company Staffing and Internal Policies</u> in the <i>Document Uploads</i> section of the Company Form (MU1). This document should be named <i>[Name of Policy]</i>.</p>

Complete	PA Check Casher	Submitted via...
<input type="checkbox"/>	<p>Formation Documents: Based on the applicant’s legal status, submit a copy of the formation documents listed below. Act 22 §304(c)(3)</p> <p>General Partnership:</p> <ul style="list-style-type: none"> Partnership Agreement (including all amendments). <p>Limited Liability Partnership:</p> <ul style="list-style-type: none"> Certificate of Limited Liability Partnership; and Partnership Agreement (including all amendments). <p>Limited Partnership:</p> <ul style="list-style-type: none"> Certificate of Limited Partnership; and Partnership Agreement (including all amendments). <p>Limited Liability Limited Partnership:</p> <ul style="list-style-type: none"> Certificate of Limited Liability Limited Partnership; and Partnership Agreement (including all amendments). <p>Limited Liability Company (“LLC”):</p> <ul style="list-style-type: none"> Articles of Organization (including all amendments); Operating Agreement (including all amendments); IRS Form 2553 or IRS Form 8832 if S-corp treatment elected; and LLC resolution if authority not in operating agreement. <p>Corporation:</p> <ul style="list-style-type: none"> Articles of Incorporation (including all amendments); By-laws (including all amendments), if applicable; Shareholder Agreement (including all amendments), if applicable; IRS Form 2553 if S-Corp treatment elected; and Corporate resolution if authority to complete application not in By-Laws or Shareholder Agreement, as amended, as applicable. 	<p>Upload in NMLS: under <u>Formation Document</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p> <p>This document should be named <i>Formation Documentation [Date of Creation (MM-DD-YYYY)]</i>.</p>
<input type="checkbox"/>	<p>Criminal Background Check: Authorization for an FBI criminal history background check for each control person (including the qualifying individual) 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 Completing the Criminal Background Check Process Quick Guide for information.</p> <p>Note: 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>NMLS</p>

INDIVIDUAL (MU2) DOCUMENTS UPLOADED IN NMLS

<input type="checkbox"/>	<p>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)</p> <p>Click to download Individual Tax Waiver and Certification form.</p> <p>This document should be named <i>[State Abbreviation] – Memorandum of Tax Certification.</i></p>	<p>Upload in NMLS: under the Document Type <u>Memorandum of Tax Certification</u> in the <i>Document Uploads</i> section of the Individual Form (MU2).</p>
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NMLS ID Number	
Applicant Legal Name	

REQUIREMENTS SUBMITTED OUTSIDE OF NMLS

Complete	PA Check Casher	Submitted via...
<input type="checkbox"/>	<p>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)</p> <p>Click to download Company Tax Waiver and Certification form.</p>	<p>Email to RA-AskLicensing@pa.gov</p>
<input type="checkbox"/>	<p>Pennsylvania Criminal Background History Check: Each control person (including the qualifying individual) 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>Please follow the directions on the form carefully. Results will not be accepted more than 30 days prior to the application submission date.</p> <p>Click to download PA State Police Criminal Background History Instructions.</p> <p>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 <u>State Background Check Authorization</u> in the <i>Document Uploads</i> section of the Individual Form (MU2) or sent outside of NMLS. Results of the background check should NOT be uploaded into NMLS.</p>	<p>Email to RA-BNBACKGROUNDCHECK@pa.gov</p>

Complete	PA Check Casher	Submitted via...
<input type="checkbox"/>	<p>Third Party Investigatory Background Checks: 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>Click to download Third Party Investigatory Background Instructions.</p>	<p>Email to RA-BNBACKGROUNDCHECK@pa.gov</p>
<input type="checkbox"/>	<p>Compliance with Laws, Ordinances and Requirements: Provide a statement, signed by the applicant for the following:</p> <ul style="list-style-type: none"> • 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) 	<p>Email to RA-AskLicensing@pa.gov</p>
<input type="checkbox"/>	<p>Use and Occupancy Permit: Provide a copy of your Use and Occupancy Permit. Act 22 § 301(b)(4), 304(c) (3)</p>	<p>Email to RA-AskLicensing@pa.gov</p>
<input type="checkbox"/>	<p>Location: 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>Email to RA-AskLicensing@pa.gov</p>
<input type="checkbox"/>	<p>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)</p> <p>Click to download Notice of Publication Filing form.</p>	<p>Email to RA-AskLicensing@pa.gov</p>