



OH Check-Cashing Branch License New Application Checklist (Branch)

CHECKLIST SECTIONS

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GENERAL INFORMATION

Who is Required to Have this License?

This branch license is required for places of business maintained by the holder of a Check-Cashing Act (“CC”) License, other than the main location, as identified on the MU1 filing and required by the Ohio Check-Cashing Act, Ohio Revised Code 1315.21 to 1315.30, 1315.99 and 1321.21 and Ohio Administrative Code Chapter 1301:8-8.

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

- This branch license should only be applied for by a company that holds or is seeking to obtain the Ohio Check-Cashing Act License.

Document Uploads Guidance

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 a licensing staff member at (614) 644-6484 or webdfi-cf@com.state.oh.us.

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.

Complete	OH Check-Cashing Branch License	Submitted via...
<input type="checkbox"/>	<p>OH License/Registration Fee:</p> <ul style="list-style-type: none"> \$500 per license issued January 1 – June 30. \$250 per license issued July 1 – December 31. <p>OH Investigation Fee: \$250</p> <p>NMLS Initial Processing Fee: \$0</p>	NMLS (Filing submission)

REQUIREMENTS COMPLETED IN NMLS

Complete	OH Check-Cashing Branch License	Submitted via...
<input type="checkbox"/>	<p>Submission of Branch Form (MU3): Complete and submit the Branch Form (MU3) in NMLS. This form serves as the application for the license through NMLS.</p>	NMLS
<input type="checkbox"/>	<p>Other Trade Name: If this branch will be 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 both the Branch Form (MU3) and the Company Form (MU1).</p> <p>If operating under an “Other Trade Name”, upload Ohio Secretary of State Trade Name Certificate of Registration regarding ability to do business under that trade name.</p> <p>This document should be named <i>OH-CC-Trade Name- Assumed Name</i>.</p>	<p>NMLS <i>and</i> 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"/>	<p>Branch Manager: 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.</p>	NMLS
<input type="checkbox"/>	<p>Branch Manager (MU2) Attestation: 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).</p>	NMLS
Note	<p>Credit Report: Branch Managers are NOT required to authorize a credit report.</p>	N/A
Note	<p>MU2 Individual FBI Criminal Background Check: Not Required Through NMLS.</p>	N/A

REQUIREMENTS/DOCUMENTS UPLOADED IN NMLS

Complete	OH Check-Cashing Branch License	Submitted via...
<input type="checkbox"/>	<p>Document Samples: Upload copies of the following sample documents used in the regular course of business in connection with this license application:</p> <ul style="list-style-type: none"> • Complete sample Fee Schedule that indicates this proposed address and that is in compliance with the Ohio Check-Cashing Act and related Regulations. Provide the schedule in English and any other languages to be provided to customers. <u>This document should be named [Branch License Number] Fee Schedule</u> • A sample or copy of your Computer System and Anti-virus software to be used in this business that indicates applicant will be in compliance with the Ohio Check-Cashing Act and Regulations. If a manual recordkeeping system is used, indicate such. <u>This document should be named [Branch License Number] Fee Schedule</u> • A sample or copy of your Check Endorsement Stamp that indicates applicant will be in compliance with Section 1315.25 of the Ohio Revised Code. DO NOT ORDER ENDORSEMENT STAMP UNTIL YOUR APPLICATION IS APPROVED. <u>This document should be named [Branch License Number] Endorsement Stamp</u> • Samples or copies of your Receipts indicating the company name and address. <u>This document should be named [Branch License Number] Receipts</u> • The days and business hours of this proposed office. <u>This document should be named [Branch License Number] Business Hours</u> • Other Businesses from location: Submit a list of other type(s) of business that will be operated from this location. <u>This document should be named [Branch License Number] Other Business</u> 	<p>Upload in NMLS: under Document Samples in the Document Uploads section of the Company Form (MU1).</p>

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

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