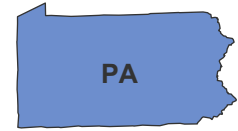




## Branch New Application Checklist Agency Requirements



### PENNSYLVANIA DEBT MANAGEMENT SERVICES LICENSE (BRANCH)

This document includes instructions for a Debt Management Services Branch (authorized delegates are not considered a branch in NMLS) License new application request. If you need to complete a new application for a company location or individual; refer to the appropriate new application checklists.

(If licensee is a domestic or foreign not for profit corporation or association and is registered as such under 15 Pa.C.S. Pt. II Subpt. C (relating to nonprofit corporations) with the Secretary of the Commonwealth and has annual gross revenues from debt management service fees and charges of less than \$3,000,000 annually, the Debt Management Services (DL) Branch License New Application checklist should be used.)

Note: The company (principal/headquarter location) must request a new application prior to the submission of a branch new application form.

There is no state licensing fee for this license type. A \$15 fee for a credit report will be added if one has not been authorized through NMLS in the past 30 days for the branch manager. Fees collected through the NMLS ARE NOT REFUNDABLE.

#### **Use the checklist below to complete the requirements for the 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 Branch Form](#) filing through NMLS.

For help with document uploads, see the [Quick Guide for document upload in NMLS](#)

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 2<sup>nd</sup> Street  
Ste 1300  
Harrisburg, PA 17101-2290*

*For Overnight Delivery:*

*The Pennsylvania  
Department of Banking and Securities  
Non-Depository Licensing Office  
17 N 2<sup>nd</sup> Street  
Ste 1300  
Harrisburg, PA 17101-2290*

NMLS **Branch** Unique ID Number: \_\_\_\_\_

Applicant Legal Name: \_\_\_\_\_

FILED IN NMLS	ATTACHED	NOT APPLICABLE	PENNSYLVANIA DEBT MANAGEMENT SERVICES LICENSE (BRANCH)
<input type="checkbox"/>	N/A	N/A	<b>Branch Manager:</b> 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 the branch office.
<input type="checkbox"/>	N/A	N/A	<b>Credit Report:</b> Branch managers are required to authorize a credit report through NMLS. The branch manager will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license request can be filed through NMLS.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<b>Disclosure Questions:</b> Provide complete details of all events or proceedings for any “Yes” answer to any of the disclosure questions for the company or any branch manager. 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.
N/A	<input type="checkbox"/>	N/A	<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: <a href="https://epatch.state.pa.us">https://epatch.state.pa.us</a>  <a href="#">Click to download PA State Police Criminal Background History form.</a>
N/A	<input type="checkbox"/>	N/A	<b>Criminal Background Check:</b> Branch Managers must complete a FBI Fingerprint check:  Available to Pennsylvania residents and those working in the Commonwealth of Pennsylvania: <ul style="list-style-type: none"> <li>To Schedule your ten-minute fingerprint appointment, simply click on the link associated with your license type below:</li> </ul> <a href="#">Debt Management Company</a>

FILED IN NMLS	ATTACHED	NOT APPLICABLE	PENNSYLVANIA DEBT MANAGEMENT SERVICES LICENSE (BRANCH)
			<p style="text-align: center;"><b>Pennsylvania Non-Resident Cardscan Universal Enrollment Platform Processing Overview</b></p> <p>Cardscan processing is available for those applicants residing outside of Pennsylvania or physically unable to visit an IdentoGo location. To complete the process, applicants must complete the following steps.</p> <ol style="list-style-type: none"> <li>1. Obtain fingerprints on <a href="#">FBI (FD-258) fingerprint card</a> and complete personal information fields on fingerprint card.</li> <li>2. Click on the link associated with your license type above:</li> <li>3. Click on the '<b>Submit A Fingerprint Card by Mail</b>' 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.</li> <li>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 the mailing address provided by your agency or during this pre-enrollment process. For further instructions, each applicant should contact their employer or agency contacts for those details.</li> </ol> <p><b>Third Party Investigatory Background Checks: Each control person (including the qualifying individual) <u>who does not or has not resided in the US for at least 5 years</u> must provide an <b>investigative background report</b>.</b> 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:</p> <ul style="list-style-type: none"> <li>• A comprehensive credit report/history</li> <li>• 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</li> <li>• 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.</li> </ul> <p><b>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.</b></p> <p><b><i>Applicant Notification and Record Challenge:</i></b> <i>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.</i></p>

FILED IN NMLS	ATTACHED	NOT APPLICABLE	PENNSYLVANIA DEBT MANAGEMENT SERVICES LICENSE (BRANCH)
N/A	<input type="checkbox"/>	N/A	<p><b>Tax Certification:</b> Provide a certified memorandum for each 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.</p> <p><a href="#">Click to download tax waiver and certification form.</a></p>

The regulator 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 ([License Status Quick Guide](#)) for instruction.

**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](mailto: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.