Who is required to be Registered?
A retail food store location (Branch) must register annually with the Department of Banking and Securities and is subject to the provisions of sections 301(b)(4), 304(c)(3), 503, 507 and 509. This registration is made pursuant to the provision of the Check Casher Licensing Act, 63 P.S. § 2301-§2334 et seq.

Section 103 of the Check Casher Licensing Act defines “check,” “check cashier,” and other important terms.

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

What are the pre-requisites for Registration applications?
- **Branch Manager:** Each registered branch location requires an individual to be designated as the Branch Manager. This individual may be the same person who is designated as the Qualifying Individual on the company application (MU1 form), or may also be a direct owner or executive officer.

- **Compliance with** all municipal and county ordinances or requirements for doing business

- **Compliance with** all local zoning laws that pertain to the operation of the business

- **Retail Food Store license/registration** as a food establishment as defined in section 2 of the Food Act (P.L. 421, No. 70) OR Retail Food Store license/registration as a public eating or drinking place as defined in Section 1 of the Public Eating and Drinking Place Law (P.L. 926, No. 369).

- **Total Gross Revenue** for cashing checks must be less than one percent (1%) of Total Gross Income Revenue

The following list outlines the application and process:

1. Applicant provides an initial application for a new Registered location to the Department of Banking and Securities through the NMLS.

2. The Non-Depository Licensing Division of the Department reviews the initial application to determine whether the application is complete. If incomplete, the Department may withdraw the application and/or request necessary information.
3. After reviewing and evaluating (1) the initial application and documents, (2) any other information requested during the application process, the Department will either issue or refuse to issue a Retail Grocery Store Check Casher registration.

**WHO TO CONTACT** – Contact the Pennsylvania 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/REGISTRANT IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE REGISTRATION 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.