
DoBS Portal

User Guide

Version – 2.1

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Document Purpose

The Commonwealth of Pennsylvania Department of Banking and Securities (DOBS) has launched a DOBS Portal to allow for Non-Depository institutions to apply for licenses and update their information. This document is to provide the steps on how to use the DOBS Portal.

DOBS Portal Information

The DOBS Portal can be accessed in Chrome or Microsoft Edge using the URL provided below:

<https://www.portal.dobs.pa.gov/>

Access and User Authentication

The DOBS Portal uses Keystone authentication which is used across other Commonwealth of Pennsylvania websites. The user will need to create a Keystone Login Account to proceed with using the DOBS Portal.

An email address and/or cell phone number is required by the DOBS Portal when creating the Keystone Login Account.

The Portal will require multi-factor authentication (MFA) when logging in to ensure maximum security.

What is MFA? MFA is a layered approach to securing online accounts and the data they contain. MFA requires more than one way to authenticate your identity so that if one method, such as your password, is compromised, the additional verification methods provide an added layer of security.


What to expect? You will continue to use your Keystone Login to access the DoBS Portal. Once you have entered your Keystone Login credentials, you will be prompted to enter a six-digit code (or token) that will be sent to the email address associated with your Keystone Login Account. If you have not successfully logged in within twenty minutes of receiving this unique code, you will need to hit the “Resend Code” button on the DoBS Portal

Login page: If you have not registered an email address or cell phone number with your Keystone Login Account, you will receive an error message indicating that you must update your Keystone Login Account to proceed.

This document does not include any Keystone related documentation, but links are available on the log-in screen for additional references.

DoBS Portal

PA An Official Pennsylvania Government Website



A Keystone Login account is required to access the DoBS Portal. If you have not already done so, create a Keystone Login account and log in below.

Browser Recommendation: Google Chrome


- [Create a Keystone Login Account](#)
- **Please note:** The first time that you log in you will be directed to a registration page where you will establish your profile.

Keystone Login Help Desk

On May 18, 2020, the Commonwealth of Pennsylvania will be opening the Keystone Login Help Desk for Keystone Login users. For all questions, concerns and issues with Keystone Login, please contact the new Help Desk at 877-328-0995.

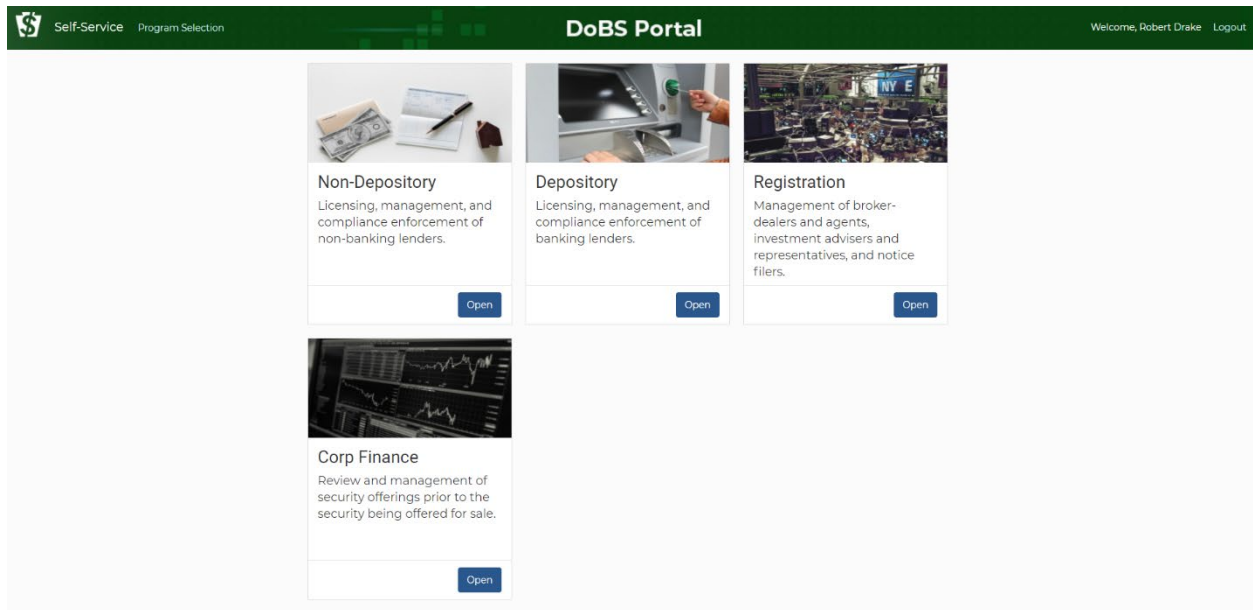
DoBS Portal Support

For resources which includes [DoBS Portal User Guides](#) and [Frequently Asked Questions](#)

DoBS Portal	Keystone Support
<p>Click Login button to redirect to Keystone Login site. Provide your Username and Password in the Keystone Login site to login to DoBS Portal.</p> <p>Login</p> <p>Powered by</p>  <p>KEYSTONE LOGIN</p> <p>Learn more about Keystone Login</p>	<p>Keystone Login Help Desk Number: 877-328-0995</p> <p>Keystone Login Help Desk Email: KeystoneLoginSupport@randstadusa.com</p> <p>Register</p> <p>Forgot Username?</p> <p>Forgot Password?</p> <p>Having trouble registering?</p> <p>Now available: Unlock your Keystone Login account with a one-time passcode. Go to the Keystone Login portal , log in, and select Edit Account to add an email address.</p>

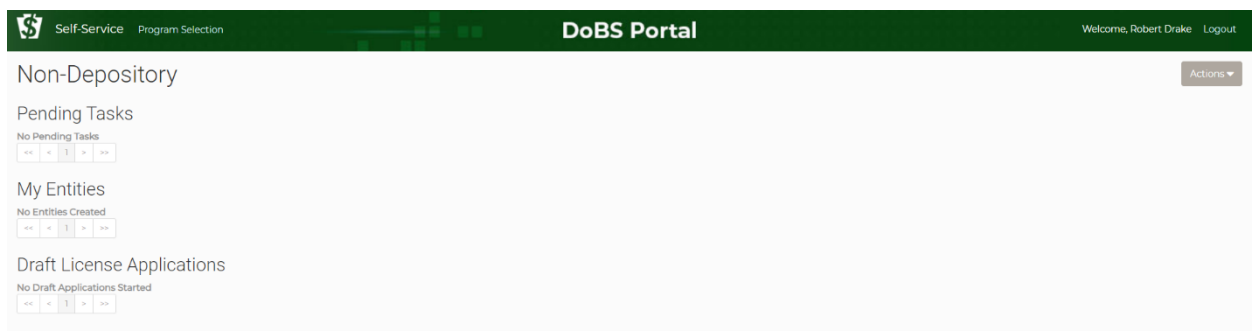
Program Selection

The DOBS Portal will be used by the different programs underneath the Department of Banking and Securities. Once a user has logged-in successfully, the user will be prompted to select the Program that they want to interact with. This document is focused on the Non-Depository program so selecting Non-Depository would allow the user to proceed.



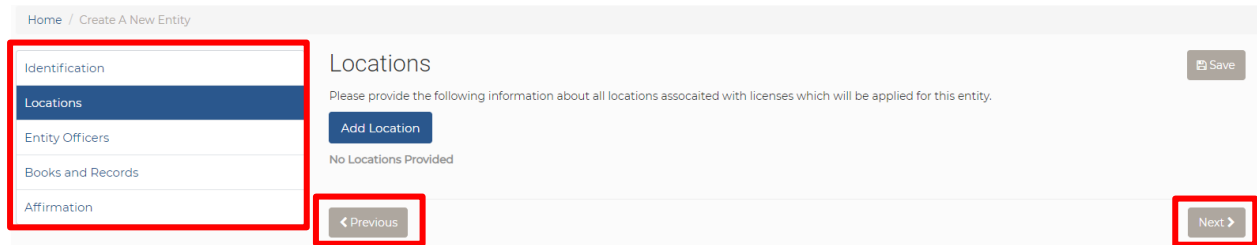
Non-Depository Dashboard

The Non-Depository Dashboard will show the Pending Tasks, My Entities and Draft License Applications associated with the user.



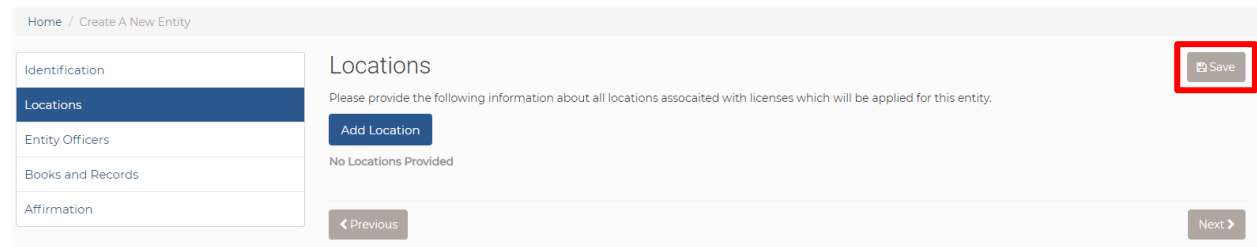
General – Navigation

The DOBS Portal allows the user to navigate through different screens using 2 ways. The user can either click the name of the tab on the left or click on the [Previous] / [Next] buttons at the bottom of the screen. The tab that the user is currently in will also have a different background color.



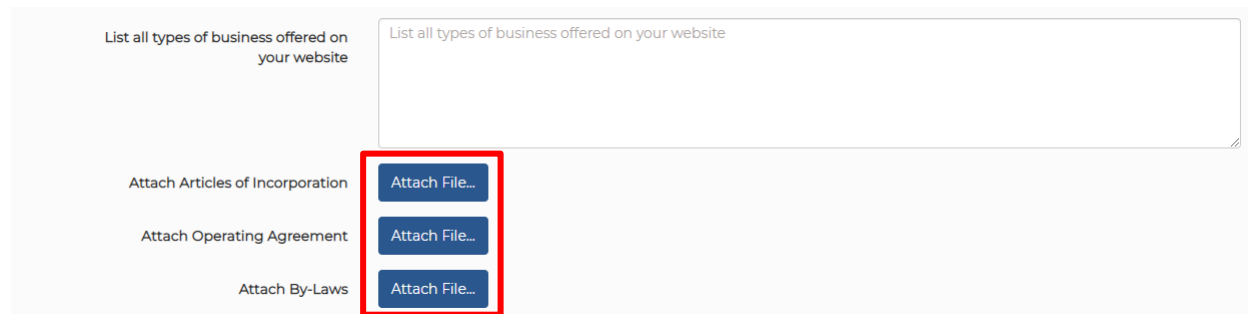
General – Save

The DOBS Portal allows the user to save information without submitting it for processing. This allows the user to enter the information and go back at a later time to complete it and submit. The [Save] button is available at various screens in the system.



General – Attach File

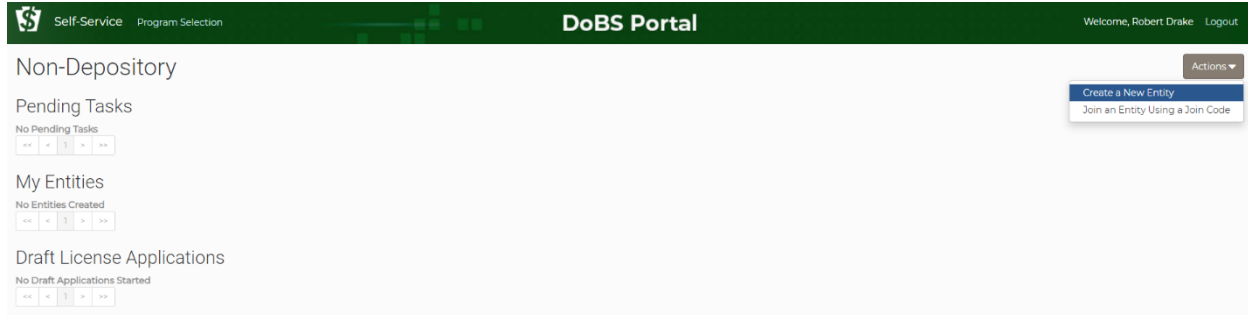
The DOBS Portal allows the user to attach various documents and files. This is a secure way of providing documentation to the DOBS. The [Attach File] button is available at various areas in the system.



Creating a New Entity

For institutions who have not transacted with the Department of Banking and Securities – Non-Depository, they will need to provide information of the entity that they are associated with. The steps below outline how an entity can be created in the DOBS Portal.

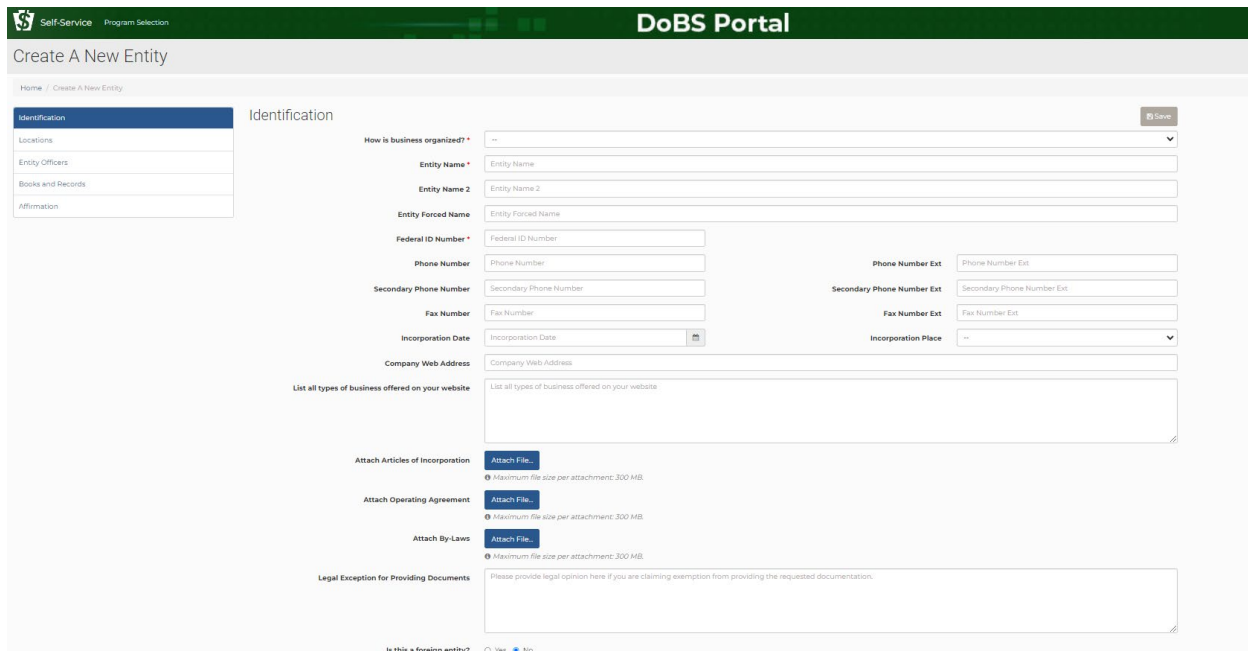
1. On the Non-Depository dashboard, click on the [Actions] button on right and select [Create a New Entity].



2. On the [Create A New Entity] screen, provide all the information regarding the entity. The [Create a New Entity] screen has 5 sections (Identification, Locations, Entity Officers, Books and Records, Affirmation) which will need to be completed. Required fields will have a * beside them.

[Entity Forced Name] is the alternate name approved by the Pennsylvania Department of State when the Legal name is already used in Pennsylvania.

If the entity was incorporated/formed in any state other than Pennsylvania, you will need to check the [Is this a foreign entity?] button and complete the required information.



Identification

How is business organized? *

Entity Name *

Entity Name 2

Entity Forced Name

Federal ID Number *

Phone Number

Phone Number Ext

Secondary Phone Number

Secondary Phone Number Ext

Fax Number

Fax Number Ext

Incorporation Date

Incorporation Place

Company Web Address

List all types of business offered on your website

Attach Articles of Incorporation [Attach File...](#)
Maximum file size per attachment: 300 MB

Attach Operating Agreement [Attach File...](#)
Maximum file size per attachment: 300 MB

Attach By-Laws [Attach File...](#)
Maximum file size per attachment: 300 MB

Legal Exception for Providing Documents
 Please provide legal opinion here if you are claiming exemption from providing the requested documentation.

Is this a foreign entity? Yes No

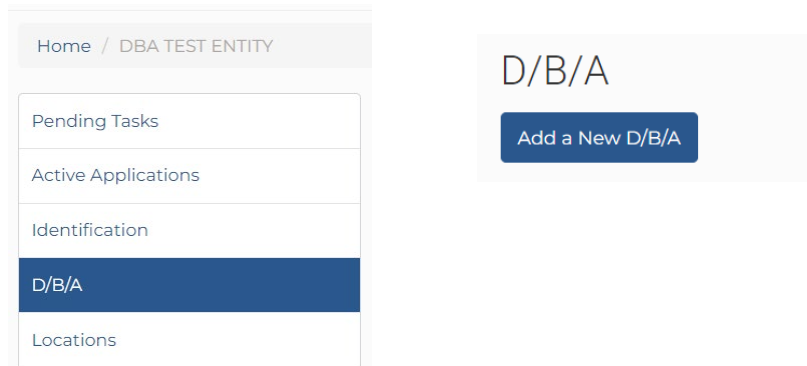
User Guide

Note that there will be buttons on the various screens where multiple entries will be allowed. For example, on the [Identification] section,

The [D/B/A], [Locations], [Entity Officers] and [Books and Records] section provide an ability to add multiple entries for their respective sections. Click [Next] to advance to the next section or [Save] to save your work and continue at a later time.

[D/B/A] section

Click on the [D/B/A/ tab, then click [Add a New D/B/A].



Enter the DBA name, attach the approved fictitious name registration from the Pennsylvania Department of State and the date the DBA was approved for use. Click [Add New D/B/A].

You can add multiple DBAs by clicking the [Add a New DBA] button again. Repeat the above process for each new DBA.

[Locations] section

Click [Add Location] to begin. There must be 1 location designated as the headquarters. The headquarters location may or may not have a license.

****Please take note of the **Country** designation, it is defaulted to United States.****

User Guide

Locations

Please provide the following information about all locations associated with licenses which will be applied for this entity.

[Add Location](#) [Save](#)

Location
Remove

Headquarters This location is my headquarters.
** Only one location can be set as the business's headquarters.*

Country*

Street Address*

City*

Zip / Postal Code* **State / Province***

County

Office Phone Number* **Office Fax Number**

[Previous](#)
[Next](#)

[Entity Officers] section

Click [\[Add Officers\]](#) to begin. Click on the [\[Instructions\]](#) in the upper right-hand corner for officer type descriptions.

The [\[Add Associated License\]](#) button allows for multiple entries and the [\[x\]](#) button will remove an entry.

****Please take note of the Country designation, it is defaulted to United States.****

- Identification
- Locations
- Entity Officers
- Books and Records
- Affirmation

Entity Officers

Please provide the following information about all officers, directors, owners, partners or members and any managers of the entity.

[Add Entity Officer](#) [Save](#)

Entity Officer
Remove

Officer Type* **Title***

First Name* **Last Name***

Middle Name

Social Security Number* **Date of Birth***

Home Phone Number* **Cell Phone Number***

Email Address*

Country*

Street Address*

City*

Zip / Postal Code* **State / Province*** **County**

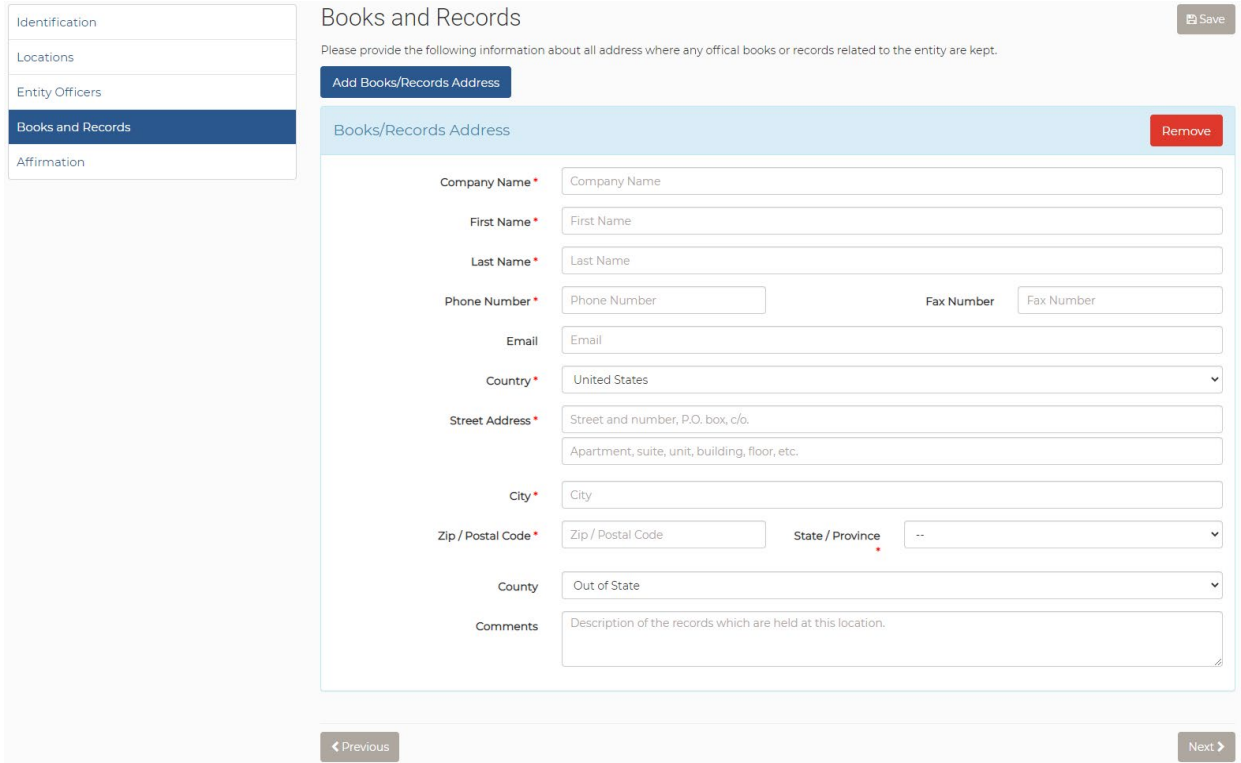
Other Associated Department of Banking and Securities Licenses
Please list below all other entities that have been licensed or are currently licensed by the Department for which this individual has ever been involved.

Business Name **License Type** **License Number** x

[Previous](#)
[Next](#)

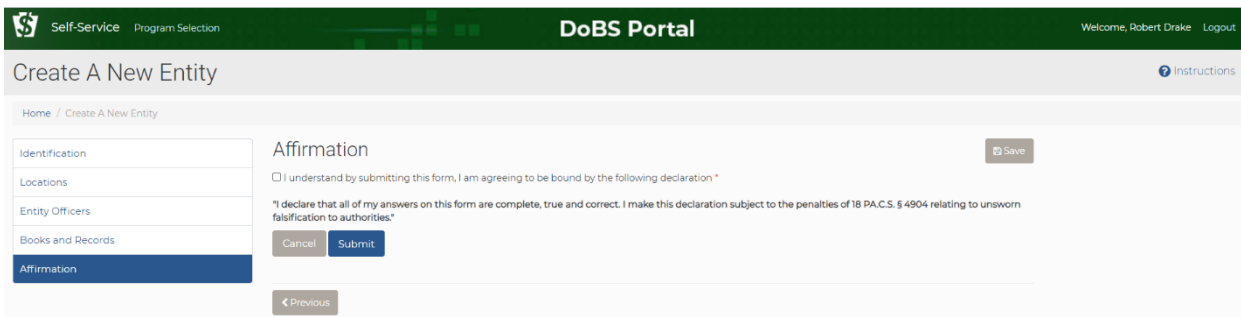
[Books and Records] section

****Please take note of the **Country** designation, it is defaulted to United States.****



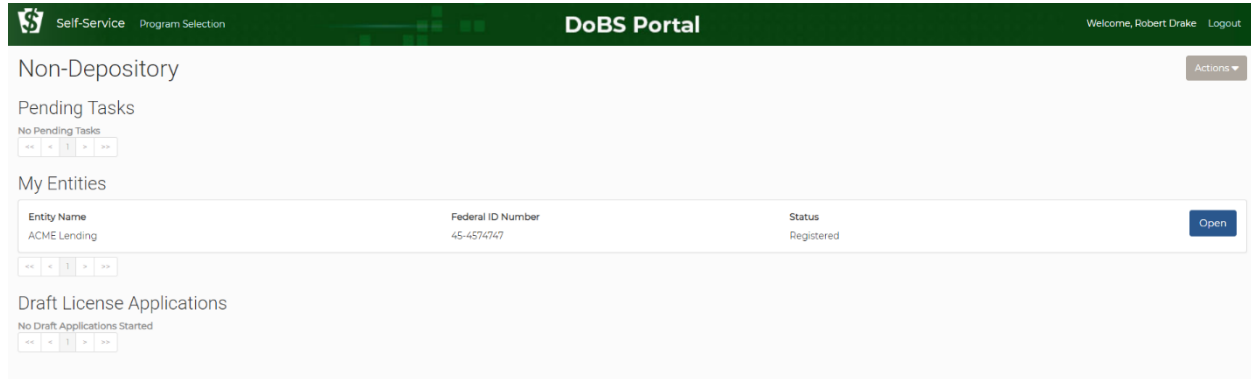
- Once all the information regarding the entity has been entered, the user will need to affirm the information on the [Affirmation] section and click on the [Submit] button.

When an Entity is submitted to DOBS, all information will be locked and can only be changed using amendments in the system. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



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- When the [Submit] button has been clicked, the Entity can now be seen on the Non-Depository Dashboard. This will enable the user to submit applications, amendments and provide access to other users. Instructions for applying for a license can be found on subsequent pages.

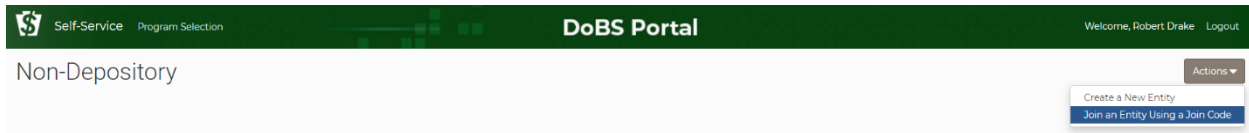


The screenshot shows the 'Non-Depository' dashboard in the DoBS Portal. The header includes 'Self-Service Program Selection', 'DoBS Portal', and 'Welcome, Robert Drake Logout'. The main content area is divided into three sections: 'Pending Tasks' (No Pending Tasks), 'My Entities' (a table with one row for 'ACME Lending' with Federal ID Number '45-4574747' and Status 'Registered'), and 'Draft License Applications' (No Draft Applications Started). An 'Actions' dropdown menu is visible in the top right corner.

Entity Name	Federal ID Number	Status
ACME Lending	45-4574747	Registered

Joining an Entity

If an institution already exists in the DOBS Portal system, users are invited using a Join Code that is received in their email. Once a Keystone log-in has been created and a user logs in to the DOBS Portal, the user can then click on the [Actions] button then select [Join an Entity Using a Join Code].



This screenshot shows the same 'Non-Depository' dashboard as above, but with the 'Actions' dropdown menu open. The menu options are 'Create a New Entity' and 'Join an Entry Using a Join Code'.

The user will then be prompted with a screen where the Join Code can be entered.

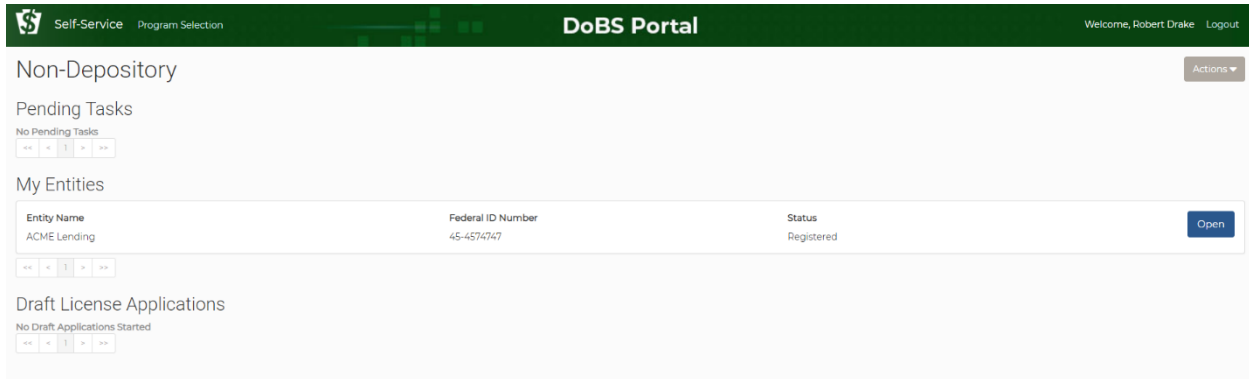


The screenshot shows a modal window titled 'Join an Entity'. It contains a text input field labeled 'Join Code' with a red asterisk indicating it is required. Below the input field are two buttons: 'Cancel' and 'Submit'.

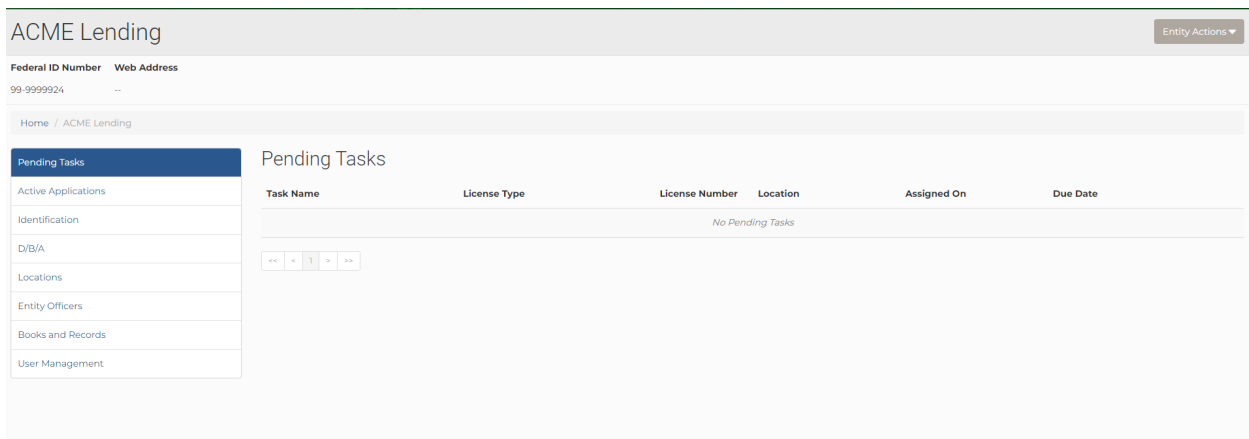
User Guide

Accessing the Entity Dashboard

On the Non-Depository dashboard, the user can click on the Open for an entity that they are associated with. This allows the user to view entity information as well various Entity Actions.



The screenshot shows the 'DoBS Portal' interface. At the top, there is a navigation bar with 'Self-Service Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below the navigation bar, the main content area is titled 'Non-Depository' and includes an 'Actions' dropdown menu. Under 'Pending Tasks', it states 'No Pending Tasks' with a pagination control. Under 'My Entities', there is a table with one entry: 'ACME Lending' with a Federal ID Number of '45-4574747' and a Status of 'Registered'. An 'Open' button is located to the right of this entry. Below the table, there is a 'Draft License Applications' section stating 'No Draft Applications Started' with a pagination control.



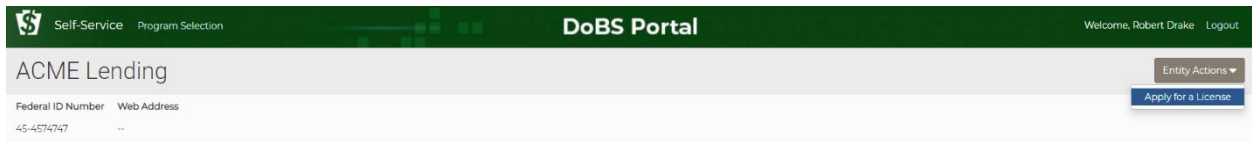
The screenshot shows the 'ACME Lending' entity dashboard. At the top, there is a header with 'ACME Lending' and an 'Entity Actions' dropdown menu. Below the header, there is a section for 'Federal ID Number' (99-999924) and 'Web Address' (--). A breadcrumb trail shows 'Home / ACME Lending'. On the left side, there is a sidebar menu with 'Pending Tasks' selected. The main content area is titled 'Pending Tasks' and contains a table with columns: 'Task Name', 'License Type', 'License Number', 'Location', 'Assigned On', and 'Due Date'. The table is currently empty, displaying 'No Pending Tasks' and a pagination control.

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Applying for a License

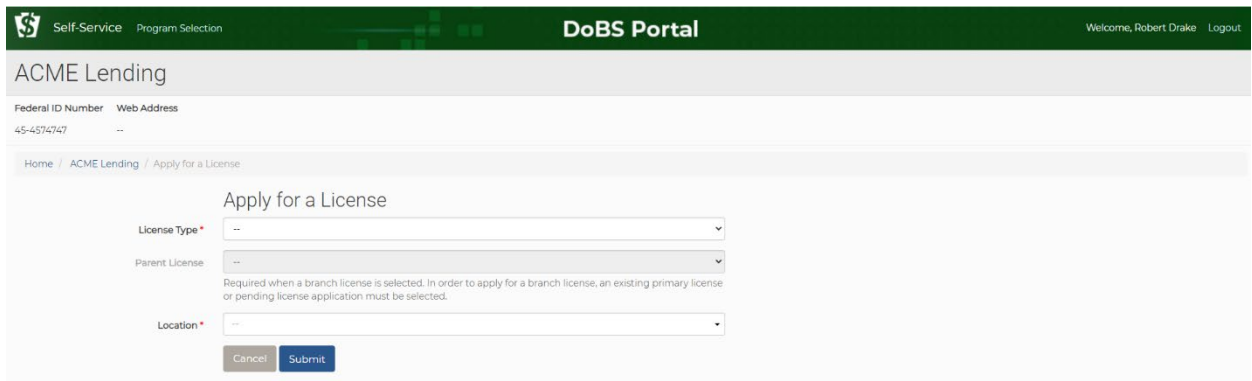
The DOBS Portal enables the user to apply for a license online. The user will need to be a member of the Entity that they are applying a license for. Note that NMLS license types are not shown on the DOBS Portal since NMLS licenses should go through NMLS.

1. On the Entity dashboard, the user can click on [Entity Actions] button and select [Apply for a License].



The screenshot shows the DoBS Portal interface. At the top, there is a green navigation bar with 'Self-Service Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below this is a header for 'ACME Lending' with a 'Federal ID Number' of '45-4574747' and a 'Web Address' of '--'. On the right side, there is a dropdown menu for 'Entity Actions' and a blue button labeled 'Apply for a License'.

2. The [Apply for a License] screen will then be shown, and the user can select the License Type and Location that is associated with the license. Once the entries are selected, click the [Submit] button to initiate a license application for the selected license type. If the location is not displayed, you will need to go back into the Entity and add the location(s).



The screenshot shows the 'Apply for a License' form. The header is the same as the previous screenshot. Below the header, there is a breadcrumb trail: 'Home / ACME Lending / Apply for a License'. The form has three dropdown menus: 'License Type *', 'Parent License', and 'Location *'. The 'Parent License' dropdown has a note below it: 'Required when a branch license is selected. In order to apply for a branch license, an existing primary license or pending license application must be selected.' At the bottom of the form are two buttons: 'Cancel' and 'Submit'.

For Licenses associated with branch locations, the Parent License will need to be selected.

Applying for a License – Collector Repossessor

1. After selecting “Collector Repossessor” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Collector Repossessor New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.


The form has 6 sections – Requirements, General Details, License D/B/A, Branch Manager, Contacts and Affirmation. Required fields will have a * beside them.


The Requirement section outlines all the requirements needed to apply for and maintain a license.

Application for a Collector Repossessor New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	17 N 2nd St	--

Home / ACME Lending / Application for a Collector Repossessor New License

 Step 1
License

 Step 2
Submit & Pay

Requirements

General Details

License D/B/As

Branch Manager

Contacts

Affirmation

Requirements Save

The Pennsylvania Department of Banking and Securities (“the Department”) welcomes your request for this Collector-Repossessor application. This portion of the application provides general information that will be useful when completing the written portion of the application.

The Department issues Collector-Repossessor licenses under the provisions of the Consumer Credit Code relating to Motor Vehicles which sets forth the requirements to obtain a license, maintain a license, the authority of the Department, among other critical information.

It is imperative that you become familiar with and operate in compliance with the Consumer Credit Code. You may wish to consult with an attorney to ensure that your operations are compliant. The Consumer Credit Code can be found at 12 Pa. C.S. § 6101 et. seq. and is available on the Department’s website at www.dobs.pa.gov.

License Required
 § 621(a). The following persons may engage or continue to engage in this Commonwealth as a principal, employee, agent or broker only as authorized in this chapter and under a license issued by the department: (3) A collector-repossessor.

Where § 6202 provides the following definition of “Collector-repossessor”:
 (1) A person who, as an independent contractor and not as a regular employee of an installment seller or a sales finance company, collects payments on installment sale contracts or repossesses motor vehicles that are the subject of installment sale contracts.
 (2) The term excludes the following:
 (i) A duly constituted public official or an attorney-at-law acting in an official capacity.
 (ii) A licensed seller or licensed sales finance company making collections or repossessions on installment sale contracts, if the seller or sales finance company:
 (A) was previously a holder; or
 (B) was not a holder but occasionally makes collections or repossessions for other licensed sellers or licensed sales finance companies.

§ 621(b)(1). Unless revoked or suspended under section 6218 (relating to revocation or suspension of license) or otherwise surrendered, a license shall be valid for one year.

Please complete the General Details, License D/B/A, Branch Manager, Contacts and Affirmation. Required fields will have a * beside them.

[General Details] Section

Application for a Collector Repossessor New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	17 N 2nd St	--

Home / ACME Lending / Application for a Collector Repossessor New License

Step 1
License

Step 2
Submit & Pay

- Requirements
- General Details**
- License D/B/As
- Branch Manager
- Contacts
- Affirmation

General Details

Have any officers, directors, owners, partners or members and any managers identified on this application ever been convicted of, pled guilty to, or pled nolo contendere (no contest) or given a diversionary sentence in lieu of conviction to any felony in this Commonwealth or anywhere else? Section 6217(a)(3) of the Consumer Credit Code. *

Yes No

Within the past ten (10) years, has the applicant or applicant's affiliate, owner, partner, member, officer, director, employee or agent pleaded guilty to, entered a plea of nolo contendere (no contest) to or been convicted of a violation under Section 6271 (relating to operating without a license) or subsection A of Section 37 of the former act known as the Motor Vehicle Sales Finance Act? Section 6217(b)(2) of the Consumer Credit Code. *

Yes No

Have any legal proceedings involving consumer protection, usury, lending, real estate, licensing violations, breach of judiciary duty, fraud or similar issues been instituted, continued or concluded against the licensee? *

Yes No

Bond Information

A bond in the sum of five thousand dollars (\$5,000) must accompany each application. This bond must be furnished by a surety company legally authorized to transact business in Pennsylvania, and must be written to conform to the period of licensure. Furthermore, the bond must be renewed and re-filed with the Department, along with the submission of the license renewal, no later than September 15 of each year. § 6213

Name of Bonding Company *

--

Bond # *

Bond #

[License D/B/As] Section

When applying for Collector Repossessor License please select any DBA's that will be associated with this license by clicking the checkbox next to the appropriate name.

Application for a Collector Repossessor New License

Entity Name	Federal ID Number	Location	Web Address
ACME Motors, Inc.	99-9999924	17 N 2nd St	--

Home / ACME Motors, Inc. / Application for a Collector Repossessor New License

Step 1
License

Step 2
Submit & Pay

- Requirements
- General Details
- License D/B/As**
- Branch Manager
- Contacts
- Affirmation

License D/B/As

Please select applicable D/B/As

<input type="checkbox"/>	Name	Fictitious Name Registration Document
<input type="checkbox"/>	This is my test DBA	Unicorn attachment.docx

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[Branch Manager] Section

Each licensed location requires a designated Branch Manager who is in charge of and responsible for the business operations of the branch location.

Application for a Collector Repossessor New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	17 N 2nd St	--

Home / ACME Lending / Application for a Collector Repossessor New License

Step 1 License | Step 2 Submit & Pay

Requirements

General Details

License D/B/As

Branch Manager

Contacts

Affirmation

Branch Manager

The Department of Banking and Securities requires all applicants to provide both National Criminal History Record Information (fingerprint cards) and Pennsylvania Criminal Record Checks for all officers, directors, owners, partners or members and any managers as per Section 6217(a)(3) of the Consumer Credit Code. These forms must be completed along with license applications. It is also required for all owners, partners, corporations, managers, and officers. Criminal Record Check and Fingerprint Check (PDF) These forms must be completed along with license applications. It is also required for all owners, partners, corporations, managers, and officers.

First Name * **Last Name ***

Middle Name

Title * **Suffix**

Social Security Number * **Date of Birth ***

Home Phone Number **Cell Phone Number ***

[Contacts] Section

The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the Country designation, it is defaulted to United States.****

Self-Service Program Selection | DoBS Portal | Welcome, Robert Drake Logout

Application for a Collector Repossessor New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	45-4574747	1 Main St	--

Home / ACME Lending / Application for a Collector Repossessor New License

Step 1 License | Step 2 Submit & Pay

General Details

Contacts

Affirmation

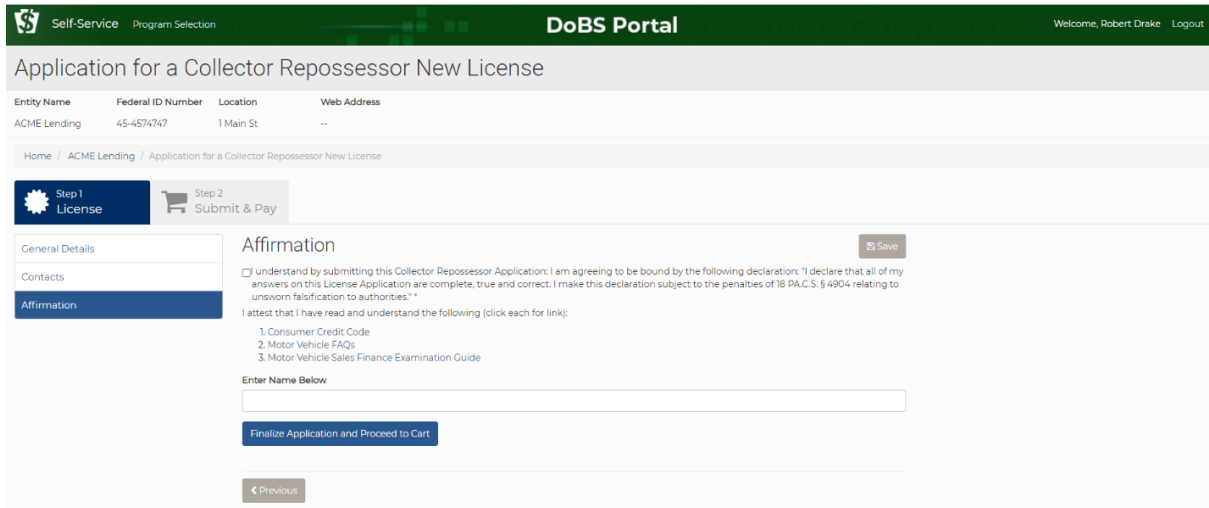
Contacts

Please provide the following information about the required contact types: Licensing Contact

--

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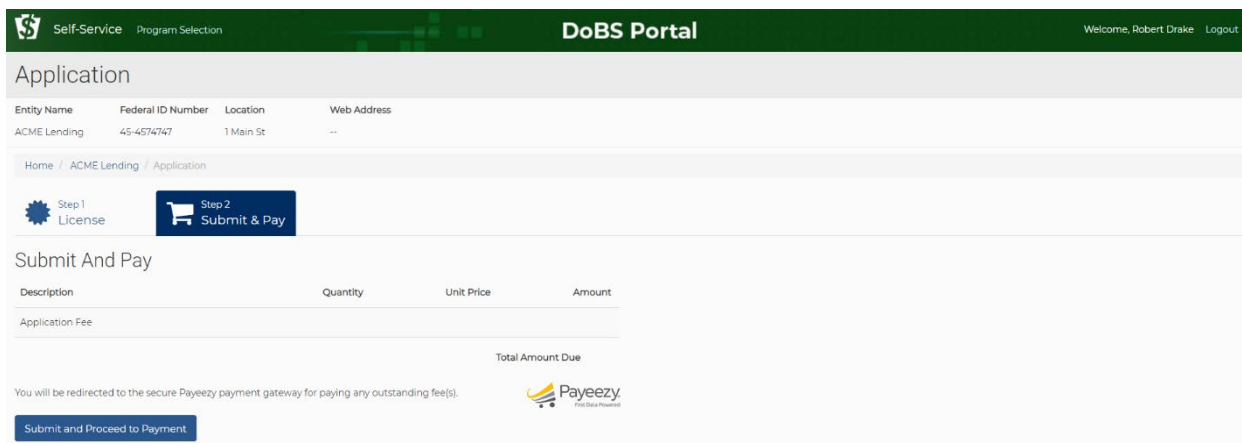
- Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed. If information is missing or incomplete, the dashboard will show the tab or tabs with errors and the missing information will be shown in red.



The screenshot shows the 'DoBS Portal' interface. At the top, it says 'Self-Service Program Selection' and 'DoBS Portal'. The user is logged in as 'Robert Drake'. The main heading is 'Application for a Collector Repossessor New License'. Below this is a table with columns: Entity Name, Federal ID Number, Location, and Web Address. The data row shows 'ACME Lending', '45-4574747', '1 Main St', and '--'. A breadcrumb trail reads 'Home / ACME Lending / Application for a Collector Repossessor New License'. There are two step buttons: 'Step 1 License' (disabled) and 'Step 2 Submit & Pay' (active). The 'Affirmation' section contains a checkbox for 'I understand by submitting this Collector Repossessor Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 Pa.C.S. § 4904 relating to unsworn falsification to authorities."'. Below this is a text area for 'Enter Name Below' and a 'Finalize Application and Proceed to Cart' button. A 'Save' button is also present.

- [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



The screenshot shows the 'DoBS Portal' interface. At the top, it says 'Self-Service Program Selection' and 'DoBS Portal'. The user is logged in as 'Robert Drake'. The main heading is 'Application'. Below this is a table with columns: Entity Name, Federal ID Number, Location, and Web Address. The data row shows 'ACME Lending', '45-4574747', '1 Main St', and '--'. A breadcrumb trail reads 'Home / ACME Lending / Application'. There are two step buttons: 'Step 1 License' (disabled) and 'Step 2 Submit & Pay' (active). The 'Submit And Pay' section contains a table with columns: Description, Quantity, Unit Price, and Amount. The data row shows 'Application Fee'. Below this is a 'Total Amount Due' label. A message states 'You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s)'. The Payeezy logo is visible. A 'Submit and Proceed to Payment' button is at the bottom.

When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Applying for a License – Consumer Discount Company

1. After selecting “Consumer Discount Company” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Consumer Discount Company New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

The form has 6 sections – Requirements, General Details, License D/B/A, Branch Manager, Contacts and Affirmation. Required fields will have a * beside them.


The Requirement section outlines all the requirements needed to apply for and maintain a license.


Please complete the General Details, License D/B/A, Branch Manager, Contacts and Affirmation. Required fields will have a * beside them.

[General Details] Section

ACME Lending 99-9999924 17 N 2nd St --

Home / ACME Lending / Application for a Consumer Discount New License

 Step 1
License

 Step 2
Submit & Pay

Requirements
General Details
License D/B/As
Financial Documents
Branch Manager
Contacts
Affirmation

General Details Save

Does applicant currently hold one or more consumer discount company licenses? *

Yes No

Has any director or officer identified on this application ever been charged with, convicted of, pled guilty to, or pled nolo contendere (no contest) to any felony offense in this Commonwealth or anywhere else? Section 12 of the Consumer Discount Company Act. *

Yes No

Has any director or officer identified on this application ever been directly or indirectly, connected with any organization in Pennsylvania or elsewhere which had any application for license refused by any federal, state or municipal authority, or which had its license or registration suspended, canceled or revoked by such an authority? *

Yes No

Have any legal proceedings involving consumer protection, usury, lending, real estate, licensing violations, breach of judiciary duty, fraud or similar issues been instituted, continued or concluded against the licensee? *

Yes No

Other Associated Department of Banking and Securities Licenses

A Consumer Discount Company licensee may conduct business in any licensed place of business or where another business is conducted by the licensee or another person unless the Department determines that the conduct of such other business has concealed evasions of the Consumer Discount Company Act.

Are there any additional business that will be operating from the location of the proposed Consumer Discount Company Licensee? *

Yes No

Bond Information

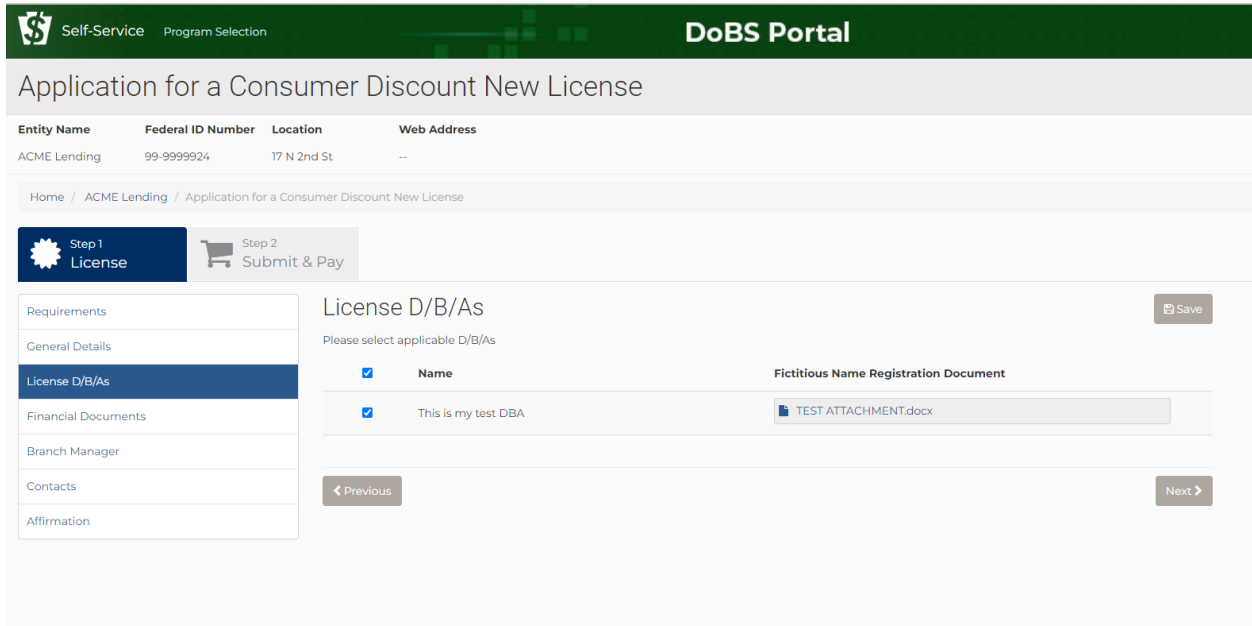
A bond in the sum of five thousand dollars (\$5,000) must accompany each application. This bond must be furnished by a surety company legally authorized to transact business in Pennsylvania and must be written to conform to the period of licensure. Bonds must be written to conform to the license period, and as such must expire on June 1 following the date of issuance.

Name of Bonding Company *

User Guide

[License D/B/As] Section

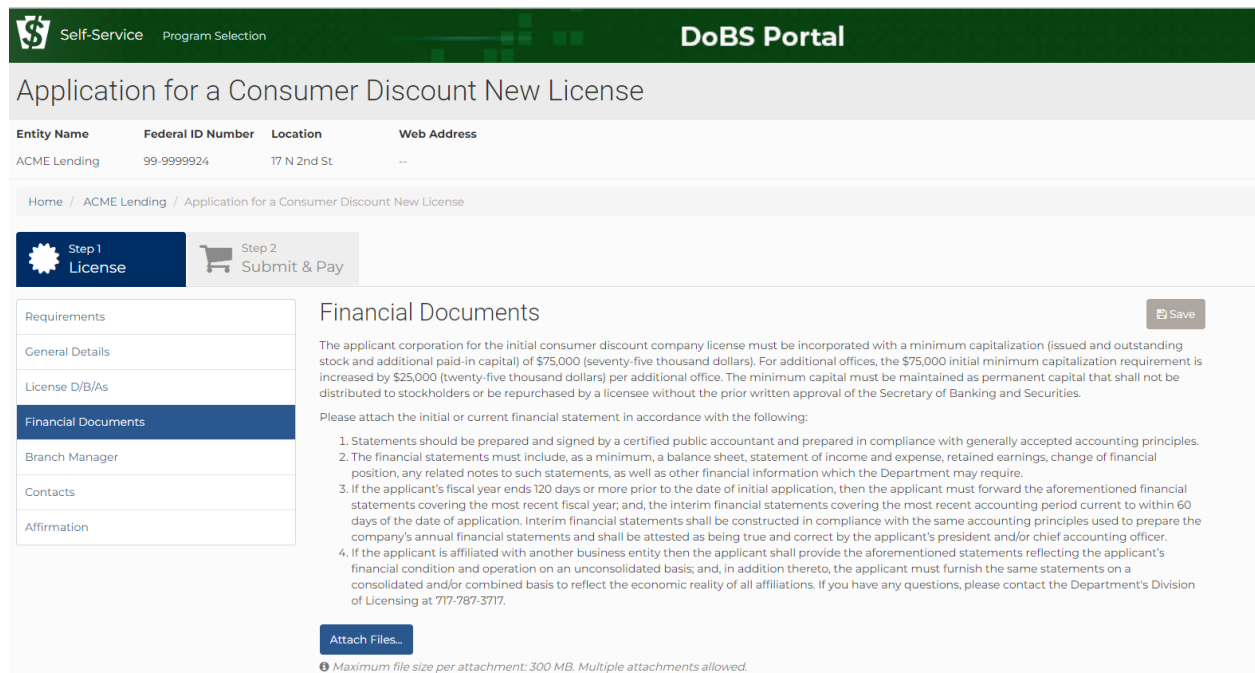
When applying for Consumer Discount Company License please select any DBA's that will be associated with this license by clicking the checkbox next to the appropriate name.



The screenshot shows the 'License D/B/As' section of the DoBS Portal. The page title is 'Application for a Consumer Discount New License'. The entity information is: ACME Lending, Federal ID Number 99-9999924, Location 17 N 2nd St, and Web Address --. The navigation bar shows 'Step 1 License' and 'Step 2 Submit & Pay'. The left sidebar contains a menu with 'License D/B/As' selected. The main content area is titled 'License D/B/As' and includes a 'Save' button. Below the title, it says 'Please select applicable D/B/As'. There are two rows of information: the first row has a checked checkbox next to 'Name' and a 'Fictitious Name Registration Document' field; the second row has a checked checkbox next to 'This is my test DBA' and a file upload field containing 'TEST ATTACHMENT.docx'. At the bottom of the main content area, there are 'Previous' and 'Next' navigation buttons.

[Financial Documents]

On the Financial documents page, you will need to load the initial or current financial documents.



The screenshot shows the 'Financial Documents' section of the DoBS Portal. The page title is 'Application for a Consumer Discount New License'. The entity information is: ACME Lending, Federal ID Number 99-9999924, Location 17 N 2nd St, and Web Address --. The navigation bar shows 'Step 1 License' and 'Step 2 Submit & Pay'. The left sidebar contains a menu with 'Financial Documents' selected. The main content area is titled 'Financial Documents' and includes a 'Save' button. Below the title, it says 'The applicant corporation for the initial consumer discount company license must be incorporated with a minimum capitalization (issued and outstanding stock and additional paid-in capital) of \$75,000 (seventy-five thousand dollars). For additional offices, the \$75,000 initial minimum capitalization requirement is increased by \$25,000 (twenty-five thousand dollars) per additional office. The minimum capital must be maintained as permanent capital that shall not be distributed to stockholders or be repurchased by a licensee without the prior written approval of the Secretary of Banking and Securities. Please attach the initial or current financial statement in accordance with the following:'. There are four numbered instructions: 1. Statements should be prepared and signed by a certified public accountant and prepared in compliance with generally accepted accounting principles. 2. The financial statements must include, as a minimum, a balance sheet, statement of income and expense, retained earnings, change of financial position, any related notes to such statements, as well as other financial information which the Department may require. 3. If the applicant's fiscal year ends 120 days or more prior to the date of initial application, then the applicant must forward the aforementioned financial statements covering the most recent fiscal year; and, the interim financial statements covering the most recent accounting period current to within 60 days of the date of application. Interim financial statements shall be constructed in compliance with the same accounting principles used to prepare the company's annual financial statements and shall be attested as being true and correct by the applicant's president and/or chief accounting officer. 4. If the applicant is affiliated with another business entity then the applicant shall provide the aforementioned statements reflecting the applicant's financial condition and operation on an unconsolidated basis; and, in addition thereto, the applicant must furnish the same statements on a consolidated and/or combined basis to reflect the economic reality of all affiliations. If you have any questions, please contact the Department's Division of Licensing at 717-787-3717. At the bottom of the main content area, there is an 'Attach Files...' button and a note: 'Maximum file size per attachment: 300 MB. Multiple attachments allowed.'

User Guide

Click on the [Attach Files...] button and select the file you want to attach. You can attach as many financial documents as needed.

[Branch Manager] Section

Each licensed location requires a designated Branch Manager who is in charge of and responsible for the business operations of the branch location.

Application for a Consumer Discount New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	17 N 2nd St	--

Home / ACME Lending / Application for a Consumer Discount New License

Step 1 License | Step 2 Submit & Pay

- Requirements
- General Details
- License D/B/As
- Financial Documents
- Branch Manager**
- Contacts
- Affirmation

Branch Manager Save

The Department of Banking and Securities requires all applicants to provide both National Criminal History Record information (fingerprint cards) and Pennsylvania Criminal Record Checks for all officers, directors, owners, partners or members and any managers as per Section 6217(a)(3) of the Consumer Credit Code. These forms must be completed along with license applications. It is also required for all owners, partners, corporations, managers, and officers. Criminal Record Check and Fingerprint Check (PDF) These forms must be completed along with license applications. It is also required for all owners, partners, corporations, managers, and officers.

First Name *

Last Name *

Middle Name

Title *

Suffix

Social Security Number *

Date of Birth *

Home Phone Number

Cell Phone Number *

Email Address *

[Contacts] Section

The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the Country designation, it is defaulted to United States.****

Self-Service Program Selection | DoBS Portal

Application for a Consumer Discount New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	15 N Market St	--

Home / ACME Lending / Application for a Consumer Discount New License

Step 1 License | Step 2 Submit & Pay

- Requirements
- General Details
- License D/B/As
- Financial Documents
- Branch Manager
- Contacts**
- Affirmation

Contacts Save

Please provide the following information about the required contact types: **Licensing Contact, Examination Contact, Compliance Contact, Consumer Services Contact, Billing Contact**

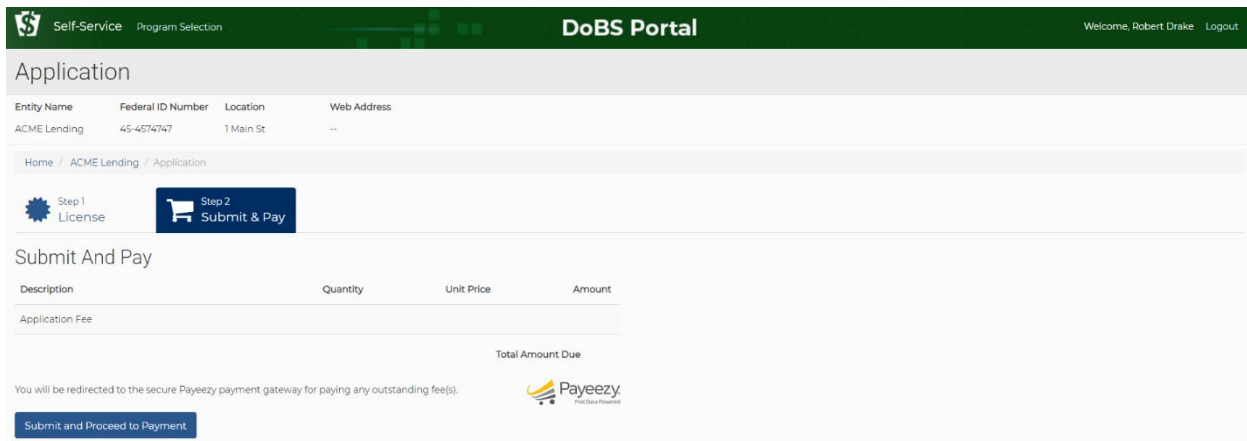
-- Copy Existing Contact Add Contact

Previous Next

User Guide

2. Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed.
3. [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



The screenshot shows the 'DoBS Portal' interface. At the top, there is a navigation bar with 'Self-Service Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below the navigation bar is a section titled 'Application' with a table containing the following data:

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	45-4574747	1 Main St	--

Below the table is a breadcrumb trail: 'Home / ACME Lending / Application'. There are two navigation buttons: 'Step 1 License' and 'Step 2 Submit & Pay', with the latter being highlighted. Below this is a 'Submit And Pay' section with a table:

Description	Quantity	Unit Price	Amount
Application Fee			

Below the table, it says 'Total Amount Due'. At the bottom, there is a message: 'You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s).' followed by the Payeezy logo. A blue button labeled 'Submit and Proceed to Payment' is at the bottom left.

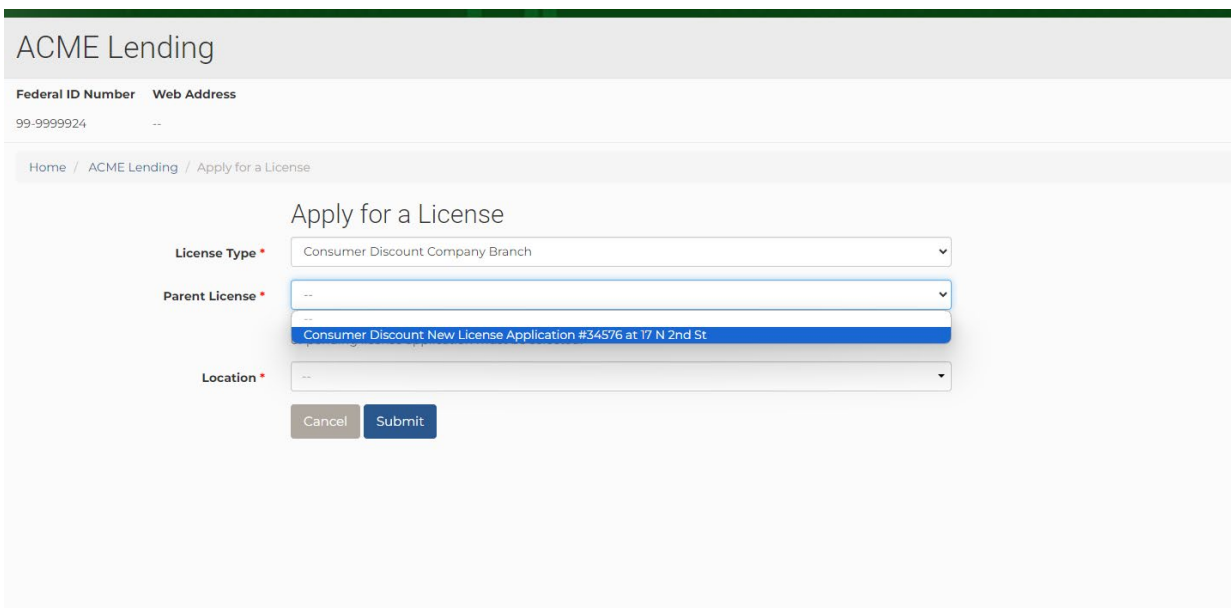
When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Applying for a License – Consumer Discount Company Branch

The steps required to apply for a branch license are the same as applying for the initial location.

1. After selecting “Consumer Discount Company Branch” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Consumer Discount Company Branch New License] screen will be launched. Consumer Discount Company Branch license requires the selection of a [Parent License]



ACME Lending

Federal ID Number Web Address
99-9999924 --

Home / ACME Lending / Apply for a License

Apply for a License

License Type * Consumer Discount Company Branch

Parent License * --
Consumer Discount New License Application #34576 at 17 N 2nd St

Location * --

Cancel Submit

Note:

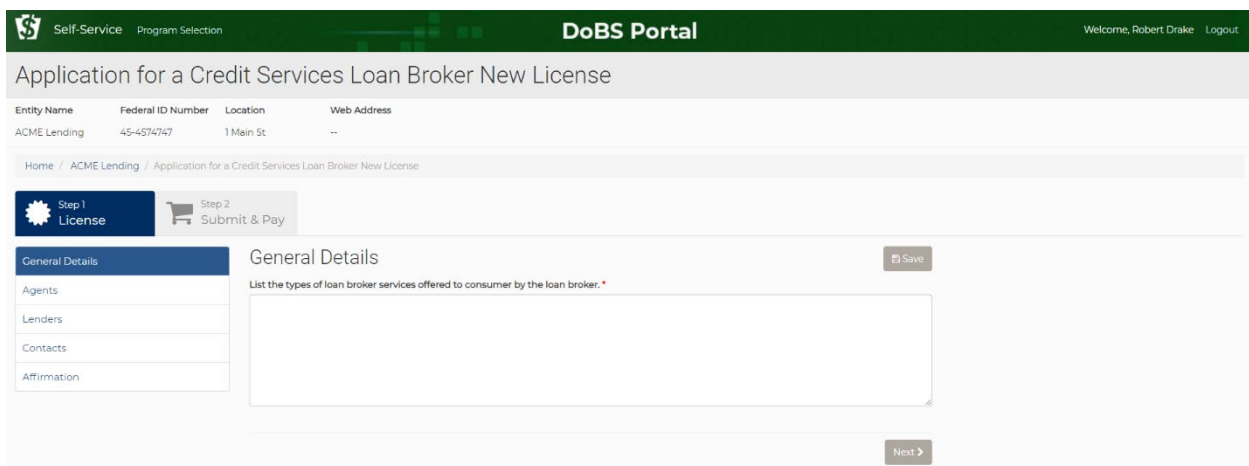
1. If the branch address was not added when the entity was created, you will need add the location. Select the entity from the Entity Dashboard and click [Open].
 2. Click [Add Location] to begin.
 3. Only 1 location may be designated as the headquarters location. After entering the location information, click [Submit]
- **Please take note of the Country designation, it is defaulted to United States.****

Applying for a License – Credit Services Loan Broker

1. After selecting “Credit Services Loan Broker” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Credit Services Loan Broker New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

The form will need to be filled out and will have 5 sections – General Details, License DBA’s, Agents, Lenders, Contacts and Affirmation. Required fields will have a * beside them.

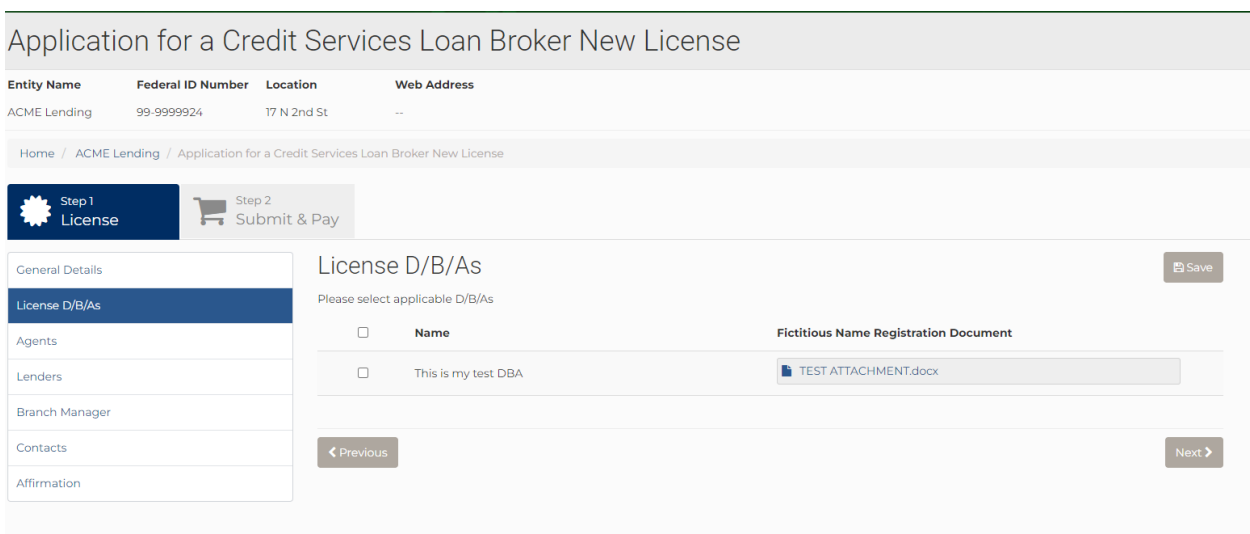
[General Details] section



The screenshot shows the 'DoBS Portal' interface for 'Application for a Credit Services Loan Broker New License'. The entity information is: ACME Lending, Federal ID Number 45-4574747, Location 1 Main St, Web Address --. The navigation bar shows 'Step 1 License' and 'Step 2 Submit & Pay'. The 'General Details' section is active, with a 'Save' button. The main content area contains the instruction: 'List the types of loan broker services offered to consumer by the loan broker.*' and a large empty text input field. A 'Next' button is at the bottom right.

[License D/B/As] Section

When applying for Credit Services Loan Broker Registration please select any DBA’s that will be associated with this license by clicking the checkbox next to the appropriate name.



The screenshot shows the 'License D/B/As' section of the application form. The entity information is: ACME Lending, Federal ID Number 99-9999924, Location 17 N 2nd St, Web Address --. The navigation bar shows 'Step 1 License' and 'Step 2 Submit & Pay'. The 'License D/B/As' section is active, with a 'Save' button. The main content area contains the instruction: 'Please select applicable D/B/As'. There are two rows of checkboxes: one for 'Name' and one for 'This is my test DBA'. To the right, there is a 'Fictitious Name Registration Document' section with a file upload field containing 'TEST ATTACHMENT.docx'. 'Previous' and 'Next' buttons are at the bottom.

User Guide

[Agents] section

Application for a Credit Services Loan Broker New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	17 N 2nd St	--

Home / ACME Lending / Application for a Credit Services Loan Broker New License

Step 1 License | Step 2 Submit & Pay

General Details

License D/B/As

Agents

Lenders

Branch Manager

Contacts

Affirmation

Agents

Identify names and addresses of all agents and employees of the loan broker who act or will act as a loan broker on behalf of the loan broker. Section 8(d)

[Add Agent](#)

[Save](#)

[Previous](#) [Next](#)

You can add one or more agents by clicking on the [Add Agent] button and then completing the add agent form for each of them.

****Please take note of the **Country** designation, it is defaulted to United States.****

[Lenders] section

Application for a Credit Services Loan Broker New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	17 N 2nd St	--

Home / ACME Lending / Application for a Credit Services Loan Broker New License

Step 1 License | Step 2 Submit & Pay

General Details

License D/B/As

Agents

Lenders

Branch Manager

Contacts

Affirmation

Lenders

List the name, address, and telephone number of all loan brokers or lenders on who behalf the applicant acts or will act.

[Add Lender](#)

[Save](#)

[Previous](#) [Next](#)

You can add one or more lenders by clicking on the [Add Lender] button and then completing the add lender form for each of them.

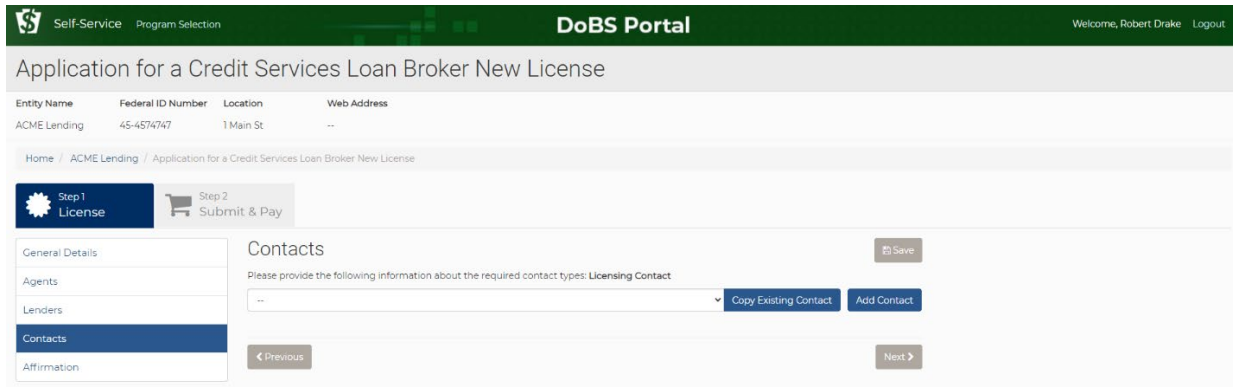
****Please take note of the **Country** designation, it is defaulted to United States.****

User Guide

[Contacts] Section

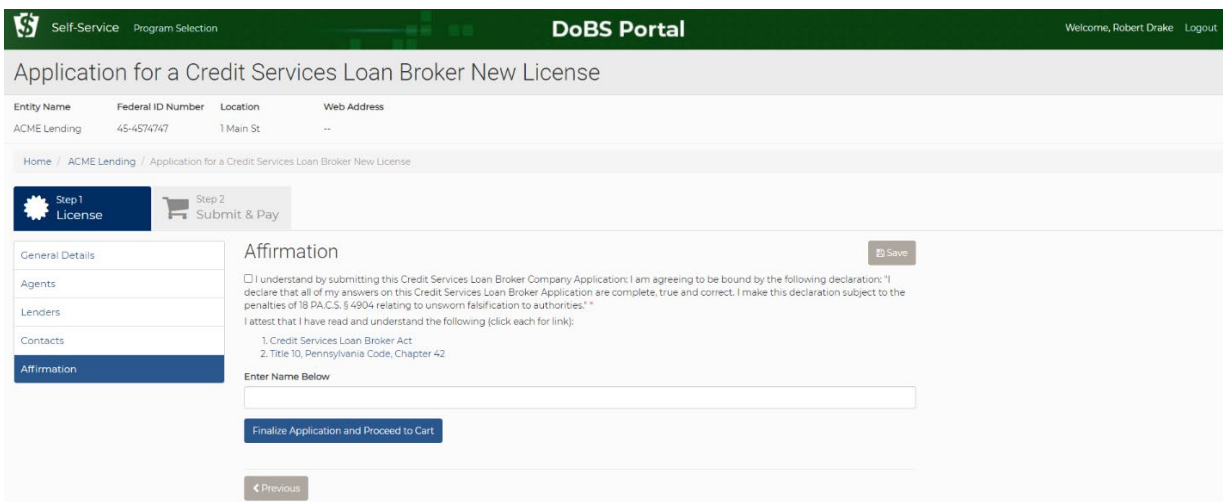
The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the **Country** designation, it is defaulted to United States.****



The screenshot shows the 'Contacts' section of the application. At the top, there is a navigation bar with 'Self-Service', 'Program Selection', 'DoBS Portal', and 'Welcome, Robert Drake Logout'. Below this is the title 'Application for a Credit Services Loan Broker New License'. A table displays entity information: Entity Name (ACME Lending), Federal ID Number (45-4574747), Location (1 Main St), and Web Address (---). A breadcrumb trail shows 'Home / ACME Lending / Application for a Credit Services Loan Broker New License'. On the left, a sidebar contains 'General Details', 'Agents', 'Lenders', 'Contacts' (selected), and 'Affirmation'. The main content area is titled 'Contacts' and includes a 'Save' button. Below the title, there is a dropdown menu for 'Please provide the following information about the required contact types: Licensing Contact' with a value of '--'. There are two buttons: 'Copy Existing Contact' and 'Add Contact'. At the bottom of the main content area, there are 'Previous' and 'Next' navigation buttons.

2. Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed.

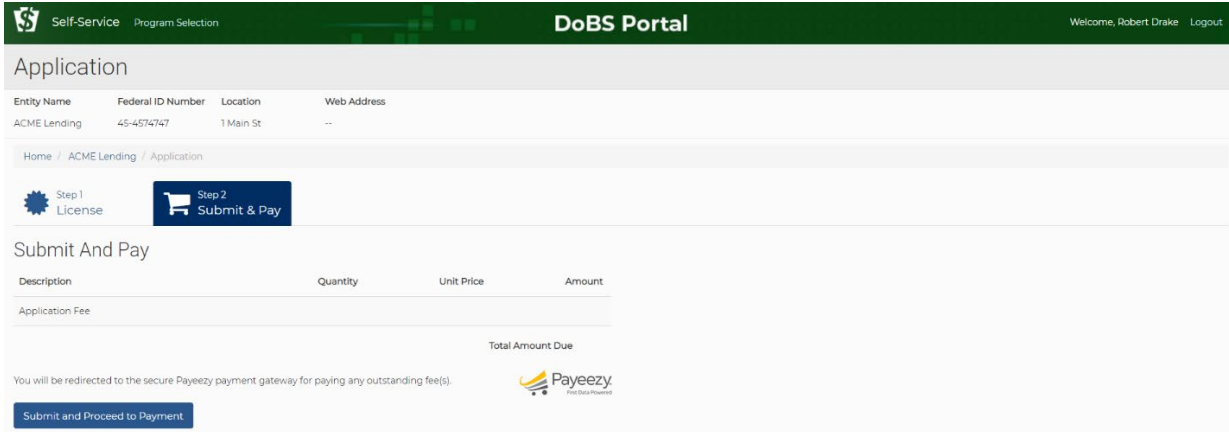


The screenshot shows the 'Affirmation' section of the application. The navigation bar and title are the same as in the previous screenshot. The sidebar now has 'Affirmation' selected. The main content area is titled 'Affirmation' and includes a 'Save' button. Below the title, there is a checkbox with the text: 'I understand by submitting this Credit Services Loan Broker Company Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this Credit Services Loan Broker Application are complete, true and correct. I make this declaration subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities." I attest that I have read and understand the following (click each for link):'. Below this text are two links: '1. Credit Services Loan Broker Act' and '2. Title 10, Pennsylvania Code, Chapter 42'. There is a text input field labeled 'Enter Name Below'. Below the input field is a blue button labeled 'Finalize Application and Proceed to Cart'. At the bottom of the main content area, there is a 'Previous' navigation button.

User Guide

- [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



The screenshot shows the 'DoBS Portal' interface. At the top, there is a navigation bar with 'Self-Service' and 'Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below this is a breadcrumb trail: 'Home / ACME Lending / Application'. A progress indicator shows 'Step 1 License' and 'Step 2 Submit & Pay' (highlighted in blue). A table titled 'Submit And Pay' lists an 'Application Fee'. Below the table, it states 'Total Amount Due' and 'You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s)'. The Payeezy logo is visible, and a blue button at the bottom reads 'Submit and Proceed to Payment'.

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	45-4574747	1 Main St	---

Description	Quantity	Unit Price	Amount
Application Fee			

Total Amount Due

You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s).

Submit and Proceed to Payment

When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Applying for a License – Installment Seller

1. After selecting “Installment Seller” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for an Installment Seller New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

The form has 6 sections – Requirements, General Details, License D/B/A, Branch Manager, Contacts and Affirmation. Required fields will have a * beside them.

The Requirement section outlines all the requirements needed to apply for and maintain a license.

Please complete the General Details, License D/B/A, Branch Manager, Contacts and Affirmation. Required fields will have a * beside them.

[General Details] section

Application for a Installment Seller New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	17 N 2nd St	--

Home / ACME Lending / Application for a Installment Seller New License

Step 1
License

Step 2
Submit & Pay

Requirements

General Details

License D/B/As

Branch Manager

Contacts

Affirmation

General Details Save

Have any officers, directors, owners, partners or members and any managers identified on this application ever been convicted of, pled guilty to, or pled nolo contendere (no contest) or given a diversionary sentence in lieu of conviction to any felony in this Commonwealth or anywhere else? Section 6217(a)(3) of the Consumer Credit Code. *

Yes No

Within the past ten (10) years, has the applicant or applicant's affiliate, owner, partner, member, officer, director, employee or agent pleaded guilty to, entered a plea of nolo contendere (no contest) to or been convicted of a violation under Section 6271 (relating to operating without a license) or subsection A of section 37 of the former act known as the Motor Sales Finance Act? Section 6217(b)(2) of the Consumer Credit Code? *

Yes No

Do you provide or arrange financing for Manufactured Homes? *

Yes No

Has the applicant, as shown in Question #1, entered into any installment sale contracts prior to applying for an Installment Seller license? *

Yes No

Have any legal proceedings involving consumer protection, usury, lending, real estate, licensing violations, breach of judiciary duty, fraud or similar issues been instituted, continued or concluded against the licensee? *

Yes No

User Guide

[License D/B/As] Section

When applying for Installment Seller License please select any DBA's that will be associated with this license by clicking the checkbox next to the appropriate name.

Application for a Installment Seller New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	17 N 2nd St	--

Home / ACME Lending / Application for a Installment Seller New License

Step 1 License | Step 2 Submit & Pay

Requirements | General Details | **License D/B/As** | Branch Manager | Contacts | Affirmation

License D/B/As

Please select applicable D/B/As

<input type="checkbox"/>	Name	Fictitious Name Registration Document
<input type="checkbox"/>	This is my test DBA	TEST ATTACHMENT.docx

Save | Previous | Next

[Branch Manager] Section

Each licensed location requires a designated Branch Manager who is in charge of and responsible for the business operations of the branch location.

Complete the Branch Manager form and Click [Next] to move to Contacts.

Please take note of the **Country** designation, it is defaulted to United States. **

Application for a Installment Seller New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	17 N 2nd St	--

Home / ACME Lending / Application for a Installment Seller New License

Step 1 License | Step 2 Submit & Pay

Requirements | General Details | License D/B/As | **Branch Manager** | Contacts | Affirmation

Branch Manager

The Department of Banking and Securities requires all applicants to provide both National Criminal History Record Information (fingerprint cards) and Pennsylvania Criminal Record Checks for all officers, directors, owners, partners or members and any managers as per Section 6277(a)(3) of the Consumer Credit Code. These forms must be completed along with license applications. It is also required for all owners, partners, corporations, managers, and officers. Criminal Record Check and Fingerprint Check (PDF) These forms must be completed along with license applications. It is also required for all owners, partners, corporations, managers, and officers.

Save

First Name *
First Name

Last Name *
Last Name

Middle Name
Middle Name

Title *
Title

Suffix
Suffix

Social Security Number *
Social Security Number

Date of Birth *
Date Of Birth

Home Phone Number
Home Phone Number

Cell Phone Number *
Cell Phone Number

Email Address *
Email

Country *
United States

Street Address *
Street and number, P.O. box, c/o.
Apartment, suite, unit, building, floor, etc.

City *
City

Zip / Postal Code *
Zip / Postal Code

State / Province *
--

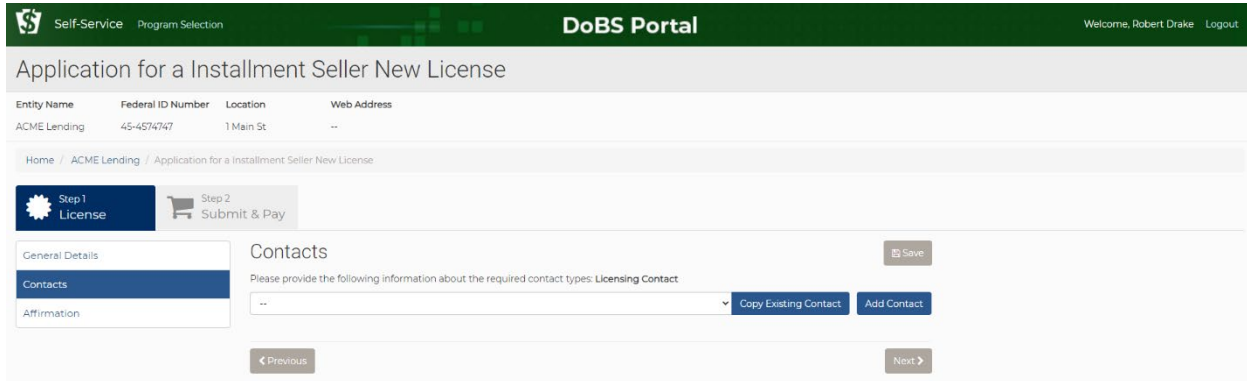
County *
--

User Guide

[Contacts] Section

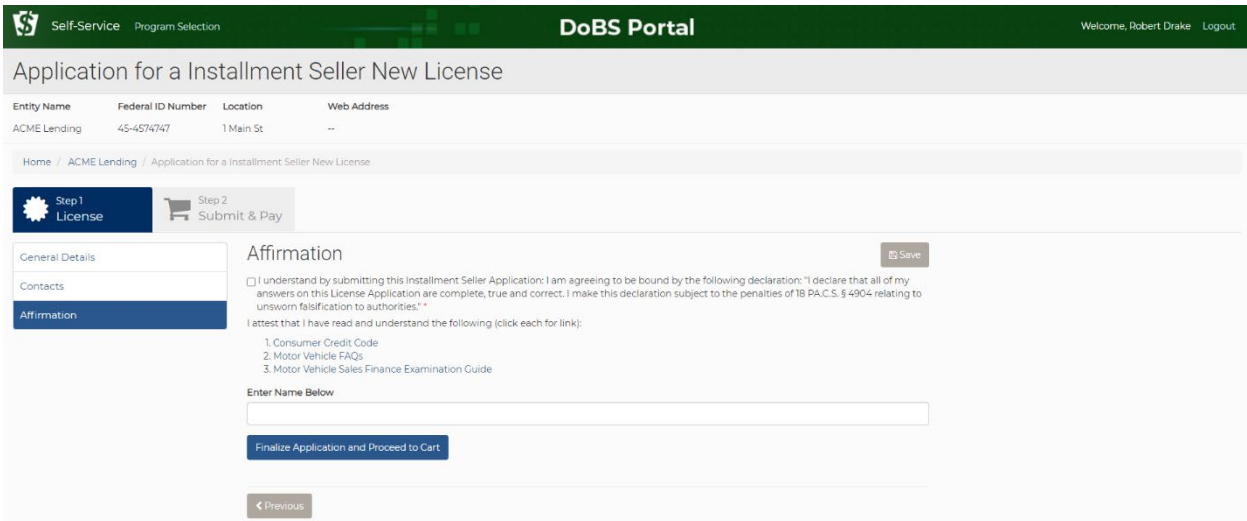
The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the Country designation, it is defaulted to United States.****



The screenshot shows the 'Contacts' section of the application. The header includes 'Self-Service Program Selection', 'DoBS Portal', and 'Welcome, Robert Drake Logout'. The main title is 'Application for a Installment Seller New License'. Below this is a table with entity information: ACME Lending, Federal ID Number 45-4574747, Location 1 Main St, and Web Address --. A breadcrumb trail shows 'Home / ACME Lending / Application for a Installment Seller New License'. The navigation bar has 'Step 1 License' and 'Step 2 Submit & Pay'. The 'Contacts' section has a 'Save' button and a dropdown menu. Below the dropdown are 'Copy Existing Contact' and 'Add Contact' buttons. At the bottom are 'Previous' and 'Next' navigation buttons.

2. Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed.

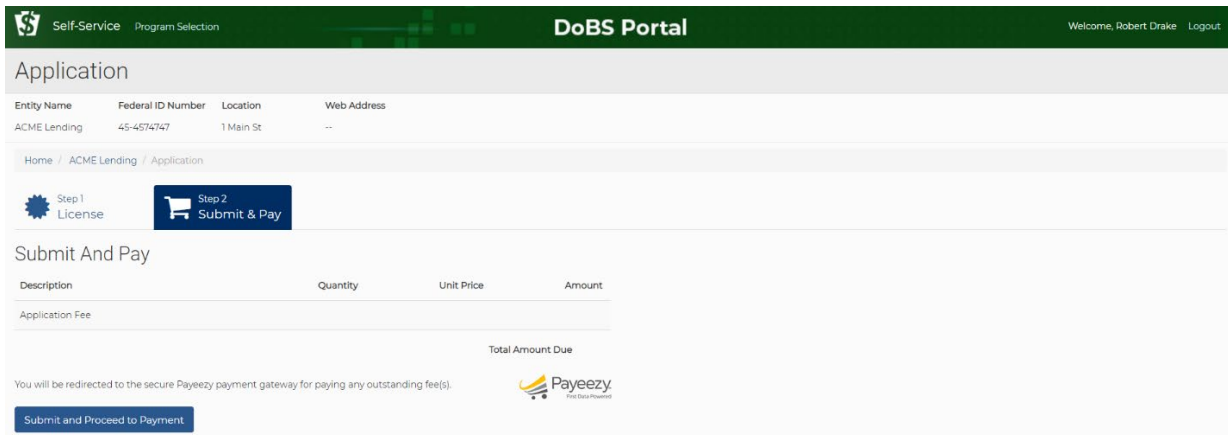


The screenshot shows the 'Affirmation' section of the application. The header is identical to the previous screenshot. The main title is 'Application for a Installment Seller New License'. The table with entity information is also present. The breadcrumb trail is 'Home / ACME Lending / Application for a Installment Seller New License'. The navigation bar has 'Step 1 License' and 'Step 2 Submit & Pay'. The 'Affirmation' section has a 'Save' button and a checkbox for the declaration: 'I understand by submitting this Installment Seller Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities:"'. Below this is a list of links: '1. Consumer Credit Code', '2. Motor Vehicle FAQs', and '3. Motor Vehicle Sales Finance Examination Guide'. There is a text input field labeled 'Enter Name Below' and a 'Finalize Application and Proceed to Cart' button. At the bottom is a 'Previous' navigation button.

User Guide

- [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



The screenshot displays the 'DoBS Portal' interface. At the top, there is a green navigation bar with 'Self-Service' and 'Program Selection' on the left, and 'DoBS Portal' and 'Welcome, Robert Drake Logout' on the right. Below this is a breadcrumb trail: 'Home / ACME Lending / Application'. A progress indicator shows 'Step 1 License' and 'Step 2 Submit & Pay'. The main content area is titled 'Submit And Pay' and contains a table with columns: Description, Quantity, Unit Price, and Amount. The table has one row: 'Application Fee'. Below the table, it says 'Total Amount Due' and 'You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s)'. There is a 'Payeezy' logo and a 'Submit and Proceed to Payment' button.

When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Applying for a License – Retail Grocery Store Check Casher

1. After selecting “Retail Grocery Store Check Casher” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Retail Grocery Store Check Casher New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

The form has 6 sections – Requirements, General Details, License D/B/A, Branch Manager, Contacts and Affirmation. Required fields will have a * beside them.

The Requirement section outlines all the requirements needed to apply for and maintain a license.

Please complete the General Details, License D/B/A, Branch Manager, Contacts and Affirmation. Required fields will have a * beside them.

[General Details] section

Application for a Retail Grocery Store Check Casher New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	17 N 2nd St	--

Home / ACME Lending / Application for a Retail Grocery Store Check Casher New License

Step 1
License

Step 2
Submit & Pay

- Requirements
- General Details
- License D/B/As
- Branch Manager
- Contacts
- Affirmation

General Details Save

Are you a Retail Food Store licensed/registered as a food establishment as defined in Section 2 of the Food Act (P.L. 421, No 70)? *

Yes No

Are you a Retail Food Store licensed/registered as a public eating or drinking place as defined in Section 1 of the Public Eating and Drink Place Law (P.L. 926, No. 369)? *

Yes No

Compliance with local zoning laws: Provide a signed statement by the applicant that the applicant is operating and in compliance with all local zoning laws and laws pertaining to the operation of a business in this Commonwealth. *

Attach File...

Maximum file size per attachment: 300 MB.

Compliance with Municipal and County Ordinances: Provide a signed statement by the applicant that the applicant has complied with all applicable municipal and county ordinances or requirements for doing business. *

Attach File...

Maximum file size per attachment: 300 MB.

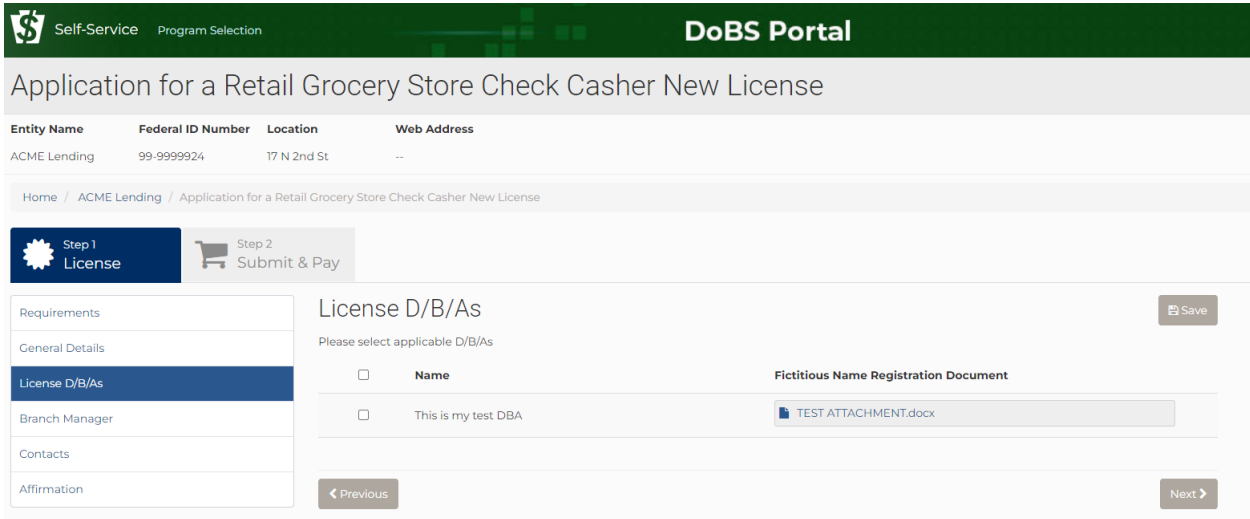
Retail Food Store License/Registration: Provide copy of License or Registration as an Eating or Drinking Place or a Food Establishment Food Store. *

Attach File...

User Guide

[License D/B/As] Section

When applying for Retail Grocery Store Check Casher license please select any DBA's that will be associated with this license by clicking the checkbox next to the appropriate name.



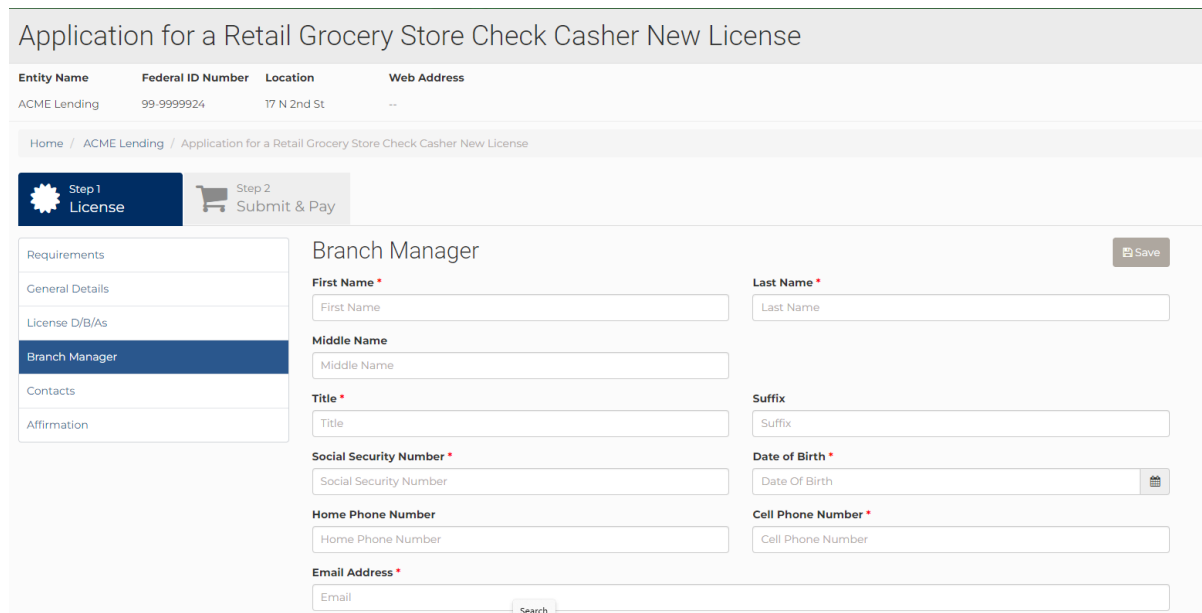
The screenshot shows the 'License D/B/As' section of the application. The header includes 'Self-Service Program Selection' and 'DoBS Portal'. The main title is 'Application for a Retail Grocery Store Check Casher New License'. Below this, a table lists entity information: ACME Lending, Federal ID Number 99-9999924, Location 17 N 2nd St, and Web Address --. A breadcrumb trail shows 'Home / ACME Lending / Application for a Retail Grocery Store Check Casher New License'. The navigation bar has 'Step 1 License' (active) and 'Step 2 Submit & Pay'. A sidebar on the left contains a menu with 'Requirements', 'General Details', 'License D/B/As' (selected), 'Branch Manager', 'Contacts', and 'Affirmation'. The main content area is titled 'License D/B/As' and includes a 'Save' button. It prompts the user to 'Please select applicable D/B/As' and shows a list with one entry: 'This is my test DBA' with an unchecked checkbox. To the right, there is a 'Fictitious Name Registration Document' section with a file upload area containing 'TEST ATTACHMENT.docx'. Navigation buttons for 'Previous' and 'Next' are at the bottom.

[Branch Manager] Section

Each licensed location requires a designated Branch Manager who is in charge of and responsible for the business operations of the branch location.

Complete the Branch Manager form and Click [Next] to move to Contacts.

Please take note of the **Country** designation, it is defaulted to United States.**



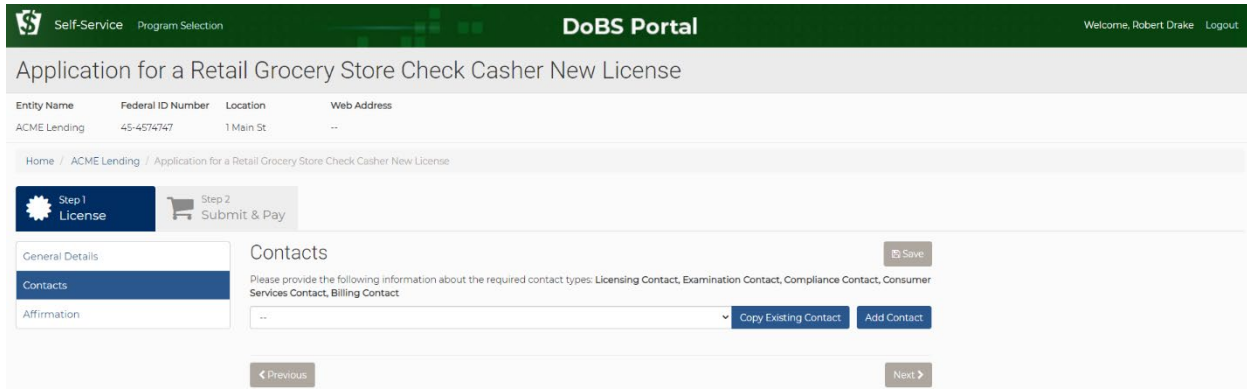
The screenshot shows the 'Branch Manager' section of the application. The header and main title are the same as in the previous screenshot. The breadcrumb trail is also the same. The navigation bar has 'Step 1 License' and 'Step 2 Submit & Pay'. The sidebar menu has 'Branch Manager' selected. The main content area is titled 'Branch Manager' and includes a 'Save' button. It contains several form fields: 'First Name *', 'Last Name *', 'Middle Name', 'Title *', 'Suffix', 'Social Security Number *', 'Date of Birth *', 'Home Phone Number', 'Cell Phone Number *', and 'Email Address *'. Each field has a corresponding input box. There is a 'Search' button at the bottom right of the form area.

User Guide

[Contacts] Section

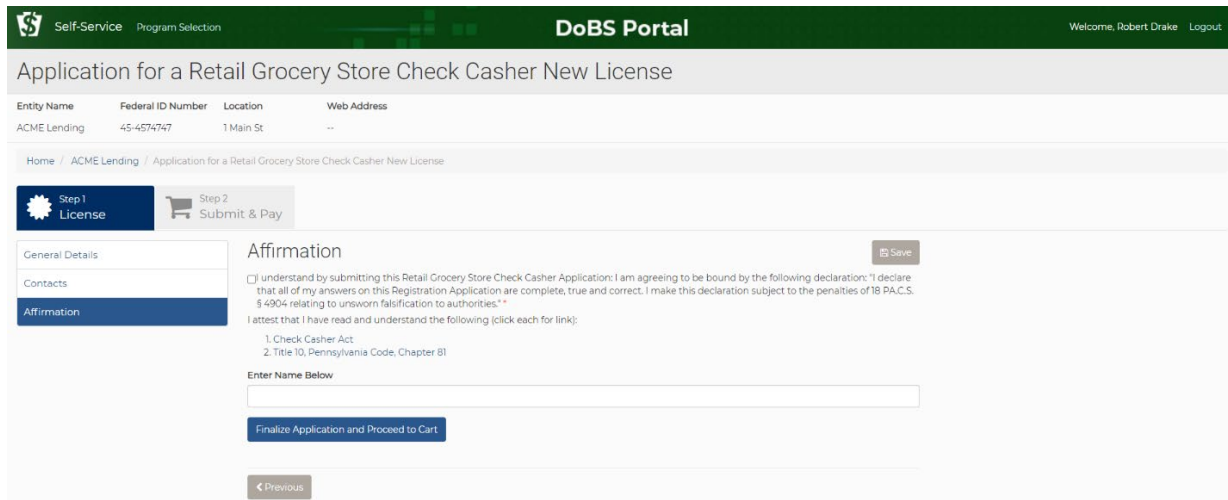
The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the Country designation, it is defaulted to United States.****



The screenshot shows the 'Contacts' section of the application. At the top, there is a navigation bar with 'Self-Service Program Selection' and 'DoBS Portal'. Below this, the application title is 'Application for a Retail Grocery Store Check Cashier New License'. A table lists entity information: Entity Name (ACME Lending), Federal ID Number (45-4574747), Location (1 Main St), and Web Address (..). The breadcrumb trail is 'Home / ACME Lending / Application for a Retail Grocery Store Check Cashier New License'. The main content area has a left sidebar with 'General Details', 'Contacts', and 'Affirmation'. The 'Contacts' section is active, showing a 'Save' button and a list of required contact types: Licensing Contact, Examination Contact, Compliance Contact, Consumer Services Contact, and Billing Contact. A dropdown menu is set to '--' with 'Copy Existing Contact' and 'Add Contact' buttons. Navigation buttons for 'Previous' and 'Next' are at the bottom.

2. Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed.

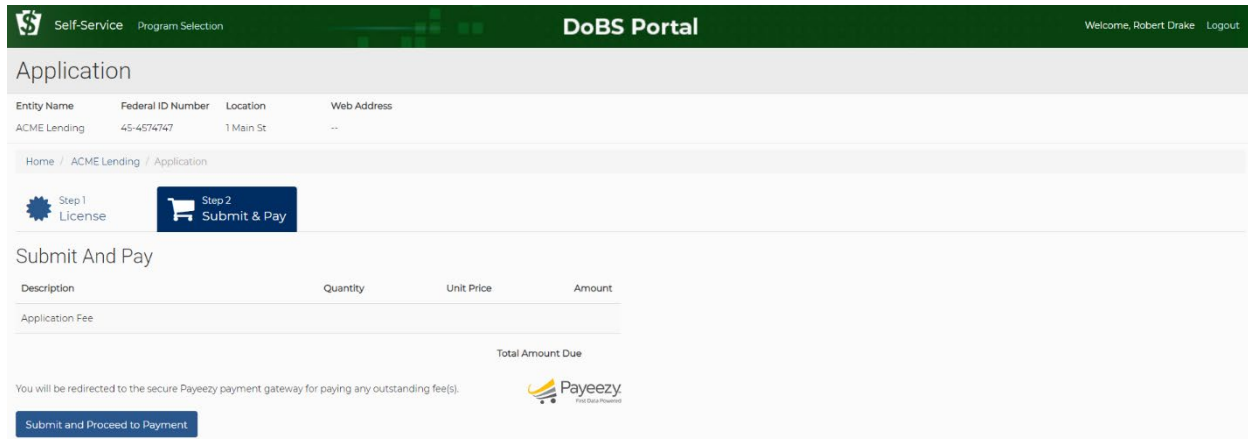


The screenshot shows the 'Affirmation' section of the application. The navigation bar and application title are the same as in the previous screenshot. The breadcrumb trail is 'Home / ACME Lending / Application for a Retail Grocery Store Check Cashier New License'. The left sidebar now has 'Affirmation' selected. The main content area has a 'Save' button and a checkbox for affirming the information. Below the checkbox, there is a list of links to read and understand: '1. Check Cashier Act' and '2. Title 10, Pennsylvania Code, Chapter 81'. An 'Enter Name Below' field is present, followed by a 'Finalize Application and Proceed to Cart' button. A 'Previous' button is at the bottom.

User Guide

- [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



The screenshot shows the 'DoBS Portal' interface. At the top, there is a green header with 'Self-Service Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below the header, the page title is 'Application'. A table displays application details:

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	45-4574747	1 Main St	--

Below the table, there are two steps: 'Step 1 License' and 'Step 2 Submit & Pay', with 'Step 2' being the active step. The main section is titled 'Submit And Pay' and contains a table with the following structure:

Description	Quantity	Unit Price	Amount
Application Fee			
Total Amount Due			

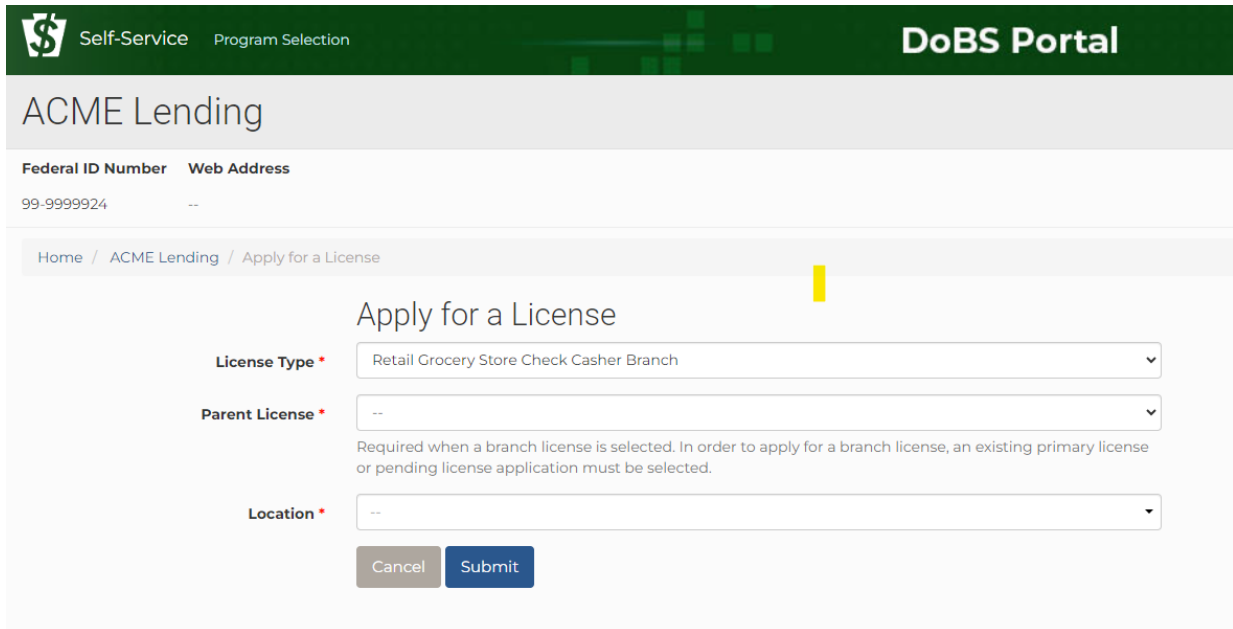
At the bottom, there is a message: 'You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s).' followed by the Payeezy logo. A blue button labeled 'Submit and Proceed to Payment' is located at the bottom left of the screen.

When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Applying for a License – Retail Grocery Store Check Casher Branch

The steps required to apply for a branch license are the same as applying for the initial location.



The screenshot shows the 'DoBS Portal' interface for 'ACME Lending'. At the top, there are navigation links for 'Self-Service' and 'Program Selection'. Below this, the user's 'Federal ID Number' is listed as '99-9999924' and the 'Web Address' is '--'. The main heading is 'Apply for a License'. There are three dropdown menus: 'License Type' (selected as 'Retail Grocery Store Check Casher Branch'), 'Parent License' (selected as '--'), and 'Location' (selected as '--'). A note below the 'Parent License' dropdown states: 'Required when a branch license is selected. In order to apply for a branch license, an existing primary license or pending license application must be selected.' At the bottom of the form are 'Cancel' and 'Submit' buttons.

Note:

1. If the branch address was not added when the entity was created, you will need add the location. Select the entity from the Entity Dashboard and click [Open].
2. Click [Add Location] to begin.
3. Only 1 location may be designated as the headquarters location. After entering the location information, click [Submit]

****Please take note of the **Country** designation, it is defaulted to United States.****

Applying for a License – Sales Finance

1. After selecting “Sales Finance” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Sales Finance New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

The form has 6 sections – Requirements, General Details, License D/B/A, Branch Manager, Contacts and Affirmation. Required fields will have a * beside them.

The Requirement section outlines all the requirements needed to apply for and maintain a license.

Please complete the General Details, License D/B/A, Branch Manager, Contacts and Affirmation. Required fields will have a * beside them.

[General Details] section

Application for a Sales Finance Company New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	99-9999924	17 N 2nd St	--

Home / ACME Lending / Application for a Sales Finance Company New License

Step 1
License

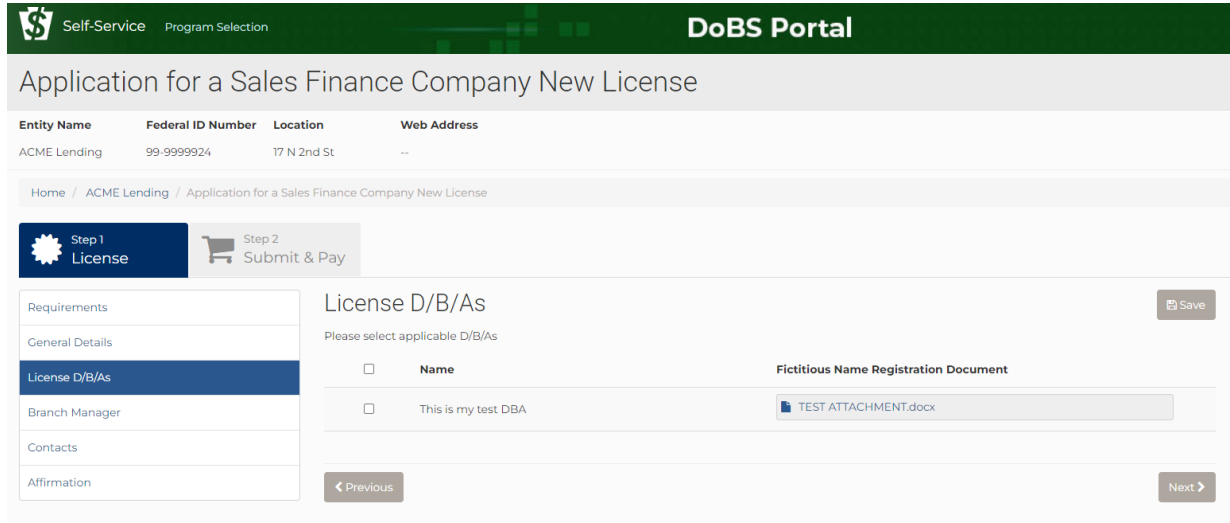
Step 2
Submit & Pay

Requirements	<h3>General Details Save</h3> <p>Have any officers, directors, owners, partners or members and any managers identified on this application ever been convicted of, pled guilty to, or pled nolo contendere (no contest) or given a diversionary sentence in lieu of conviction to any felony in this Commonwealth or anywhere else? Section 6277(a)(3) of the Consumer Credit Code. *</p> <p><input type="radio"/> Yes <input type="radio"/> No</p> <p>Within the past ten (10) years, has the applicant or applicant's affiliate, owner, partner, member, officer, director, employee or agent pleaded guilty to, entered a plea of nolo contendere (no contest) to or been convicted of a violation under Section 6271 (relating to operating without a license) or subsection A of section 37 of the former act known as the Motor Vehicle Sales Finance Act? Section 6217(b)(2) of the Consumer Credit Code. *</p> <p><input type="radio"/> Yes <input type="radio"/> No</p> <p>Have any legal proceedings involving consumer protection, usury, lending, real estate, licensing violations, breach of Judiciary duty, fraud or similar issues been instituted, continued or concluded against the licensee? *</p> <p><input type="radio"/> Yes <input type="radio"/> No</p> <p>Do you service or hold installment sales contracts for manufactured homes? *</p> <p><input type="radio"/> Yes <input type="radio"/> No</p> <p>Bond Information</p>
General Details	
License D/B/As	
Branch Manager	
Contacts	
Affirmation	

User Guide

[License D/B/As] Section

When applying for Sales Finance license please select any DBA's that will be associated with this license by clicking the checkbox next to the appropriate name.



The screenshot shows the 'DoBS Portal' interface for 'Application for a Sales Finance Company New License'. The user is logged in as Robert Drake. The page displays a progress bar with 'Step 1 License' and 'Step 2 Submit & Pay'. The 'License D/B/As' section is active, showing a list of requirements on the left. The main content area has a 'Please select applicable D/B/As' section with a table:

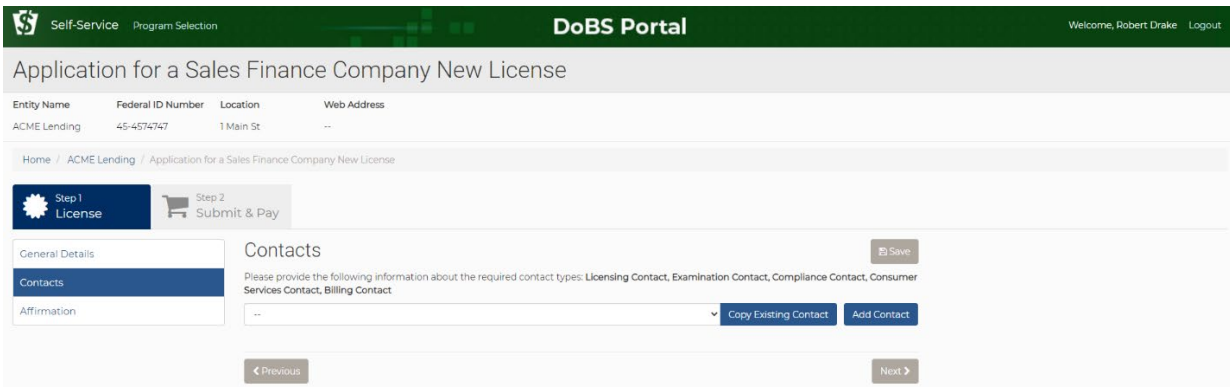
<input type="checkbox"/>	Name	Fictitious Name Registration Document
<input type="checkbox"/>	This is my test DBA	TEST ATTACHMENT.docx

Buttons for 'Save', 'Previous', and 'Next' are visible.

[Contacts] Section

The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

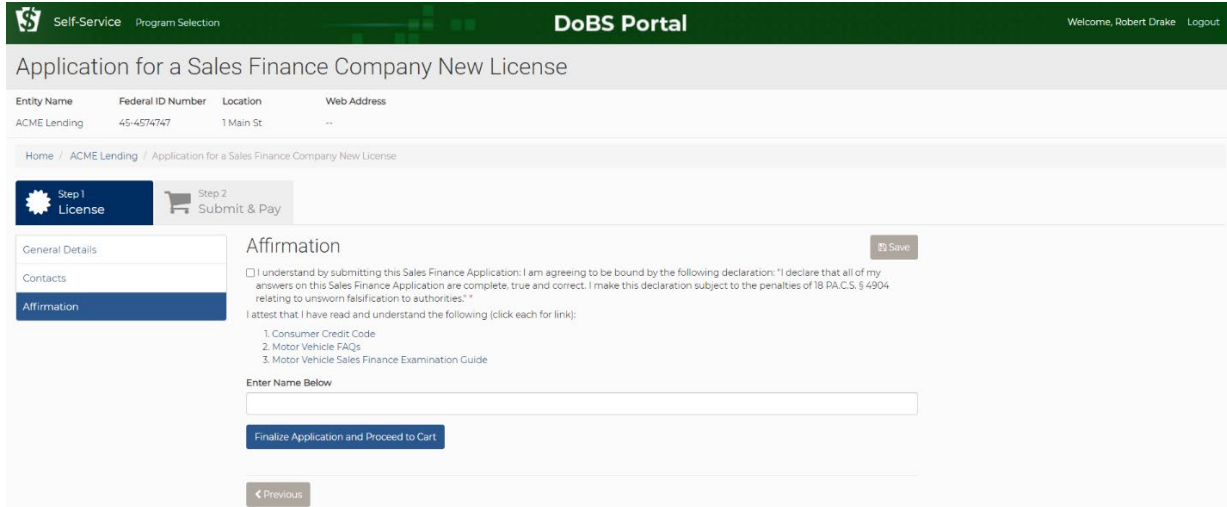
****Please take note of the Country designation, it is defaulted to United States.****



The screenshot shows the 'DoBS Portal' interface for 'Application for a Sales Finance Company New License'. The user is logged in as Robert Drake. The page displays a progress bar with 'Step 1 License' and 'Step 2 Submit & Pay'. The 'Contacts' section is active, showing a list of requirements on the left. The main content area has a 'Please provide the following information about the required contact types: Licensing Contact, Examination Contact, Compliance Contact, Consumer Services Contact, Billing Contact' section. Below this, there is a dropdown menu with '--' selected, and buttons for 'Copy Existing Contact' and 'Add Contact'. Buttons for 'Save', 'Previous', and 'Next' are visible.

User Guide

- Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed.



The screenshot shows the 'DoBS Portal' interface. At the top, it says 'Self-Service Program Selection' and 'DoBS Portal'. The user is logged in as 'Robert Drake'. The main heading is 'Application for a Sales Finance Company New License'. Below this is a table with the following data:

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	45-4574747	1 Main St	--

Below the table is a breadcrumb trail: Home / ACME Lending / Application for a Sales Finance Company New License. There are two main steps: 'Step 1 License' (active) and 'Step 2 Submit & Pay'. The 'Affirmation' section is highlighted in the left sidebar. The main content area contains the following text:

Affirmation Save

I understand by submitting this Sales Finance Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this Sales Finance Application are complete, true and correct. I make this declaration subject to the penalties of 18 PA.C.S. § 4904 relating to uniform falsification to authorities."

I attest that I have read and understand the following (click each for link):

1. Consumer Credit Code
2. Motor Vehicle FAQs
3. Motor Vehicle Sales Finance Examination Guide

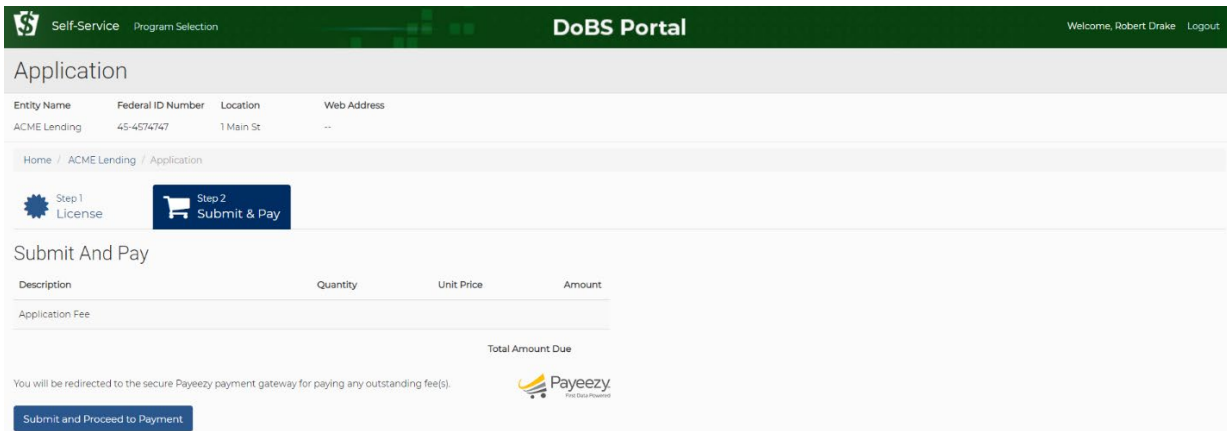
Enter Name Below

Finalize Application and Proceed to Cart

[Previous](#)

- [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



The screenshot shows the 'DoBS Portal' interface. At the top, it says 'Self-Service Program Selection' and 'DoBS Portal'. The user is logged in as 'Robert Drake'. The main heading is 'Application'. Below this is a table with the following data:

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	45-4574747	1 Main St	--


Below the table is a breadcrumb trail: Home / ACME Lending / Application. There are two main steps: 'Step 1 License' and 'Step 2 Submit & Pay' (active). The 'Submit And Pay' section is highlighted in the left sidebar. The main content area contains the following text:

Submit And Pay

Description	Quantity	Unit Price	Amount
Application Fee			

Total Amount Due

You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s).

 Payeezy

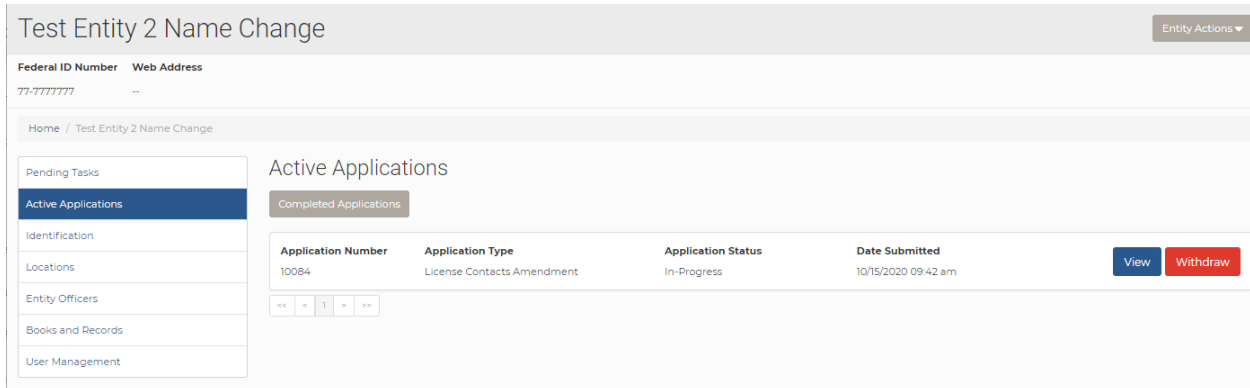
Submit and Proceed to Payment

When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Viewing Applications

The DOBS Portal enables the user to view the status of the application. On the Entity Dashboard, the user can go to the [Active Applications] section to see the status of an existing application.



The screenshot shows the 'Test Entity 2 Name Change' page. At the top, there are fields for 'Federal ID Number' (71-7171717) and 'Web Address' (---). Below this is a breadcrumb trail: 'Home / Test Entity 2 Name Change'. On the left is a navigation menu with 'Active Applications' selected. The main content area is titled 'Active Applications' and contains a table with one application:

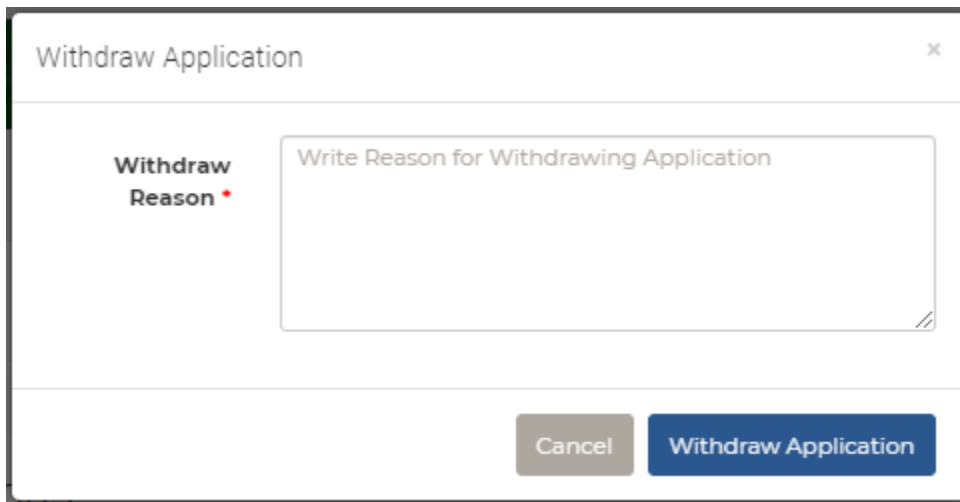
Application Number	Application Type	Application Status	Date Submitted	
10084	License Contacts Amendment	In-Progress	10/15/2020 09:42 am	View Withdraw

Below the table is a pagination control showing '<< < 1 > >>'.

Withdraw License Applications

The DoBS Portal will allow a user to withdraw and active application by clicking the [Withdraw] button on the application they wish to withdraw.

You will need to give a reason for the withdrawal and confirm by click on [Withdraw Application]



The 'Withdraw Application' dialog box contains the following elements:

- Title: **Withdraw Application**
- Label: **Withdraw Reason ***
- Text area: **Write Reason for Withdrawing Application**
- Buttons: **Cancel** and **Withdraw Application**

User Guide

Discard License Applications

The DOBS Portal enables the user to discard a saved application. On the Non-Depository Dashboard, the user can go to the [Draft License Applications] section and click on the [Discard] button.

Self-Service Program Selection
DoBS Portal
Welcome, Robert Drake Logout

Non-Depository Actions ▾

Pending Tasks

No Pending Tasks

My Entities

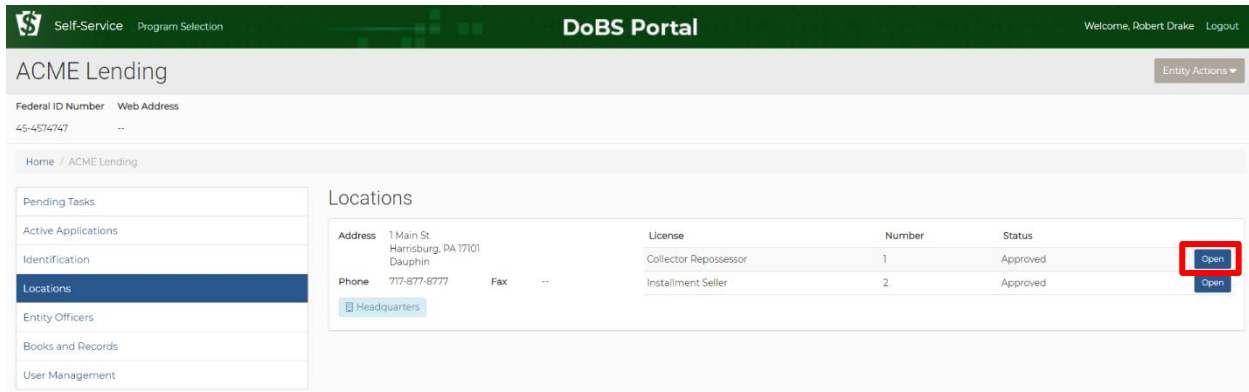
Entity Name	Federal ID Number	Status	
ACME Lending	45-4574747	Registered	Open

Draft License Applications

Entity Name	Federal ID Number	Application Type	Last Modified	
ACME Lending	45-4574747	Consumer Discount New License	08/31/2020 11:04 am	Discard Open

Accessing License Information

The DOBS Portal enables the user to view license information as well as retrieve a copy of the License Certificate. On the Entity Dashboard, the user can go to the [Locations] section and on the Location and License, click on the [Open] button.



Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

ACME Lending Entity Actions

Federal ID Number 45-4574747 Web Address --

Home / ACME Lending

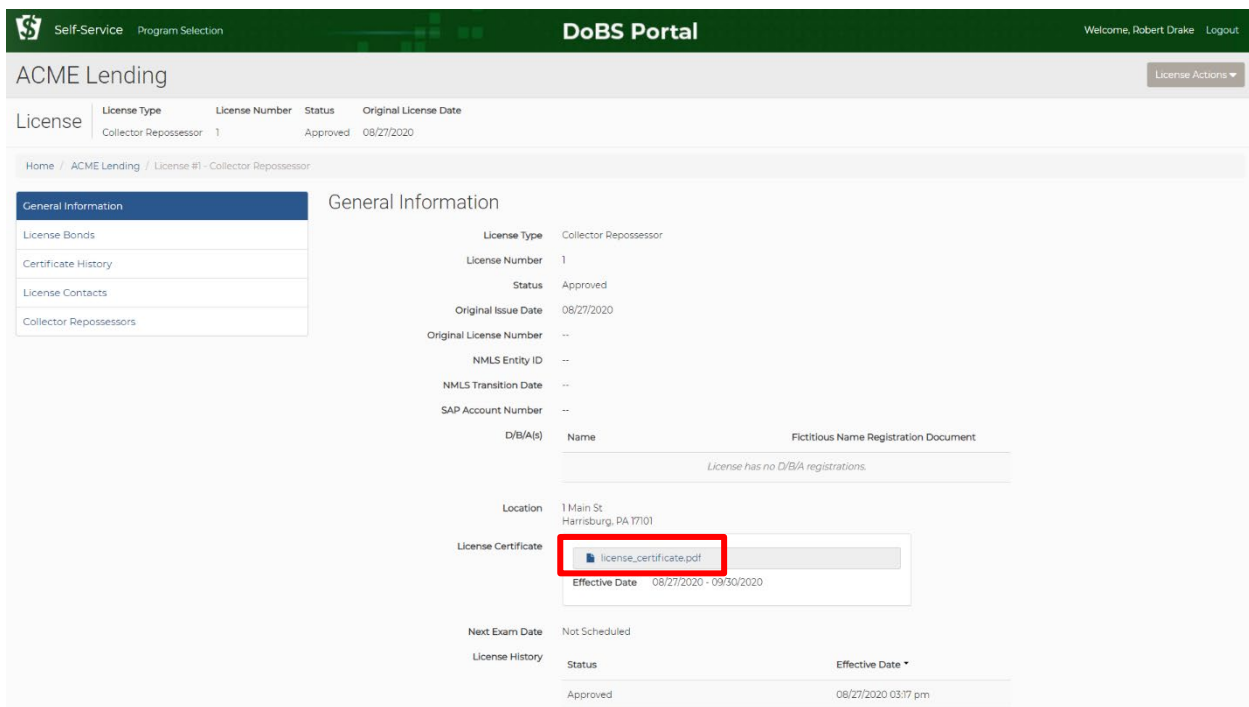
Pending Tasks
Active Applications
Identification
Locations
Entity Officers
Books and Records
User Management

Locations

Address	License	Number	Status	
1 Main St Harrisburg, PA 17101 Dauphin	Collector Repossessor	1	Approved	Open
Phone 717-877-8777 Fax --	Installment Seller	2	Approved	Open

Headquarters

The user will then be presented with the License screen. The user can click on the [license_certificate.pdf] to download the certificate.



Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

ACME Lending License Actions

License

License Type	License Number	Status	Original License Date
Collector Repossessor	1	Approved	08/27/2020

Home / ACME Lending / License #1 - Collector Repossessor

General Information

License Type Collector Repossessor
License Number 1
Status Approved
Original Issue Date 08/27/2020
Original License Number --
NMLS Entity ID --
NMLS Transition Date --
SAP Account Number --

D/B(A)s

Name	Fictitious Name Registration Document
License has no D/B/A registrations.	

Location 1 Main St
Harrisburg, PA 17101

License Certificate

[license_certificate.pdf](#)

Effective Date 08/27/2020 - 09/30/2020

Next Exam Date Not Scheduled

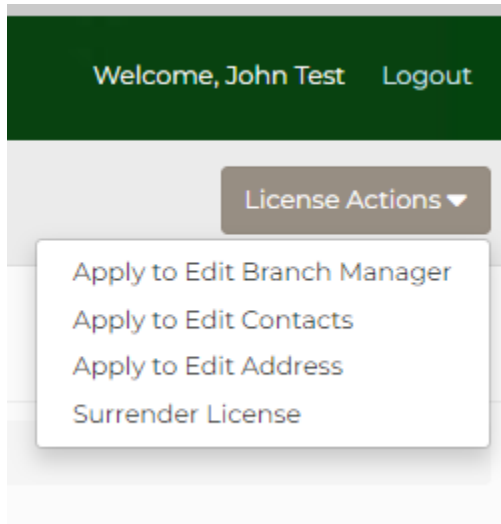
License History

Status	Effective Date
Approved	08/27/2020 03:17 pm

Surrendering A License


The DOBS Portal enables the user to surrender the license. On the Entity Dashboard, the user can go to the [Locations] section and on the Location and License, click on the [Open] button.

Click on [License Actions] in the upper right-hand corner. Select [Surrender License].



Complete the requested information and any required documents.

Surrender License

Effective Date of Surrender * 

Reason for license surrender *

Upload attachments Please Attach the following information on the status of each loan to Pennsylvania consumers that are outstanding:

- Name of Consumer
- Consumer Address and telephone number
- Current Application Status
- Loan Number
- Amount of Loan
- Contact information for applicable lender with who each loan will be placed
- Date loan will be resolved

Licenses to Surrender: * License # 31 - 21 Main St

Affirmation * I understand by submitting this Surrender License Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities." *

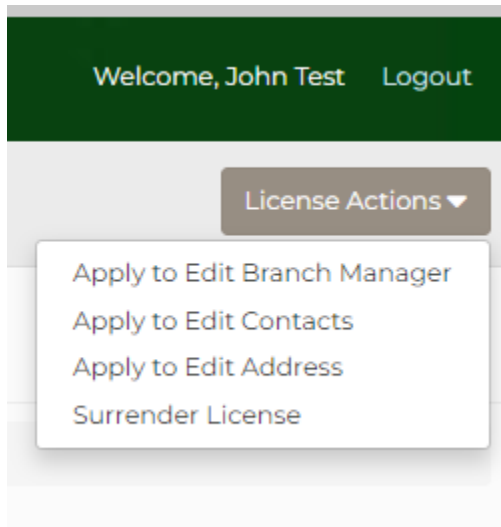
Enter Name Below

Apply to Add/Edit/Remove a Contact

The DoBS portal will allow you to apply to edit, add or remove a contact for a licensed location. This can be done from the [License] screen.

On the Entity Dashboard, the user can go to the [Locations] section and on the Location and License, click on the [Open] button.

Click on [License Actions] in the upper right-hand corner. Select [Apply to Edit Contacts].



[Contacts] Section

The [Remove] allows the user the remove the existing contact.

The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the **Country** designation, it is defaulted to United States.****

Apply to Edit Contacts

Please provide the following information about the required contact types: **Licensing Contact**, **Examination Contact**, **Compliance Contact**, **Consumer Services Contact**, **Billing Contact**

--

Contact

Contact Type * **Title ***

After all additions/changes have been completed you will need to affirm to the edits by clicking on the [Affirmation] checkbox and then entering your name.

Click [Submit] to send your request to DoBS for review.

The application will be reviewed by DoBS and a response will be sent once a decision has been made.

User Guide

Document Upload

Upload any other relevant documents

Attach Files...

Affirmation *

I understand by submitting this License Contacts Change Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 P.A.C.S. § 4904 relating to unsworn falsification to authorities." *

Enter Name Below

Cancel

Submit

Accessing Entity Officers

The DoBS portal will allow you to apply to edit/remove an officer for an entity. This can be done from the [Entity Officer] screen.

Test Entity 2 Name Change Entity Actions ▾

Federal ID Number Web Address
 77-7777777 --

Home / Test Entity 2 Name Change

Pending Tasks

Active Applications

Identification

Locations

Entity Officers

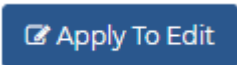
Books and Records

User Management

Entity Officers

First Name	Last Name	Email	Residential Address	Apply To Edit
Seymore	Beaches	sdick@pa.gov	17 N 2nd St Harrisburg, PA 17101	Apply To Edit
Home Phone Number	Cell Phone Number	Title	Officer Type	
444-555-1478	444-555-1478	President	Control Person	
First Name	Last Name	Email	Residential Address	Apply To Edit
Buffy	Summers	sdick@pa.gov	17 N 2nd St Harrisburg, PA 17101	Apply To Edit
Home Phone Number	Cell Phone Number	Title	Officer Type	
444-555-1478	444-555-1478	Vice President	Control Person	

Apply to Edit Entity Officer

To Edit/Remove an entity officer click on  next to the officer you want to work on.

Please note: Do Not use the edit function to add a new officer.

To remove the officer, click on the [Officer is being removed] and click [Submit].

Apply to Edit Officer

Please provide the following information about the officer, director, owner, partners, member or manager of the entity.
Branch Manager - A person that must meet certain requirements and is responsible for the actions of the company.
Control Person - A control person is an individual (natural person) that directly or indirectly exercises control over the applicant or licensee. This definition includes any individual that is an equity owner or member, executive officer or individuals, regardless of title, who have the power directly or indirectly to direct the management or policies of a company.

Entity Officer

Effective Date of Change * Officer is being removed

Effective Date of Change

Officer Type * Title *

Control Person Member

EIN/Fed ID First Name *

EIN/Fed ID Seymore

To edit the officer, make necessary changes to the screen and then click [Submit].

Fields that cannot be edited:

- Social Security Number
- Date of Birth

User Guide

Test Entity 2 Name Change

Federal ID Number Web Address
71-777777 --

Home / Test Entity 2 Name Change / Apply to Edit Officer

Apply to Edit Officer

Please provide the following information about the officer, director, owner, partners, member or manager of the entity.

Entity Officer

<p>Effective Date of Change *</p> <input type="text" value="Effective Date of Change"/>	<input type="checkbox"/> Officer is being removed
<p>Officer Type *</p> <input type="text" value="Control Person"/>	<p>Title *</p> <input type="text" value="President"/>
<p>First Name *</p> <input type="text" value="Seymore"/>	<p>Last Name *</p> <input type="text" value="Beaches"/>
<p>Middle Name</p> <input type="text" value="Middle Name"/>	<p>Date of Birth *</p> <input type="text" value="01/02/1900"/>
<p>Social Security Number *</p> <input type="text" value="889-98-9785"/>	<p>Cell Phone Number *</p> <input type="text" value="444-555-1478"/>
<p>Home Phone Number *</p> <input type="text" value="444-555-1478"/>	<p>Email Address *</p> <input type="text" value="sdick@ba.gov"/>

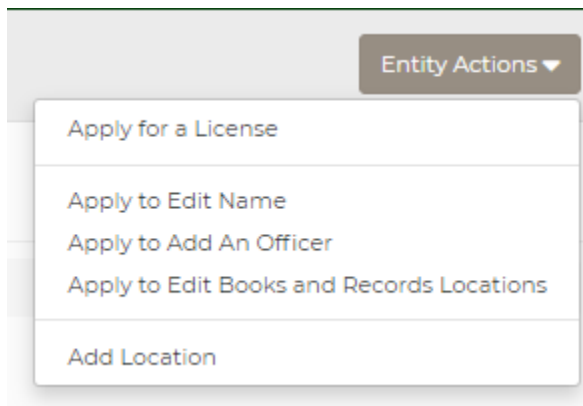
After all additions/changes have been completed you will need to affirm the information by clicking on the [Affirmation] checkbox and then entering your name.

Click [Submit] to send your request to DoBS for review.

The application will be reviewed by DoBS and a response will be sent once a decision has been made.

Apply Add an Entity Officer

The Portal gives you the ability to add a new officer by clicking on the [Entity Actions] button and then selecting [Apply to Add an Officer] from the dropdown menu.



User Guide

After the new officer has been added, you will need to affirm to the edits by clicking on the [Affirmation] checkbox and then entering your name. If needed, please complete all criminal history requirements.

Click [Submit] to send your request to DoBS for review.

The application will be reviewed by DoBS and a response will be sent once a decision has been made.

User Guide

Accessing Entity Books and Records

The DoBS portal will allow you to apply to edit/remove a Books and Records for an entity. This can be done from the [Books and Records] screen.

Test Entity 2 Name Change Entity Actions ▾

Federal ID Number Web Address
 77-7777777 --

Home / Test Entity 2 Name Change

Pending Tasks

Active Applications

Identification

Locations

Entity Officers

Books and Records

User Management

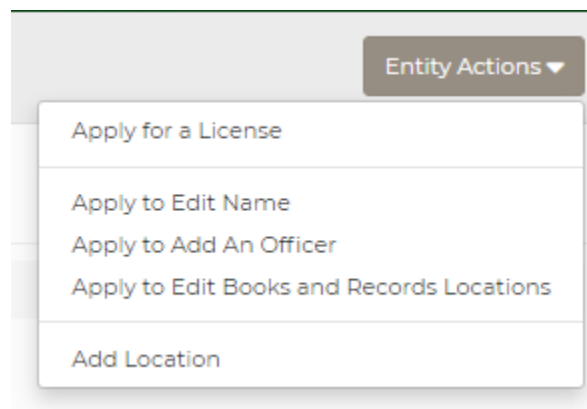
Entity Officers

First Name Seymore	Last Name Beaches	Email sdick@pa.gov	Residential Address 17 N 2nd St Harrisburg, PA 17101	Apply To Edit
Home Phone Number 444-555-1478	Cell Phone Number 444-555-1478	Title President	Officer Type Control Person	

First Name Buffy	Last Name Summers	Email sdick@pa.gov	Residential Address 17 N 2nd St Harrisburg, PA 17101	Apply To Edit
Home Phone Number 444-555-1478	Cell Phone Number 444-555-1478	Title Vice President	Officer Type Control Person	

Apply to Edit Entity Books and Records

To Edit/Remove and entity Books and click on the [Entity Actions] button and select [Apply to Edit Books and Records] from the drop-down menu.



Entity Actions ▾

- Apply for a License
- Apply to Edit Name
- Apply to Add An Officer
- Apply to Edit Books and Records Locations
- Add Location

On the Apply to Edit the Books and Records Locations screen you have 3 options, you can edit the existing information, create a new books and records or remove the books and record.

Add a new Books and Record.

Click on [Add Books/Records Address] then complete the information.

User Guide

Apply to Edit Books and Records Locations

[Click Here to Download Application Instructions](#)

Please provide the following information about all address where any official books or records related to the entity are kept.

[Add Books/Records Address](#)

Books/Records Address Remove

Company Name *	CT Corporation Systems		
First Name	N/A		
Last Name	N/A		
Phone Number *	888-888-8888	Fax Number	Fax Number
Email	sdick@pa.gov		
Country *	United States		
Street Address *	17 Pine St		
	Apartment, suite, unit, building, floor, etc.		
City *	Harrisburg		
Zip / Postal Code *	17101	State / Province *	PA
County	Dauphin		
Comments	Description of the records which are held at this location.		

Affirmation

I understand by submitting this Entity Books and Records Locations Change Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities."

Enter Name Below

[Cancel](#) [Submit](#)

To remove the Books and Record click on the [Remove] button.

To edit the Books and Records make necessary changes to the screen.

After all additions/changes have been completed you will need to affirm to the edits by clicking on the [Affirmation] checkbox and then entering your name.

Click [Submit] to send your request to DoBS for review.

The application will be reviewed by DoBS and a response will be sent once a decision has been made.

Apply to Edit Entity Name

The portal will allow you to apply to change the entity name. This can be done by clicking on [Identification] tap and then clicking on [Entity Actions]. Select [Apply to Edit Name] from the drop-down menu. If the company structure is being amended and the EIN/Federal ID number has changed, a new application must be completed. For example: Test Entity Inc (corporation) with Federal ID #XX-XXXXXX1 is changing to Test Entity LLC (a limited liability company) and still able to use Federal ID #XX-XXXXXX1, the name can be amended. But if Test Entity Inc (corporation) with Federal ID #XX-XXXXXX1 is changing to Test Entity LLC (a limited liability company) and was issued a new Federal ID #XX-XXXXXX2, a new application must be completed.

Enter the new company name, attach the Pennsylvania Department of State Registration approval of the name change and a copy of the Operating Agreement or By-Laws that show the name change.

Complete the Effective Date of Change and the Affirmation and click [Submit] to send the application to DoBS for review.

Test Entity 2 Name Change

Federal ID Number **Web Address**
77-777777 --

Home / Test Entity 2 Name Change / Edit Name

Apply to Edit Name

Do you wish to update Entity Name? Yes No

New Entity Name *

Attach Articles of Incorporation

Attach Operating Agreement

Attach By-Laws

Do you wish to update Entity DBAs? Yes No

Current DBAs

DBA Name	Fictitious Name Registration	Registratio...	Cancelled ...	Delete
<i>Entity has no current DBAs</i>				

New DBAs

No New DBAs

Effective Date of Change *

Affirmation * I understand by submitting this Entity Name Change Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities." *

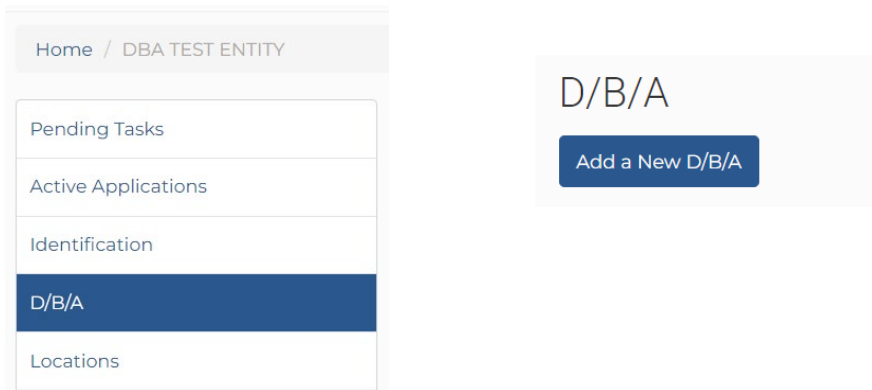
Enter Name Below

Apply to Add or Remove Entity DBA

The Portal will allow you to apply to add or remove a fictitious name (DBA). This can be done by clicking on [Open] on the entity you wish to add or remove a DBA.

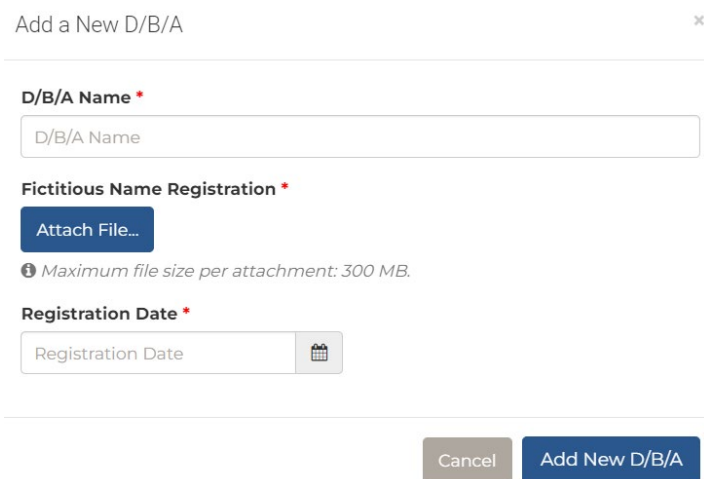
To Add a new DBA

Click on the [D/B/A/ tab, then click [Add a New D/B/A].



Enter the DBA name, attach the approved fictitious name registration from the Pennsylvania Department of State and the date the DBA was approved for use. Click [Add New D/B/A].

You can add multiple DBAs by clicking the [Add a New DBA] button again. Repeat the above process for each new DBA. See [To Add the DBA to the Licenses] to complete the process.



The image shows a form titled 'Add a New D/B/A' with a close button (x) in the top right corner. The form contains the following fields and controls:

- D/B/A Name ***: A text input field with the placeholder text 'D/B/A Name'.
- Fictitious Name Registration ***: A blue button labeled 'Attach File...'. Below it is a small information icon and the text 'Maximum file size per attachment: 300 MB.'
- Registration Date ***: A date input field with the placeholder text 'Registration Date' and a calendar icon.

At the bottom of the form are two buttons: a grey 'Cancel' button and a blue 'Add New D/B/A' button.

If the DBA does not display on the page, please refresh (F5) the page.

User Guide

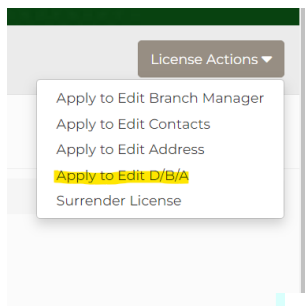
To Add the DBA to the license(s)

Click on the [Locations] tab; select the license that you wish to add the DBA to, click [Open].

Pending Tasks	Locations		
Active Applications			
Identification			
Locations			
Entity Officers			

Address 21 Main St Canton, PA 17701 Dauphin Phone 555-555-5555 Fax - Headquarters	License Collector Repossessor	Number 31	Status Approved	Open
--	---	---------------------	---------------------------	----------------------

Click [License Actions], [Apply to Edit D/B/A]



Select the DBA by placing a check in the box next to the DBA that you wish to add to the license. Type in the [Effective Date] of the change, complete the [Affirmation], then click [Submit].

Apply to Edit D/B/A

Please select applicable D/B/As

Please unselect D/B/As that you wish to cancel from the license

<input type="checkbox"/>	DBA Name	Fictitious Name Registration	Registration Date
<input checked="" type="checkbox"/>	New DBA for User Guide	eeyore.docx	03/04/2024

Please note that the DBA will not appear on the dashboard until it has been approved by the Licensing Office. You will receive an email with a link to print out the new license certificate with the new DBA.

User Guide

To Remove a DBA

Click on the [Locations] tab; select the license that you wish to remove the DBA from, click [Open].

Pending Tasks	Locations		
Active Applications	Address	21 Main St Canton, PA 17001 Dauphin	
Identification	License	Collector Repossessor	Number 31
Locations	Status	Approved	Open
Entity Officers	Phone	555-555-5555	Fax -
	Headquarters		

Select the DBA you wish to remove from the license by unchecking the box next to the DBA. Type in the [Effective Date] of the change, complete the [Affirmation], then click [Submit].

Please select applicable D/B/As

Please unselect D/B/As that you wish to cancel from the license

<input type="checkbox"/>	DBA Name	Fictitious Name Registration	Registration Date
<input type="checkbox"/>	New DBA for User Guide	eeyore.docx	03/04/2024
<input checked="" type="checkbox"/>	Existing Licensee DBA	Police Car.docx	03/26/2024

Please note that the DBA will not be removed from the license until it has been approved by the Licensing Office. You will receive an email with a link to print out the new license certificate with the DBA removed.

Apply to Edit Entity Address

The portal will allow you to apply to change the entity address. This can be done by clicking on [Add Location]. There must be 1 location designated as the headquarters. You can change the headquarters location by checking [This location is my headquarters]. Click [Submit].

****Please take note of the **Country** designation, it is defaulted to United States.****

Locations Save

Please provide the following information about all locations associated with licenses which will be applied for this entity.

[Add Location](#)

Location	Remove
<div style="margin-bottom: 10px;"> <p>Headquarters <input type="checkbox"/> This location is my headquarters. <i>* Only one location can be set as the business's headquarters.</i></p> </div> <p>Country * <input type="text" value="United States"/></p> <p>Street Address * <input type="text" value="Street and number, P.O. box, c/o."/> <input type="text" value="Apartment, suite, unit, building, floor, etc."/></p> <p>City * <input type="text" value="City"/></p> <p>Zip / Postal Code * <input type="text" value="Zip / Postal Code"/> State / Province <input type="text" value="--"/></p> <p>County <input type="text" value="Out of State"/></p> <p>Office Phone Number * <input type="text" value="Office Phone Number"/> Office Fax Number <input type="text" value="Office Fax Number"/></p>	Remove

← Previous
Next →

Click on the [Locations] tab. Click [Open] next to the license number that is to be moved to the new address. Click on [License Actions][Apply to Edit Address]

Charmed Used Cars License Actions

License	License Type	License Number	Status	Original License Date
	Installment Seller	23	Approved	11/13/2020

Home / Charmed Used Cars / License #23 - Installment Seller

General Information

License Contacts

General Information

License Type Installment Seller

License Number 23

Status Approved

D/B/A(s) **Name** Fictitious Name Registration Document

License has no D/B/A registrations.

Location 1547 Prescott St
Millcreek, PA 16415

License Certificate License Certificate #23.pdf

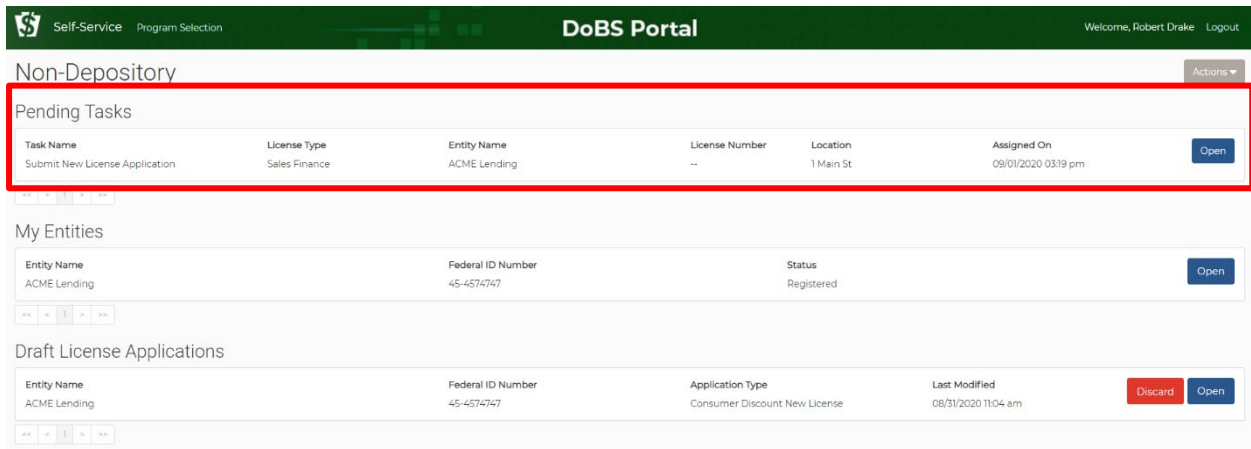
Next Exam Date Not Scheduled

User Guide

Select the new location address from the drop-down box, the effective date of the address change, and complete the affirmation and click [Submit] to send the application to DoBS for review.

Pending Tasks

The DOBS Portal enables the user to respond to tasks that have been assigned to them by the Department. The tasks can be related to licensing, examination, or compliance. Whenever a task is assigned to the Entity, the user will be able to see it on the Non-Depository dashboard – Pending Tasks section.



Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

Non-Depository Actions

Task Name	License Type	Entity Name	License Number	Location	Assigned On	
Submit New License Application	Sales Finance	ACME Lending	--	1 Main St	09/01/2020 03:19 pm	Open

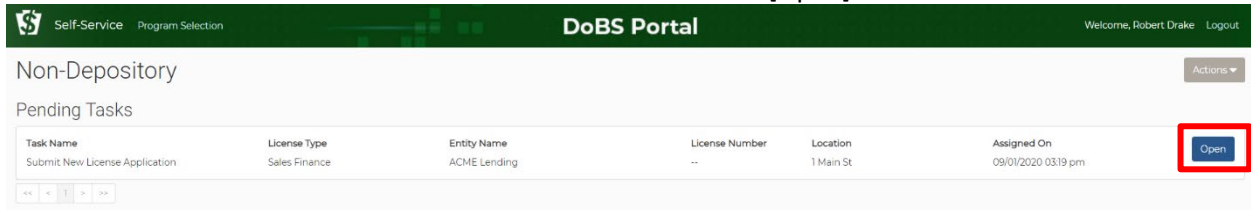
My Entities

Entity Name	Federal ID Number	Status	
ACME Lending	45-4574747	Registered	Open

Draft License Applications

Entity Name	Federal ID Number	Application Type	Last Modified	
ACME Lending	45-4574747	Consumer Discount New License	08/31/2020 11:04 am	Discard Open

The details of the task will be shown once the user clicks on the [Open] button.



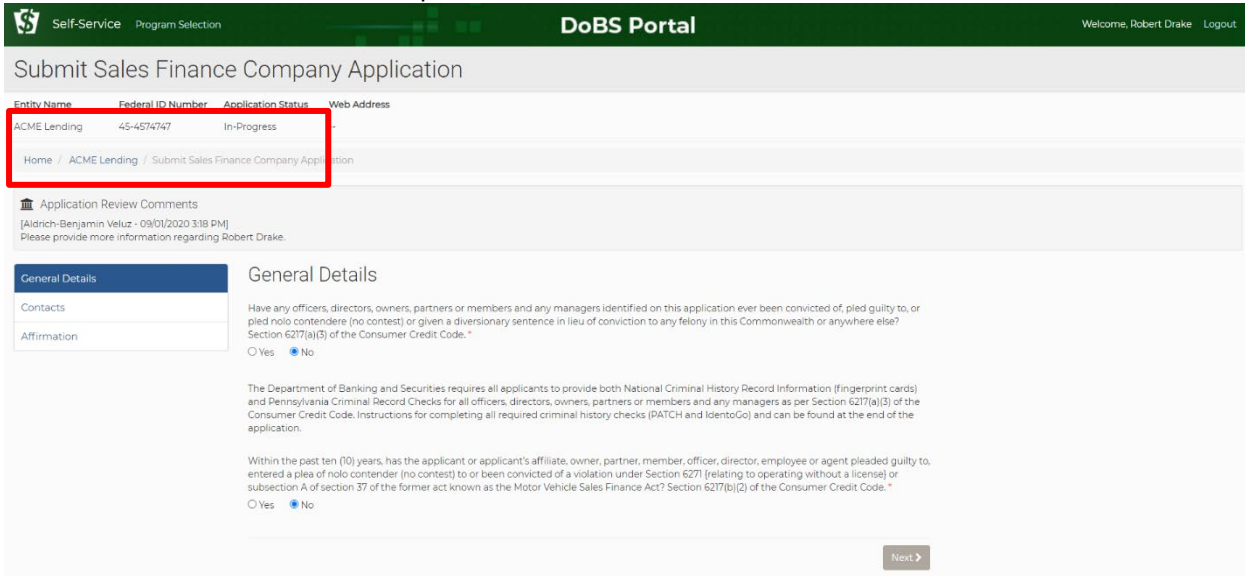
Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

Non-Depository Actions

Task Name	License Type	Entity Name	License Number	Location	Assigned On	
Submit New License Application	Sales Finance	ACME Lending	--	1 Main St	09/01/2020 03:19 pm	Open

User Guide

If the task is related to a license application, the original application form submitted will be opened with the Review comments from the Department shown.



Self-Service Program Selection DoBS Portal Welcome, Robert Drake Logout

Submit Sales Finance Company Application

Entity Name	Federal ID Number	Application Status	Web Address
ACME Lending	45-4574747	In-Progress	

Home / ACME Lending / Submit Sales Finance Company Application

Application Review Comments
[Aldrich-Benjamin Veluz - 09/01/2020 3:18 PM]
Please provide more information regarding Robert Drake.

General Details

Contacts

Affirmation

Have any officers, directors, owners, partners or members and any managers identified on this application ever been convicted of, pled guilty to, or pled nolo contendere (no contest) or given a diversionary sentence in lieu of conviction to any felony in this Commonwealth or anywhere else? Section 6217(a)(3) of the Consumer Credit Code.*
 Yes No

The Department of Banking and Securities requires all applicants to provide both National Criminal History Record Information (fingerprint cards) and Pennsylvania Criminal Record Checks for all officers, directors, owners, partners or members and any managers as per Section 6217(a)(3) of the Consumer Credit Code. Instructions for completing all required criminal history checks (PATCH and IdentoGo) and can be found at the end of the application.

Within the past ten (10) years, has the applicant or applicant's affiliate, owner, partner, member, officer, director, employee or agent pleaded guilty to, entered a plea of nolo contendere (no contest) to or been convicted of a violation under Section 6271 (relating to operating without a license) or subsection A of section 37 of the former act known as the Motor Vehicle Sales Finance Act? Section 6217(b)(2) of the Consumer Credit Code.*
 Yes No

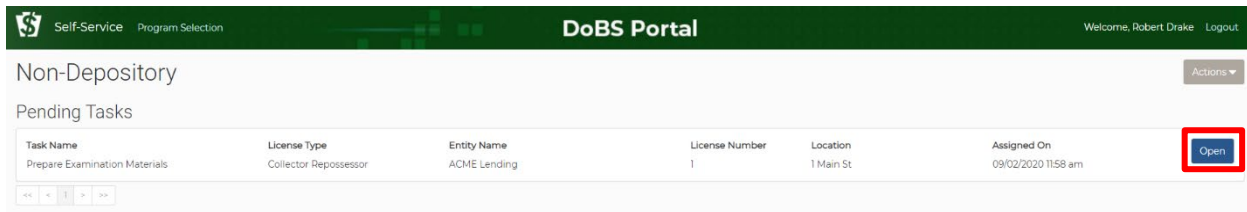
[Next >](#)

The user can then make changes to the application and submit it back to the Department similar to how they filled-out the application form initially.

Prepare Examination Materials and Loan Logs/Provide Exam Verification or Follow-up

The DOBS Portal enables the user to submit documents and information to the Department for their examinations. The Pending Tasks area on the Non-Depository Dashboard will show any task that is assigned for the user to work on.

1. On the Non-Depository dashboard, the user can click on the [Open] button for the task associated with the Exam.

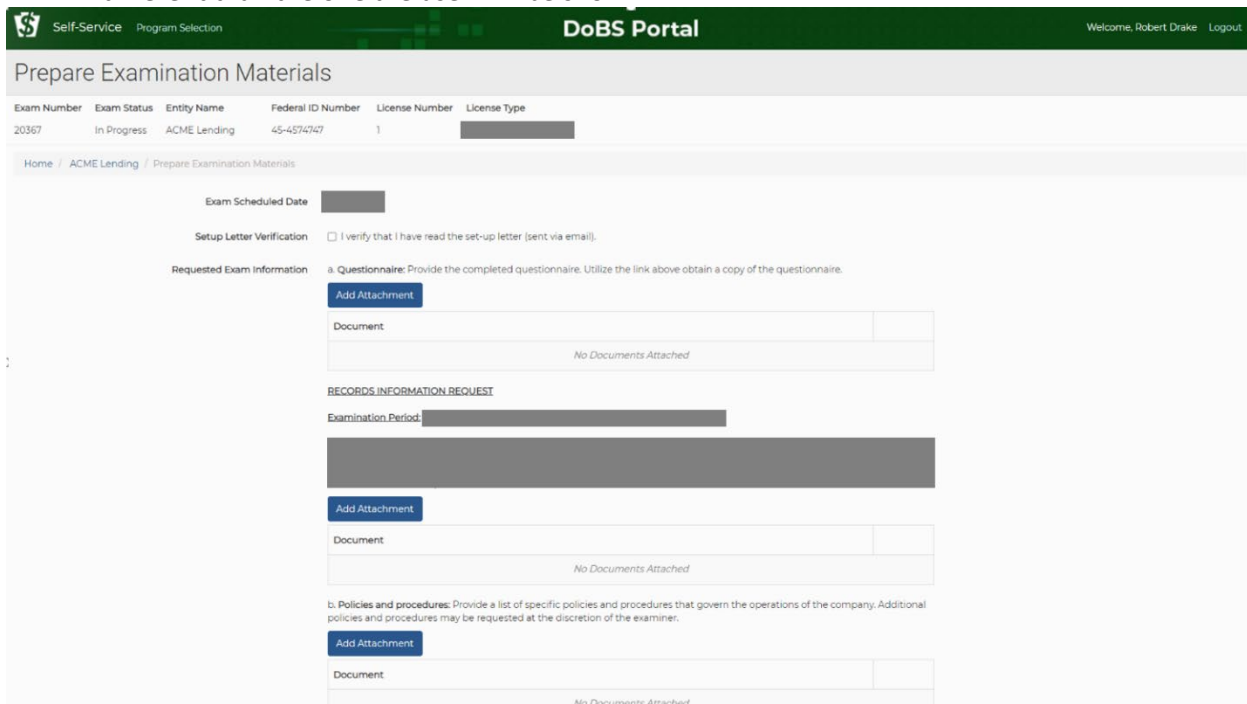


The screenshot shows the 'Non-Depository' dashboard with a 'Pending Tasks' section. A table contains the following data:

Task Name	License Type	Entity Name	License Number	Location	Assigned On	Actions
Prepare Examination Materials	Collector Repossessor	ACME Lending	1	1 Main St	09/02/2020 11:58 am	Open

2. If the task name is Prepare Examination Materials or Prepare Loan Logs, the Prepare Examination Materials / Prepare Loan Logs screen will show for the user to provide documents and information on.

Note that the requested exam information will be different depending on various factors. The screenshot below is meant as an example of how the screen will look like, and it may be different than the one the user will be shown.



The screenshot shows the 'Prepare Examination Materials' form. At the top, there is a header with 'Self-Service Program Selection' and 'DoBS Portal'. Below the header, the form displays the following information:

Exam Number	Exam Status	Entity Name	Federal ID Number	License Number	License Type
20367	In Progress	ACME Lending	45-4574747	1	[Redacted]

Below the table, there is a breadcrumb trail: Home / ACME Lending / Prepare Examination Materials.

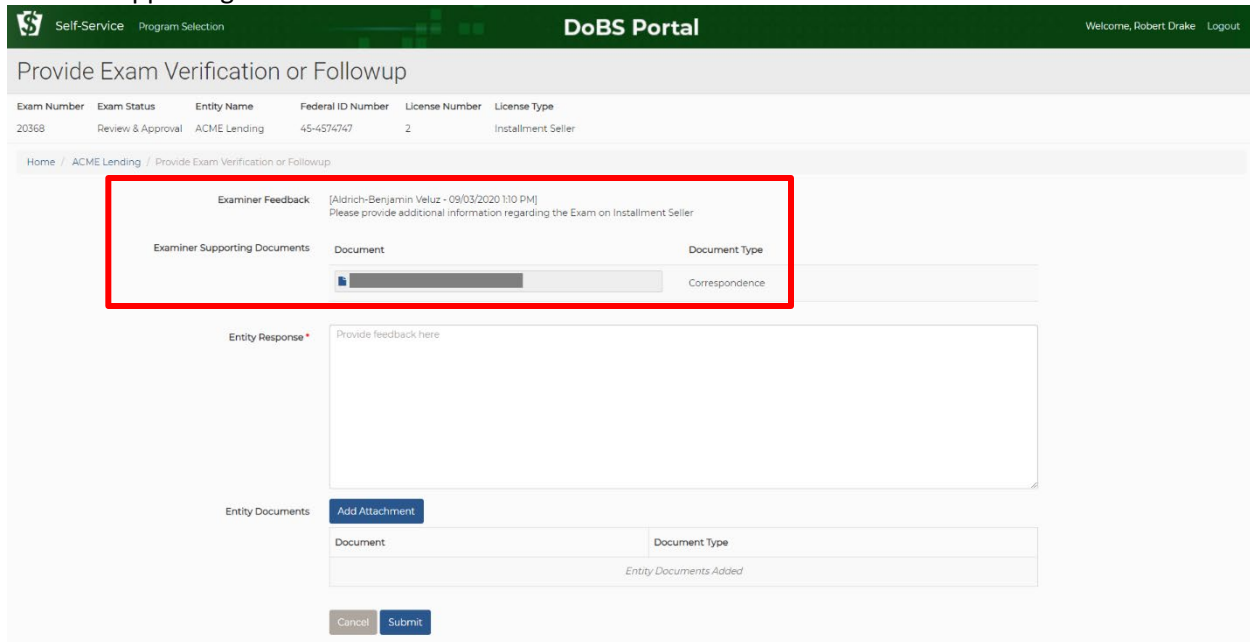
The form contains several sections:

- Exam Scheduled Date:** [Redacted]
- Setup Letter Verification:** I verify that I have read the set-up letter (sent via email).
- Requested Exam Information:**
 - a. **Questionnaire:** Provide the completed questionnaire. Utilize the link above obtain a copy of the questionnaire.
 - [Add Attachment](#)
 - Document: [Redacted]
 - No Documents Attached
 - RECORDS INFORMATION REQUEST**
 - Examination Period:** [Redacted]
 - [Add Attachment](#)
 - Document: [Redacted]
 - No Documents Attached
 - b. **Policies and procedures:** Provide a list of specific policies and procedures that govern the operations of the company. Additional policies and procedures may be requested at the discretion of the examiner.
 - [Add Attachment](#)
 - Document: [Redacted]
 - No Documents Attached

User Guide

- If the task name is Provide Exam Verification or Follow-up, the Provide Exam Verification or Follow-up screen will show for the user to provide additional information that the Department is requesting.

The Examiner Feedback shows the details of what needs to be provided while the Examiner Supporting Documents will have documents available for download.




Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

Provide Exam Verification or Followup

Exam Number	Exam Status	Entity Name	Federal ID Number	License Number	License Type
20368	Review & Approval	ACME Lending	45-4574747	2	Installment Seller

Home / ACME Lending / Provide Exam Verification or Followup

Examiner Feedback: [Aldrich-Benjamin Veluz - 09/03/2020 1:10 PM]
Please provide additional information regarding the Exam on Installment Seller

Examiner Supporting Documents	Document	Document Type
		Correspondence

Entity Response * Provide feedback here

Entity Documents [Add Attachment](#)

Document	Document Type
<i>Entity Documents Added</i>	

[Cancel](#) [Submit](#)

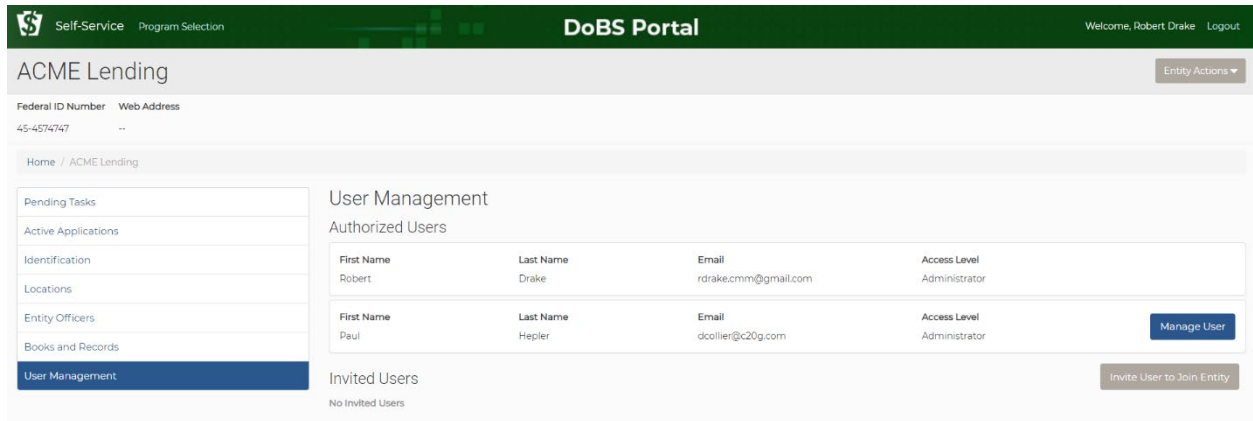
- Once all the requested exam information has been provided and attached, the user will then click on the [Submit] button. The task will then be removed from the Pending Tasks on the Non-Depository dashboard.

User Management

The DOBS Portal enables the user to provide other users access to their entity. On the Entity screen, the User Management tab will show all users that have access to the entity.

The Authorized Users section lists all users that currently have access to the entity and have logged-in to the DOBS Portal. The Invited Users section lists all users that have been invited to have access but have not logged-in to the DOBS Portal.

User Guide



The screenshot shows the DoBS Portal interface for ACME Lending. At the top, there is a green header with 'Self-Service Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below the header, the page title is 'ACME Lending' with an 'Entity Actions' dropdown menu. A navigation bar shows 'Home / ACME Lending'. On the left, a sidebar menu includes 'Pending Tasks', 'Active Applications', 'Identification', 'Locations', 'Entity Officers', 'Books and Records', and 'User Management' (which is highlighted). The main content area is titled 'User Management' and contains two tables. The first table, 'Authorized Users', lists two users: Robert Drake (Administrator) and Paul Hepler (Administrator). A 'Manage User' button is next to Paul Hepler's entry. The second table, 'Invited Users', shows 'No Invited Users' and an 'Invite User to Join Entity' button.

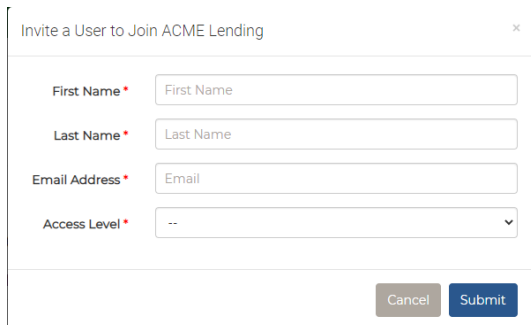
Access Levels

There are 3 Access Levels on the DOBS Portal

- **Administrator**
 - The Administrator have access to submit any type of application as well as provide access to other users.
- **Manager**
 - The Manager have access to submit any type of application.
- **Viewer**
 - The Viewer have access to view information but NOT submit any type of application.

Invite User to Join Entity

When a user clicks on the [Invite User to Join Entity] they will provide the First Name, Last Name, Email Address and Access Level for the user they are trying to add. A Join Code is then sent to the individual added that will be used to add them to the Entity.

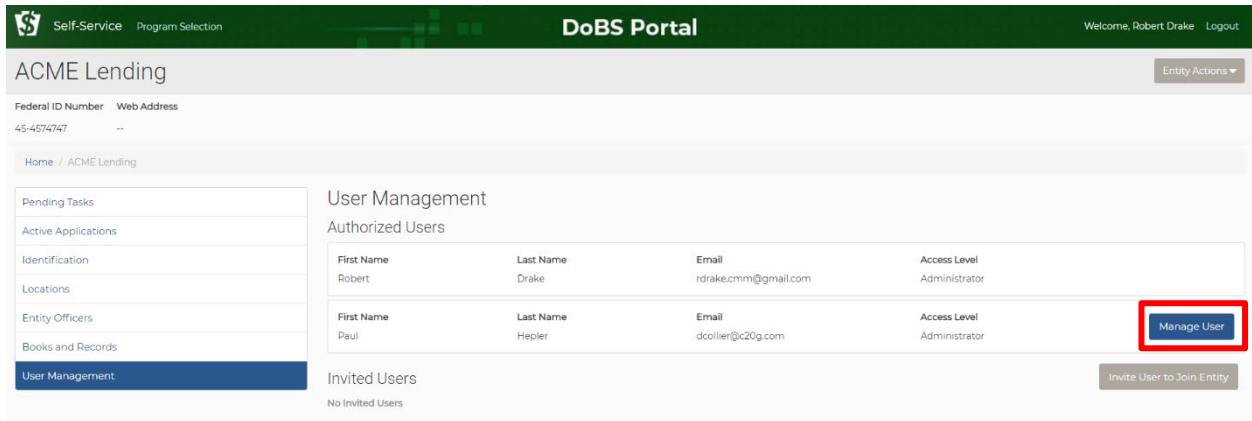


The screenshot shows a dialog box titled 'Invite a User to Join ACME Lending'. It contains four input fields: 'First Name' with a placeholder 'First Name', 'Last Name' with a placeholder 'Last Name', 'Email Address' with a placeholder 'Email', and 'Access Level' with a dropdown menu showing '--'. At the bottom right, there are 'Cancel' and 'Submit' buttons.

Manage User

Administrators are allowed to change the access levels of other users as well as revoke access. This can be done by clicking on the [Manage User] button.

User Guide



DoBS Portal | Welcome, Robert Drake | Logout

ACME Lending | Entity Actions

Federal ID Number: 45-4574747 | Web Address: --

Home / ACME Lending

User Management

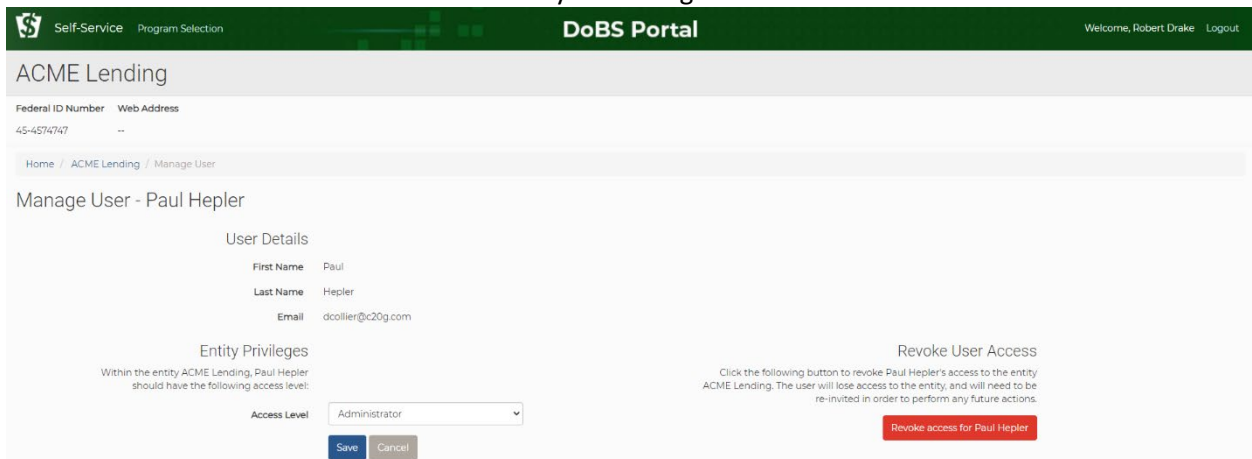
Authorized Users

First Name	Last Name	Email	Access Level
Robert	Drake	rdrake.cmm@gmail.com	Administrator
Paul	Hepler	dcollier@c20g.com	Administrator

Invited Users: No Invited Users | Invite User to Join Entity

Manage User

The user record will then be shown where they can change the access level or revoke access.



DoBS Portal | Welcome, Robert Drake | Logout

ACME Lending

Federal ID Number: 45-4574747 | Web Address: --

Home / ACME Lending / Manage User

Manage User - Paul Hepler

User Details

First Name: Paul
Last Name: Hepler
Email: dcollier@c20g.com

Entity Privileges

Within the entity ACME Lending, Paul Hepler should have the following access level:

Access Level: Administrator

Save | Cancel

Revoke User Access

Click the following button to revoke Paul Hepler's access to the entity ACME Lending. The user will lose access to the entity, and will need to be re-invited in order to perform any future actions.

Revoke access for Paul Hepler