pennsylvania
DEPARTMENT OF BANKING
AND SECURITIES

DoBS Portal

User Guide

Version – 2.1

Table of Contents

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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

Click Login button to redirect to Keystone Login site. Provide your Username and Password in the Keystone Login site to login to DoBS Portal.

Login

Powered by

PA KEYSTONE LOGIN

Learn more about Keystone Login

Keystone Support

Keystone Login Help Desk Number: 877-328-0995

Keystone Login Help Desk Email: KeystoneLoginSupport@randstadusa.com

Register

Forgot Username?

Forgot Password?

Having trouble registering?

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.

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.
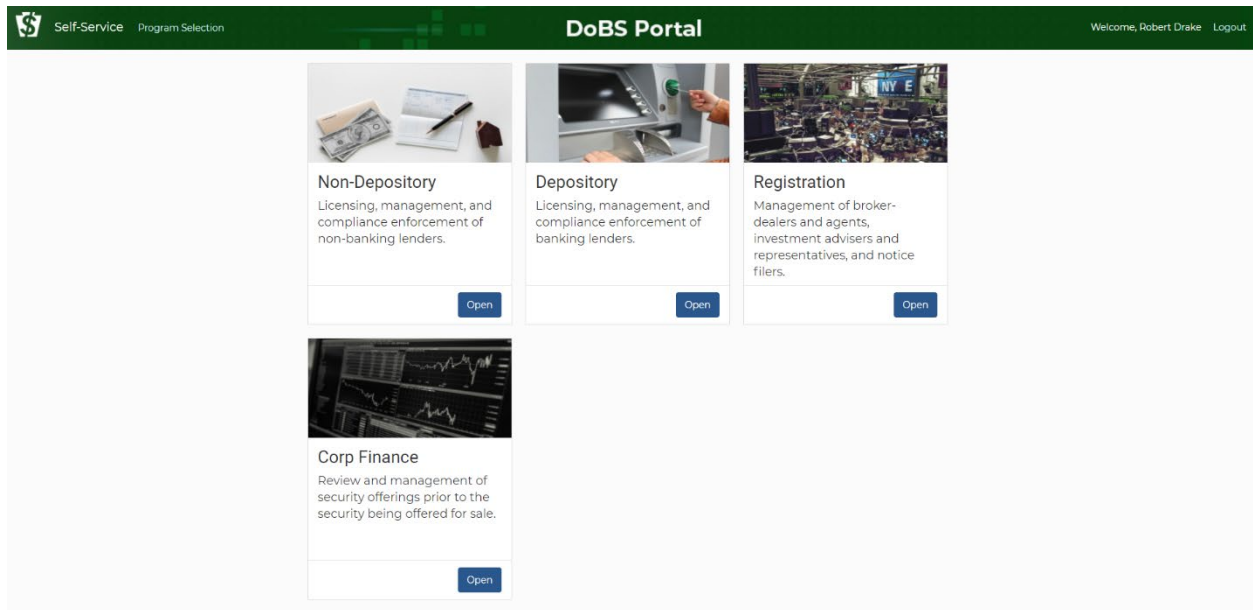

Non-Depository Dashboard

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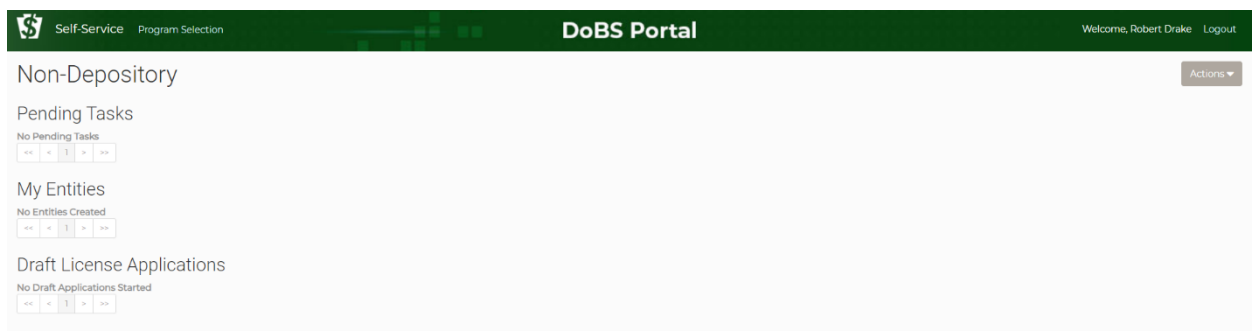
General – Navigation

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.
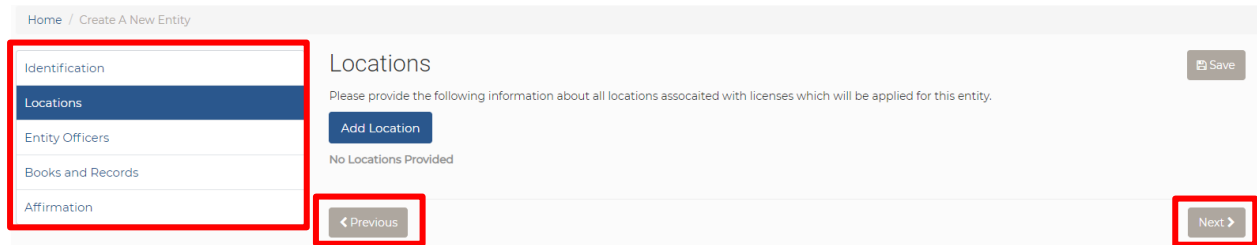
General – Save

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.
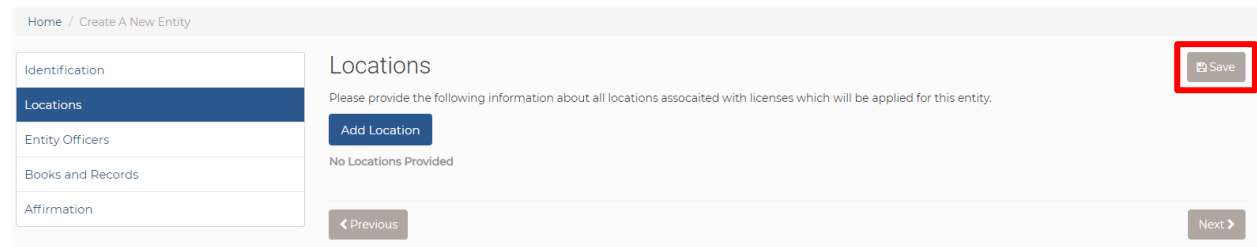
General – Attach File

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.
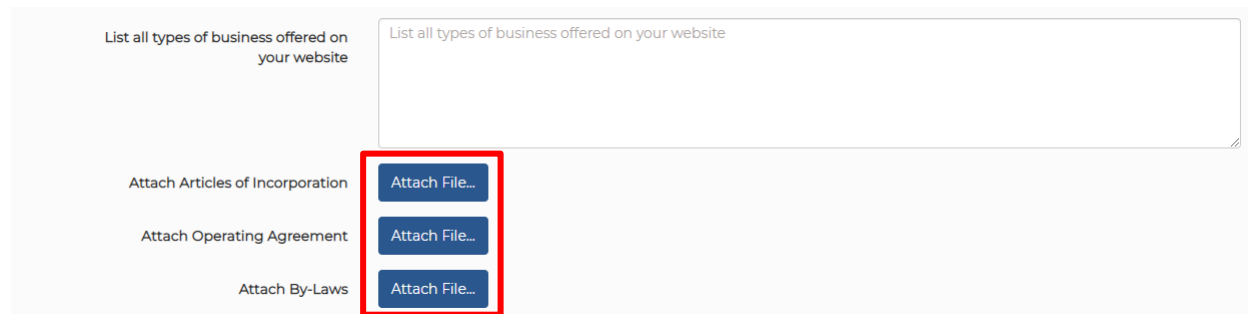
Creating a New Entity

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.
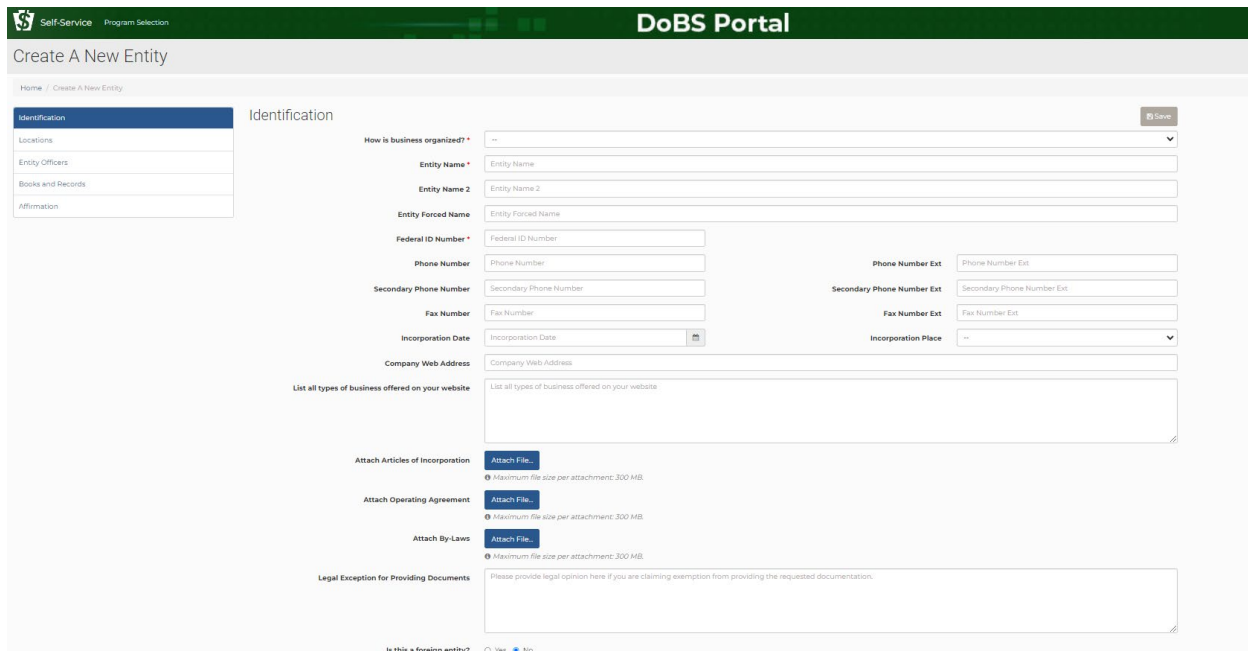
1. On the Non-Depository dashboard, click on the [Actions] button on right and select [Create a New Entity].
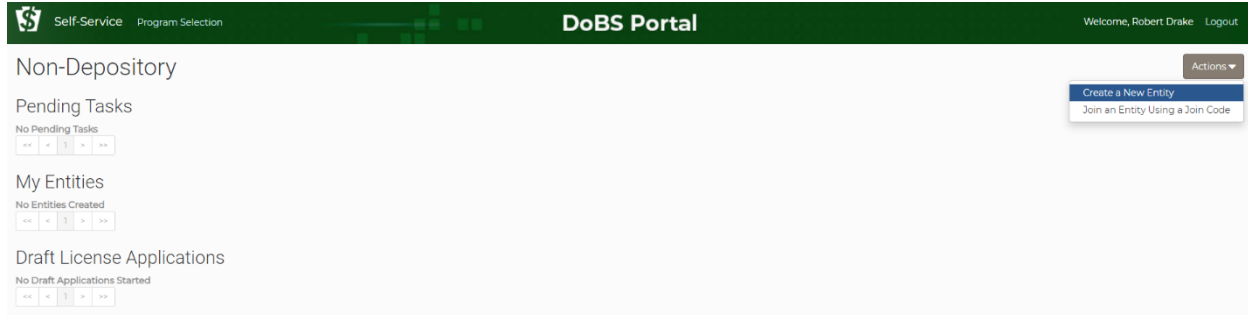
2. On the [Create A New Entity] screen, provide all the information regarding the entity. The [Create a New Entity] screen has 5 sections (Identification, Locations, Entity Officers, Books and Records, Affirmation) which will need to be completed. Required fields will have a * beside them.

[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.

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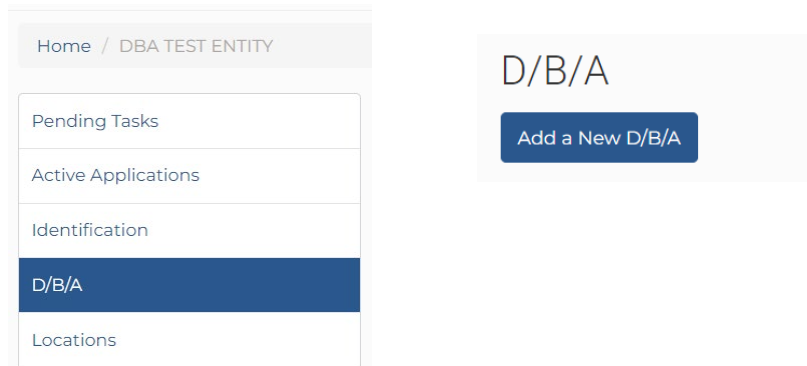
Enter the DBA name, attach the approved fictitious name registration from the Pennsylvania Department of State and the date the DBA was approved for use. Click [Add New D/B/A].

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.**

[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.

[Books and Records] section
Please take note of the Country designation, it is defaulted to United States.

3. 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.

4. 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.
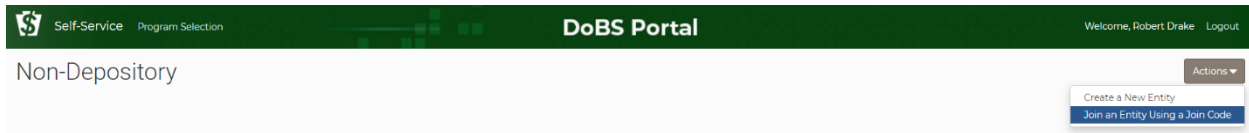
Joining an Entity

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].

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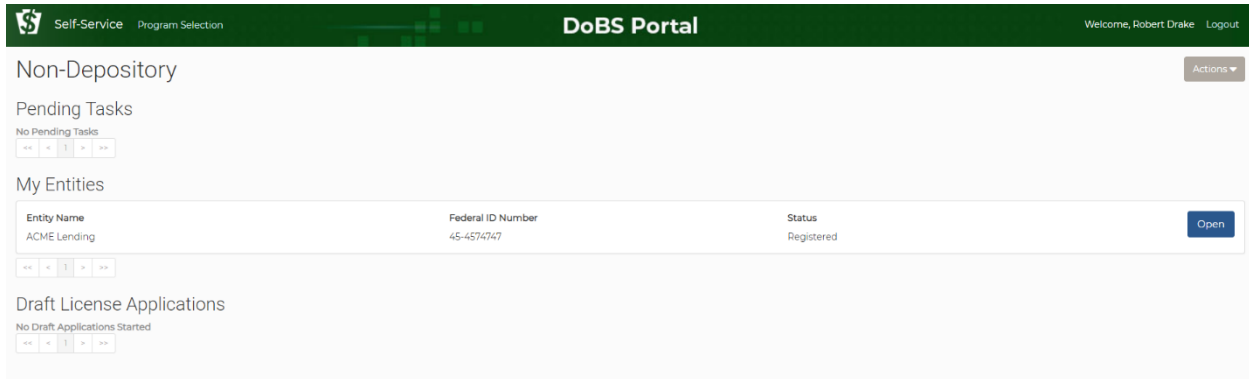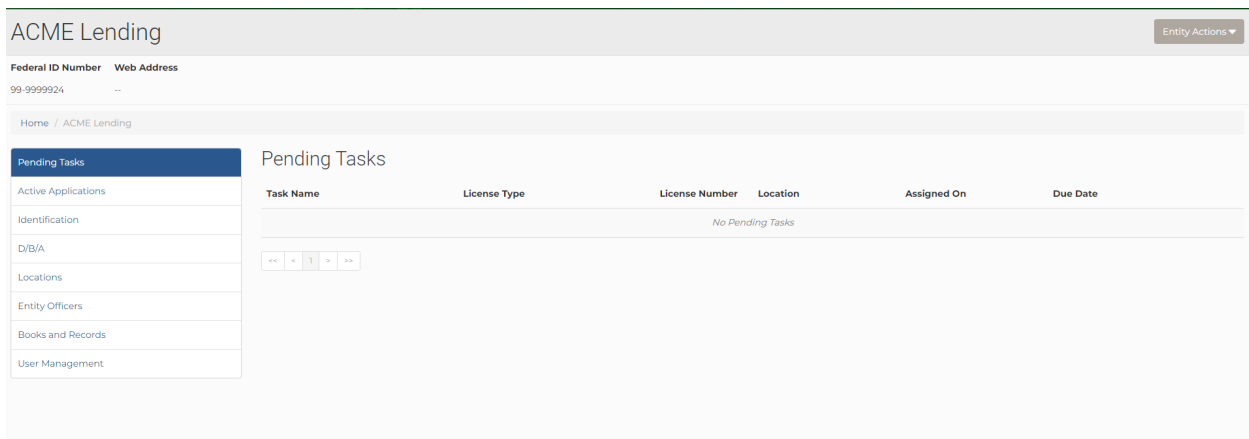
Accessing the Entity Dashboard

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.
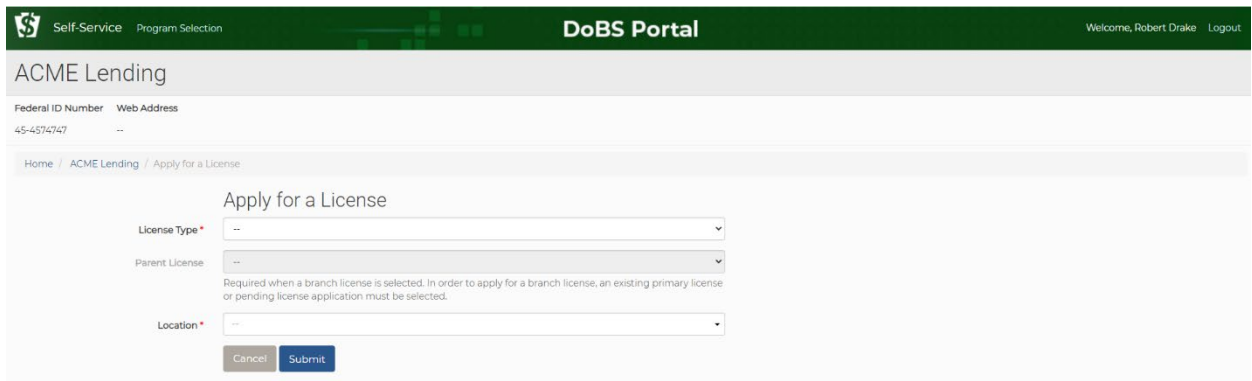
Applying for a License

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].

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).

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

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

§ 6211(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.

§ 6211(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

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 contender (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

Save

Please select applicable D/B/As

☐	Name	Fictitious Name Registration Document
☐	This is my test DBA	📄 Unicorn attachment.docx

‹ 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.

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   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 *
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

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   Save
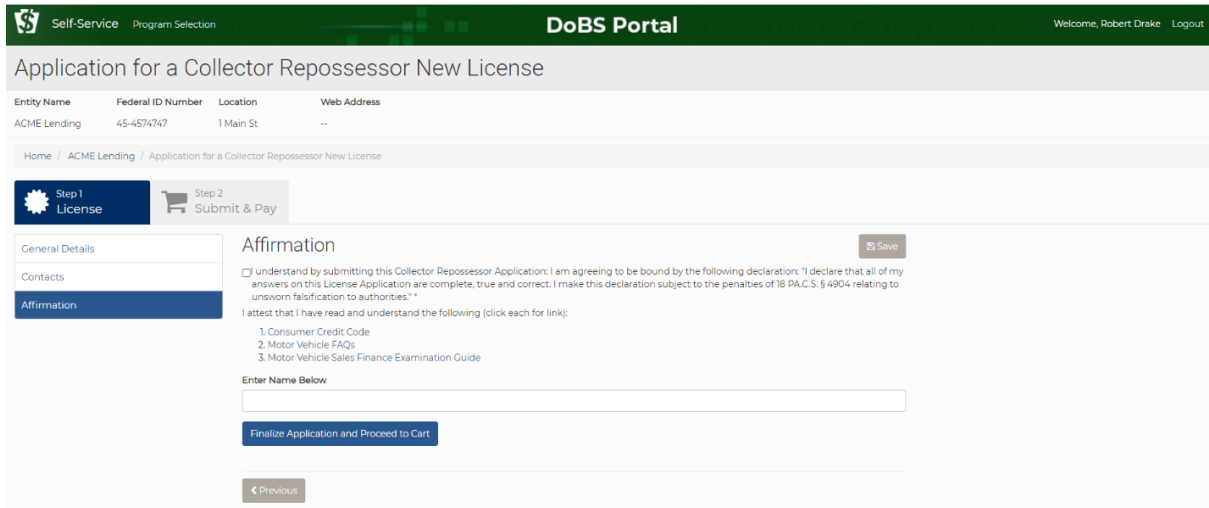
Please provide the following information about the required contact types: **Licensing Contact**
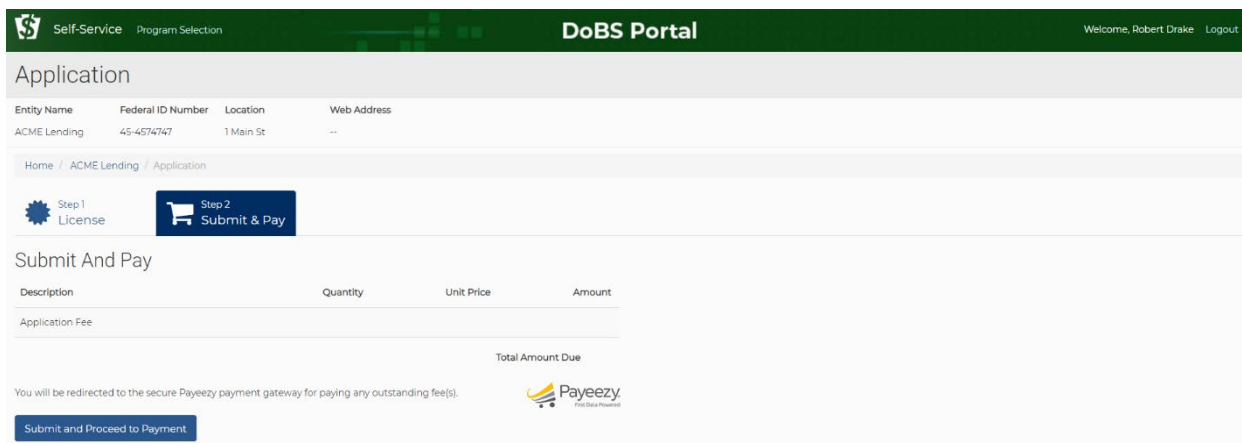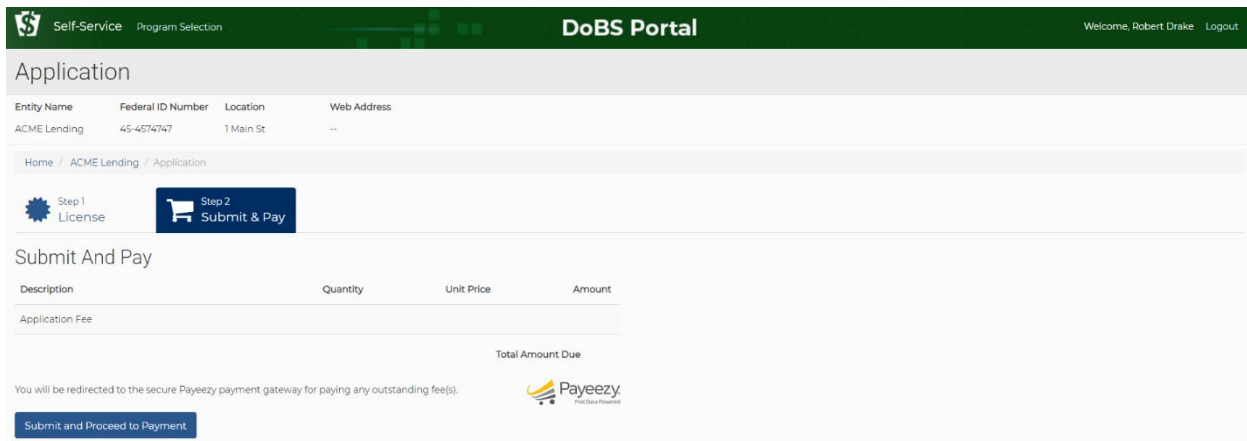
-- ∨   **Copy Existing Contact**   **Add Contact**

< Previous   **Next >**

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. 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.

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.

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

[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.

[Financial Documents]

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

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.

[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.

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.

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.
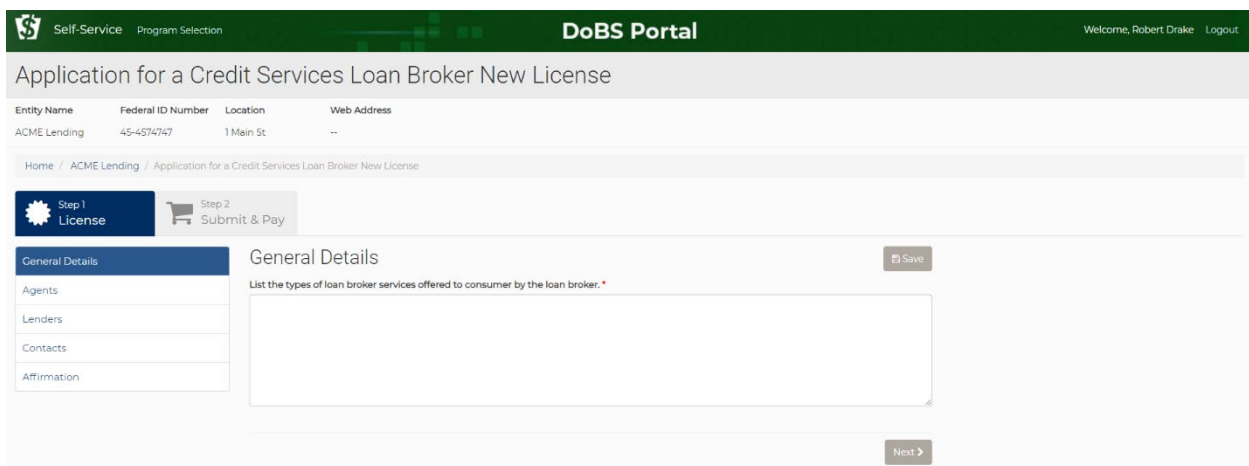
Applying for a License – Credit Services Loan Broker

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

[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.

[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

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

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.

[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.

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.

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

[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   Save

Please select applicable D/B/As

☐	Name	Fictitious Name Registration Document
☐	This is my test DBA	📄 TEST ATTACHMENT.docx

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   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 *
[First Name]   [Last Name]

Middle Name
[Middle Name]

Title *   Suffix
[Title]   [Suffix]

Social Security Number *   Date of Birth *
[Social Security Number]   [Date Of Birth]

Home Phone Number   Cell Phone Number *
[Home 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 *   State / Province *   County *
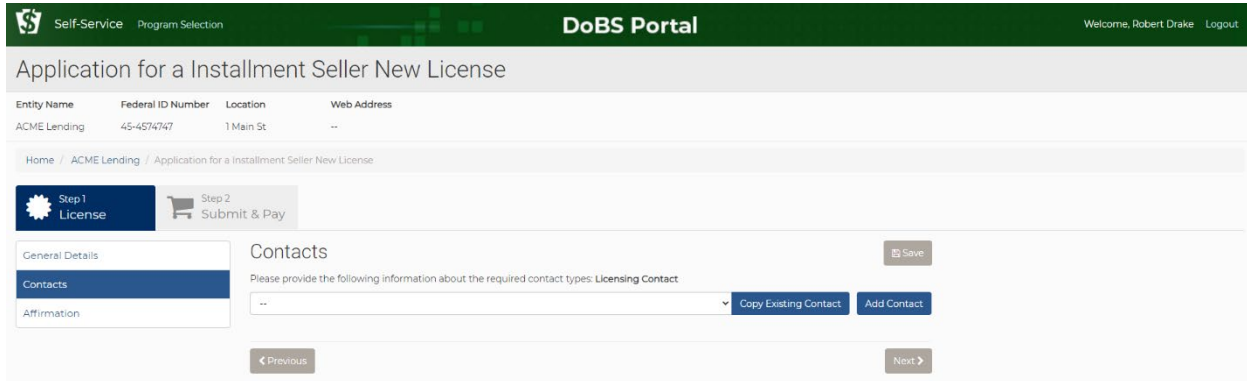[Zip / Postal Code]   [--]   [--]
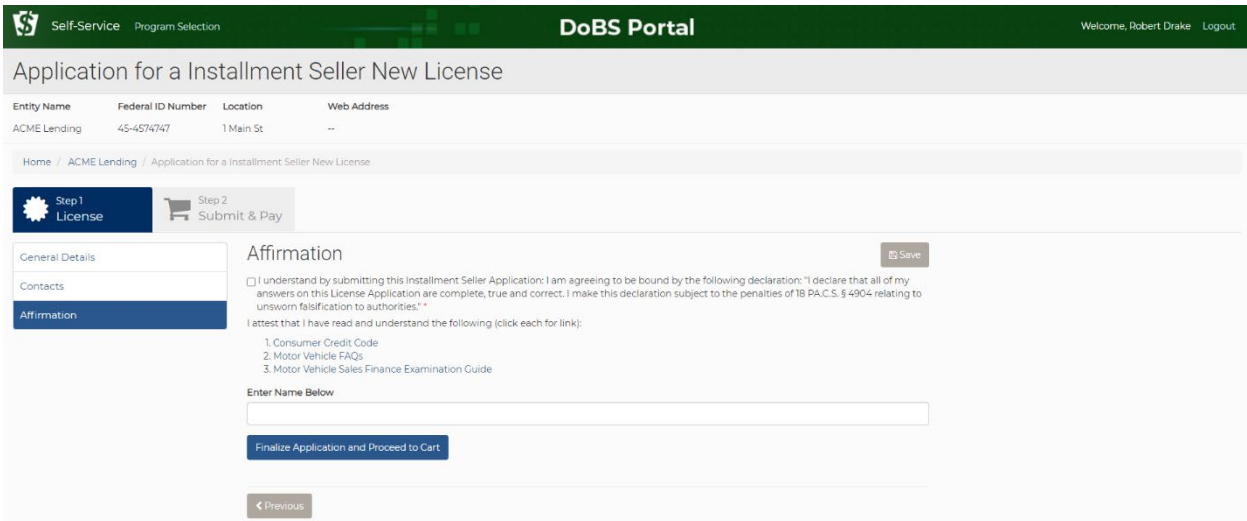
[Contacts] Section

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.

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.

    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

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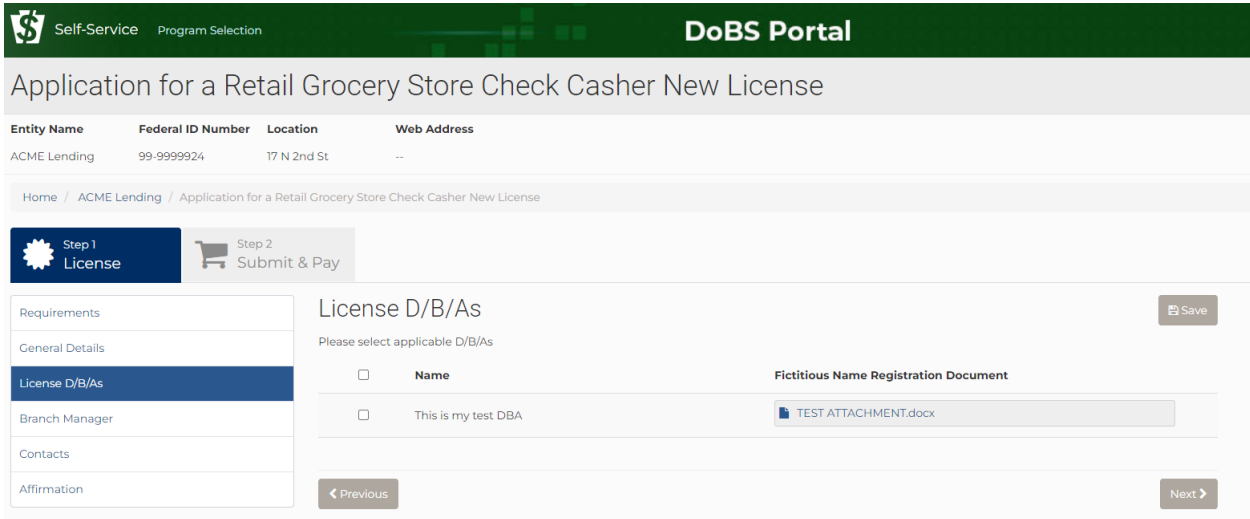
Retail Food Store License/Registration: Provide copy of License or Registration as an Eating or Drinking Place or a Food Establishment Food Store. *

[Attach File...]

[Save]

pennsylvania
DEPARTMENT OF BANKING
AND SECURITIES

[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.

[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.**

[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.

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.

   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.

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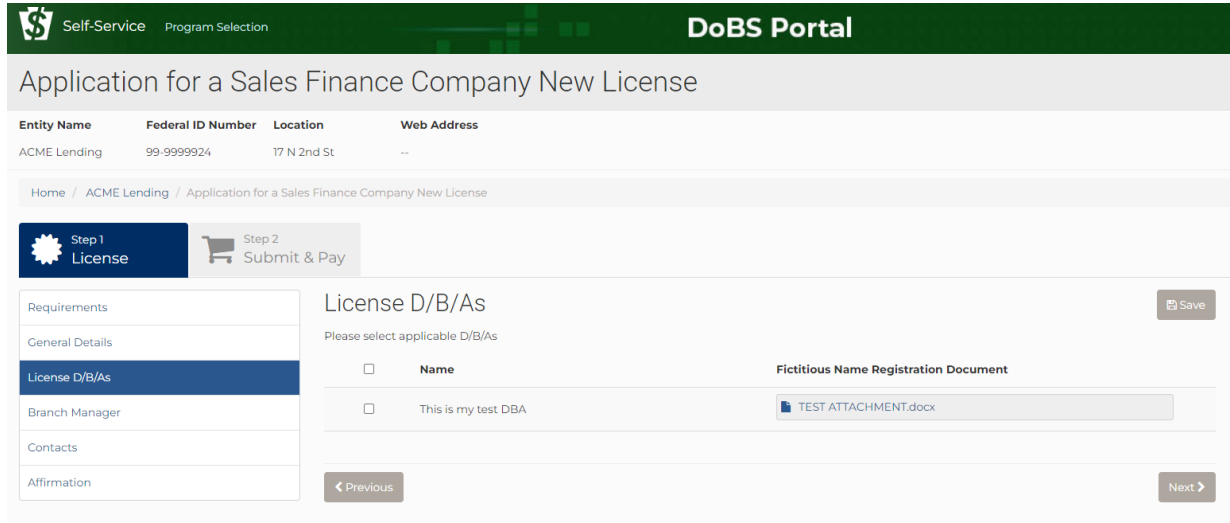
- Requirements
- **General Details**
- License D/B/As
- Branch Manager
- Contacts
- Affirmation

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 6277(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 contender (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

Do you service or hold installment sales contracts for manufactured homes? *
○ Yes   ○ No

Bond Information

[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.

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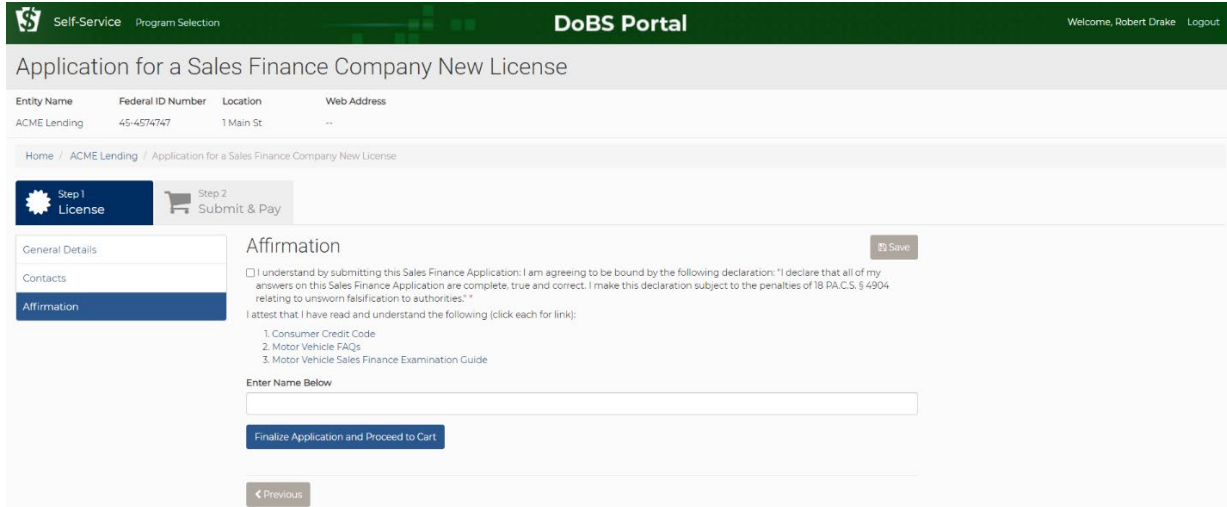**Please take note of the Country designation, it is defaulted to United States.**

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.

   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.
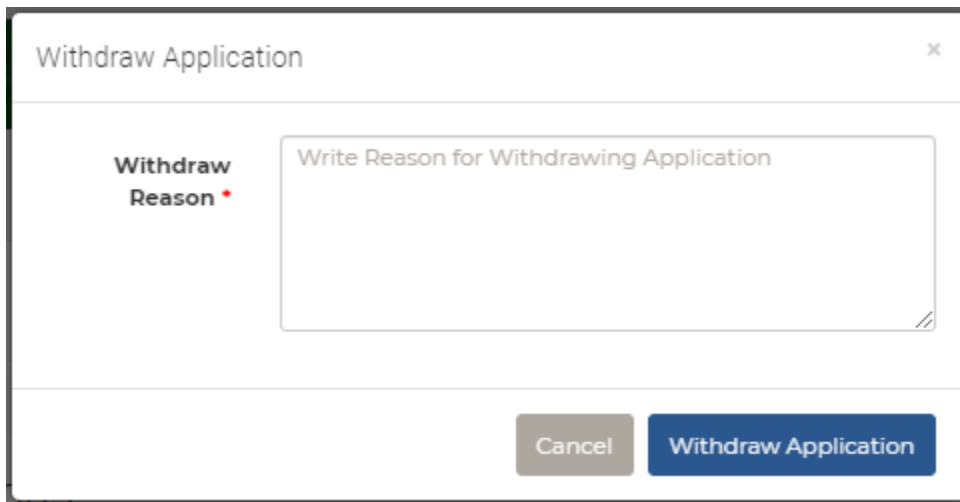
Withdraw License Applications

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]

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.
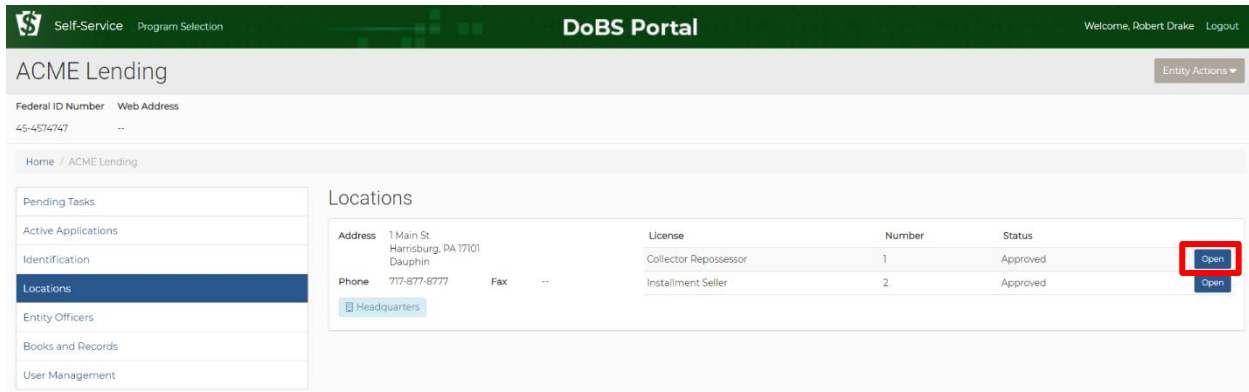
Accessing License Information

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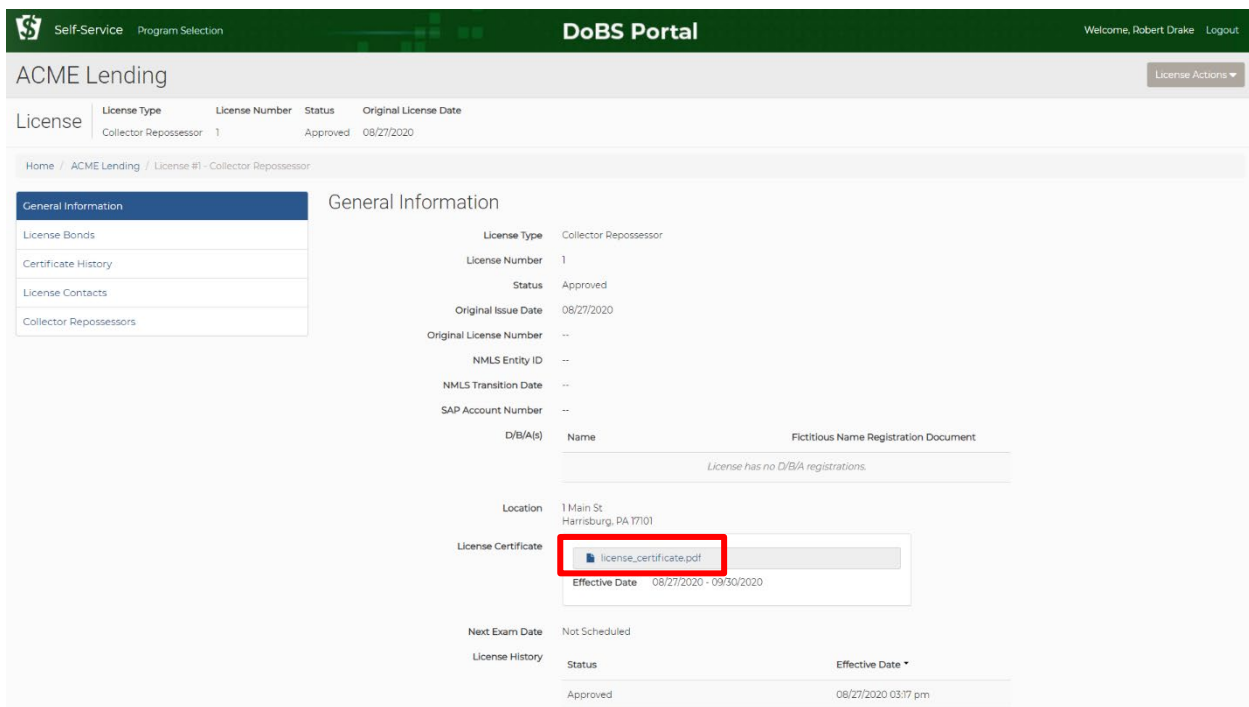
The user will then be presented with the License screen. The user can click on the [license_certificate.pdf] to download the certificate.

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].

Welcome, John Test   Logout

License Actions ▾

Apply to Edit Branch Manager
Apply to Edit Contacts
Apply to Edit Address
Surrender License
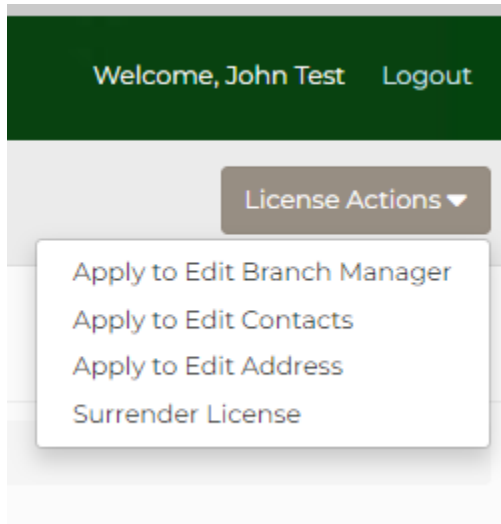
Complete the requested information and any required documents.

Surrender License

Effective Date of Surrender *   Date of Surrender

Reason for license surrender *   Please provide 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

Attach Files...

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

Cancel   Submit

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].
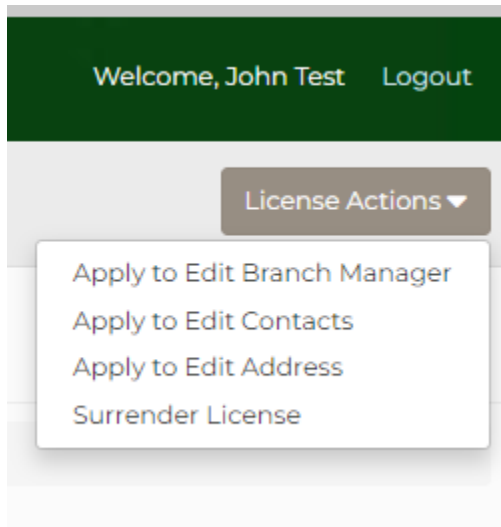
[Contacts] Section

> 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.**
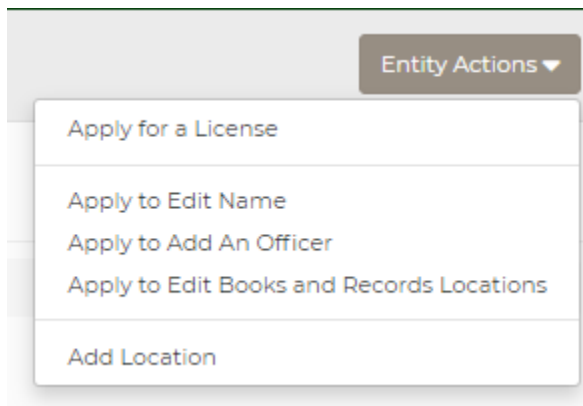

After all additions/changes have been completed you will need to affirm to the edits by clicking on the [Affirmation] checkbox and then entering your name.

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.

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 PA.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.

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].

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

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.

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.

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.

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.

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.

Apply to Edit Books and Records Locations

⬇ Click Here to Download Application Instructions

Please provide the following information about all address where any offical 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
Email	sdick@pa.gov
Country *	United States
Street Address *	17 Pine St
	Apartment, suite, unit, building, floor, etc.
City *	Harrisburg
Zip / Postal Code *	17101
County	Dauphin
Comments	Description of the records which are held at this location.

Fax Number	Fax Number
State / Province *	PA

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.

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.
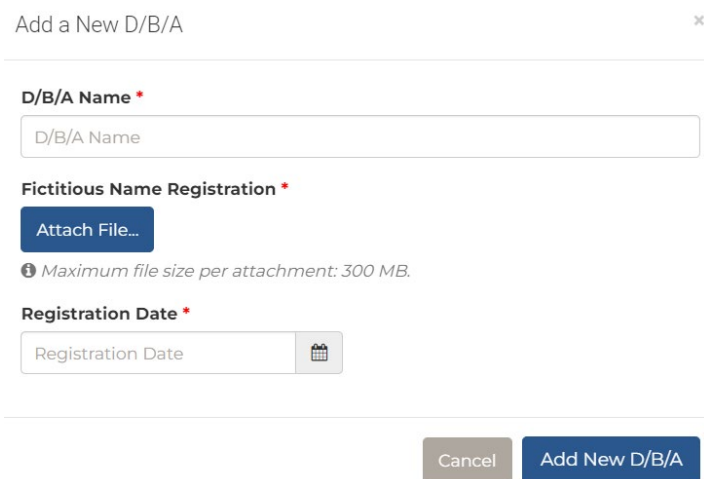
To Add a new DBA

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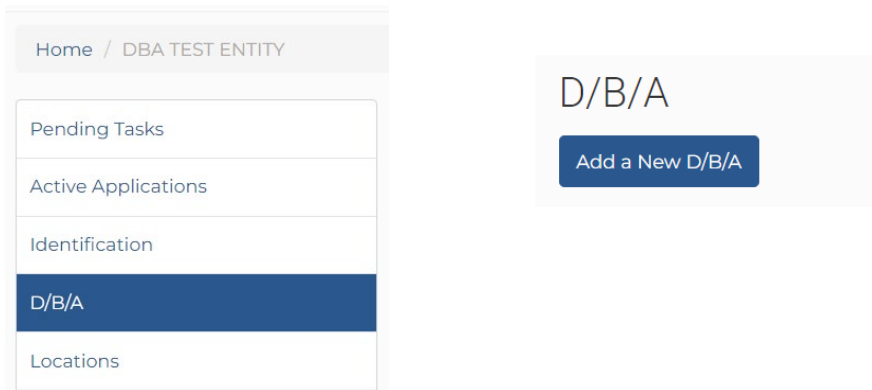
Enter the DBA name, attach the approved fictitious name registration from the Pennsylvania Department of State and the date the DBA was approved for use. Click [Add New D/B/A].

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.

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

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					
Active Applications	**Address**	21 Main St Canton, PA 17101 Dauphin	**License**	**Number**	**Status**
Identification			Collector Repossessor	31	Approved	Open
Locations	**Phone** 555-555-5555 **Fax** -				
Entity Officers	Headquarters				

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

License Actions ▼
- Apply to Edit Branch Manager
- Apply to Edit Contacts
- Apply to Edit Address
- **Apply to Edit D/B/A**
- Surrender License
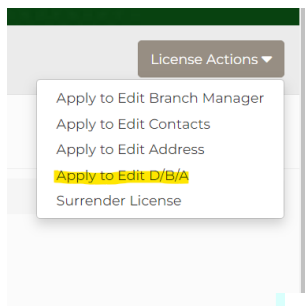
Select the DBA by placing a check in the box next to the DBA that you wish to add to the license. Type in the [Effective Date] of the change, complete the [Affirmation], then click [Submit].

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

☐	DBA Name	Fictitious Name Registration	Registration Date
☑	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.

To Remove a DBA

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

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 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.

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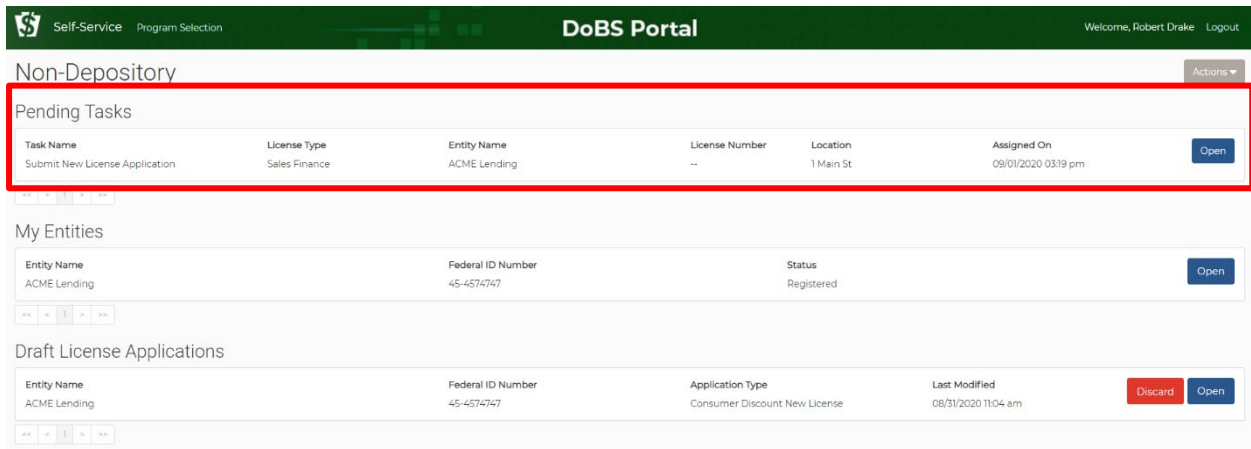
Select the new location address from the drop-down box, the effective date of the address change, and complete the affirmation and click [Submit] to send the application to DoBS for review.

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.
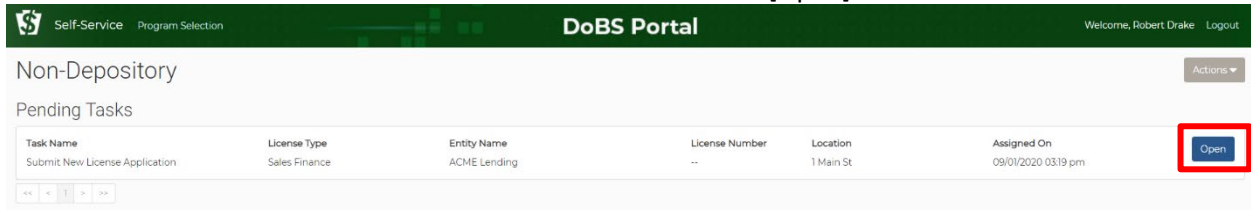
The details of the task will be shown once the user clicks on the [Open] button.
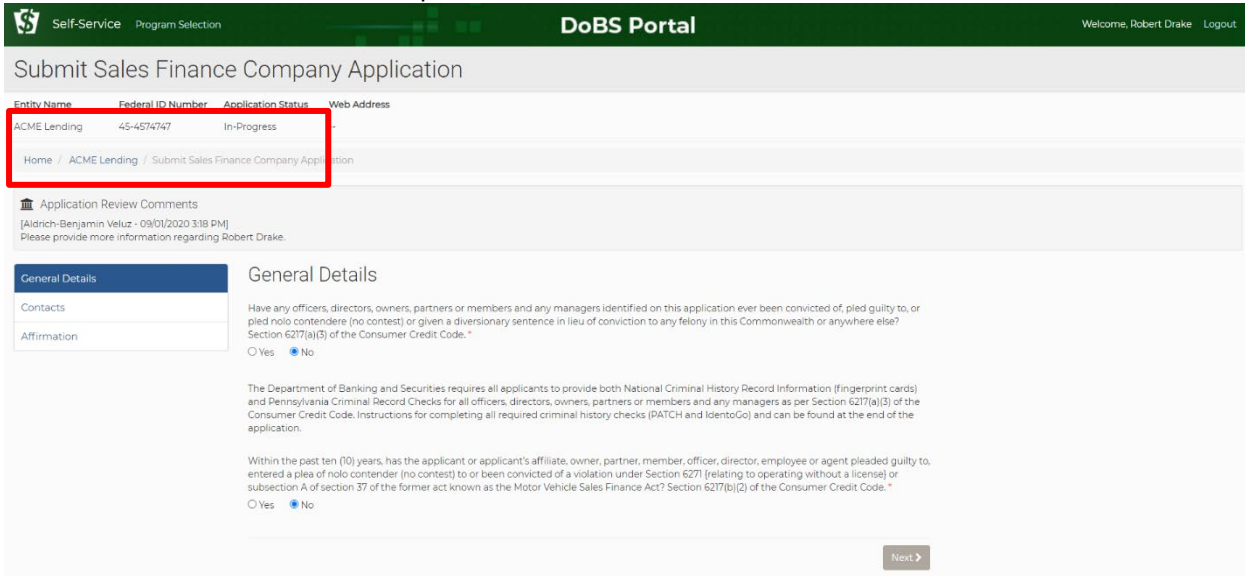
If the task is related to a license application, the original application form submitted will be opened with the Review comments from the Department shown.

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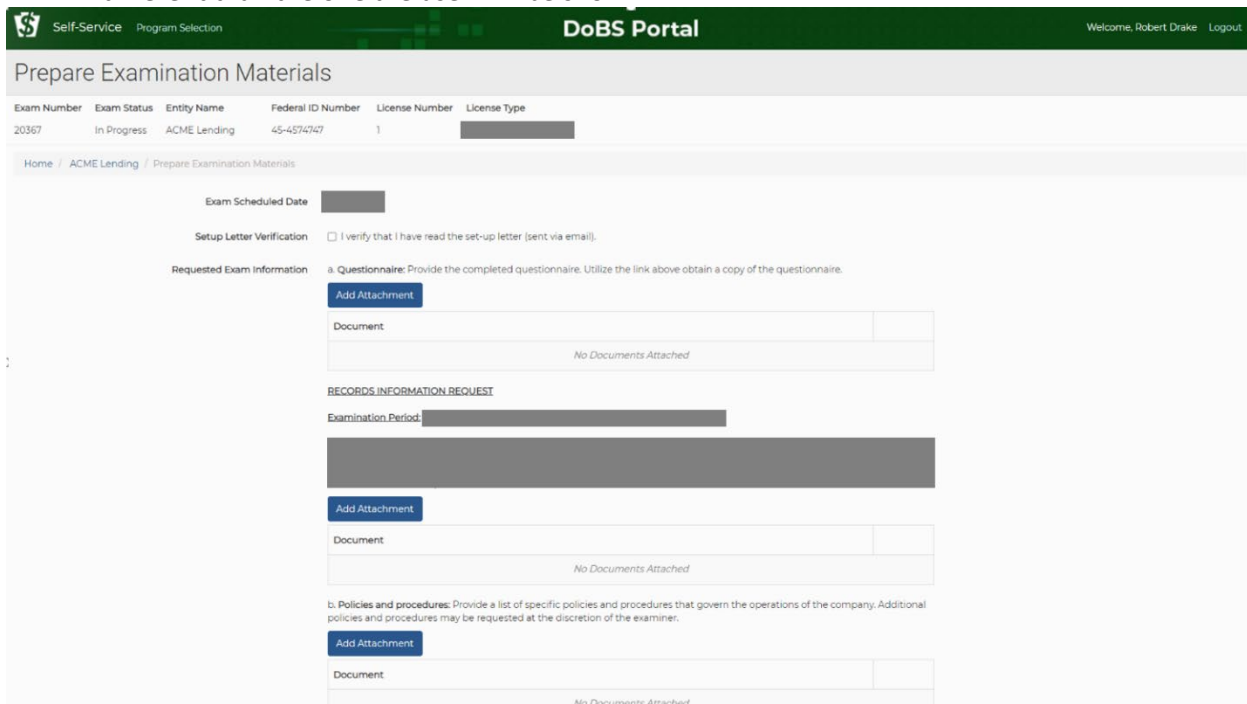
2. If the task name is Prepare Examination Materials or Prepare Loan Logs, the Prepare Examination Materials / Prepare Loan Logs screen will show for the user to provide documents and information on.

    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.

3. 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.

4. 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.
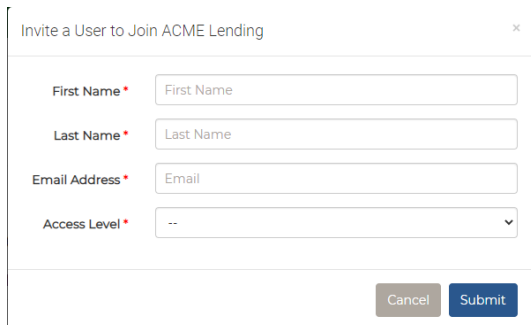
Access Levels
There are 3 Access Levels on the DOBS Portal
- Administrator
  - The Administrator have access to submit any type of application as well as provide access to other users.
- Manager
  - The Manager have access to submit any type of application.
- Viewer
  - The Viewer have access to view 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.

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.

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