



Investigative Background Report Requirements

In addition to completing a Criminal Background Check (CBC) through the Nationwide Multistate Licensing System & Registry (NMLS) and any other background information required in the application, an investigative background report must be prepared by an independent search firm for any individual that has resided outside of the United States at any time during the 10-year period immediately preceding the individual's application.

The cost of the report must be borne by the applicant or individual. At a minimum, the firm must demonstrate that they have sufficient knowledge, resources, and employ accepted and reasonable methodologies to conduct the research of the background report; and not be affiliated with or have an interest with the individual the search firm is researching.

At a minimum, the report must be in English and contain the following:

- 1) The individual's current jurisdiction of residency.
- 2) A comprehensive credit report or any equivalent information obtained or generated by the independent search firm to accomplish such report, including a search of the court data in the countries, provinces, states, cities, towns and contiguous areas where the individual resided and worked if such report is available in the individual's current jurisdiction of residency.
- 3) Criminal records information for the 10-year period immediately preceding the individual's application, including, but not limited to, felonies, misdemeanors or similar convictions for violations of law in the countries, provinces, states, cities, towns and contiguous areas where the individual resided and worked.
- 4) Employment history;
- 5) Media history including an electronic search of national and local publications, wire services and business applications,
- 6) Financial services-related regulatory history, including, but not limited to, money transmission, securities, banking, insurance and mortgage-related industries.

If an individual has had such a report, which meets the specifications listed above, prepared for another licensing agency within the past 12 months, the individual may submit a copy of that report to the OSBC. In addition to the documentation generally required, the individual would need to submit a statement of no material change.

Investigative reports can be uploaded to NMLS or sent directly to the Kansas OSBC at the following email addresses:

- ❖ Mortgage Company Licensees, Supervised Loan Licensees, Credit Services Organizations, and Earned Wage Access Service Providers: Licensing@osbckansas.org
- ❖ Money Transmitter Licensees: MTlicensing@osbckansas.org