

**CONSUMER CREDIT NOTIFICATION (CCN)  
FREQUENTLY ASKED QUESTIONS**

**STATE OF UTAH**  
**Department of Financial Institutions**  
324 South State Street, Suite 201, SLC, UT 84111  
[dfi.utah.gov](http://dfi.utah.gov) Fax: (801) 538-8894 Tel: (801) 538-8830

***Am I required to file a CCN? When should a CCN be filed?***

In general, if you lend to Utah consumers primarily for personal, family or household purposes, sell or provide goods or services on a credit basis to Utah consumers, or make consumer leases or take assignments of consumer debt, you are required to file notification and pay a notification fee of \$100. The CCN form should be filed at least 30 days before you start operations in Utah. Thereafter, you must file a CCN on or before January 31st of each year. The same CCN form is used for an initial notification and annual renewals, and it must be emailed, mailed, or faxed to us. We do not have an online portal for document or payment submission.

It is up to each person or company to determine if they are subject to the Utah Consumer Credit Code (aka Title 70C) and to comply accordingly. We strongly encourage you to read Title 70C to determine if it applies to your operations. Many have found the following sections helpful: §70C-8-201 Applicability; §70C-1-201 Covered Transactions; §70C-1-202 Exempted Transactions; and §70C-1-302 Definitions.

***Which law requires someone to file a CCN?***

The Utah Consumer Credit Code, Title 70C of the Utah Code Annotated, requires notification and a fee. See §70C-8-201 on the Utah State Legislature's website: <https://le.utah.gov/xcode/Title70C/70C.html>.

***Can I conduct consumer credit activities under a "Doing Business As" (DBA) name?***

Yes. List your DBA in the "Utah DBA" part of CCN item 1. We require a Certificate of Existence (COE) for a DBA. The business name on the COE must EXACTLY match the name of the DBA listed on your CCN and must be dated (purchased) within 90 days of your CCN submission. If these instructions are not followed, we will not process your CCN and will return the unprocessed CCN to you. If you submit a COE for a DBA, you are not required to submit a COE for the Utah Business Name.

***How do I file the CCN to conduct consumer credit activities under more than one DBA name?***

For DBAs, we expanded our database in October of 2022 to store to 255 characters (including spaces). The Acknowledgment we generate from the database is also limited to 255 characters. Therefore, if you have more than one DBA, choose one of the following two options:

- 1) File one CCN form that lists all DBAs. This will limit your fee to \$100 and all DBAs shown on the CCN (or a list attached to the CCN) will be authorized to conduct consumer credit activities in Utah. However, your Acknowledgment will only show the first 255 characters of your DBA(s).
- 2) File a CCN form for each DBA. This will increase your fee to \$100 for each CCN filed and guarantee that each DBAs is shown on an Acknowledgment.

No matter which option you choose, we require a COE for every DBA. The business name on the COE must EXACTLY match the name of the DBA listed on your CCN and must be dated (purchased) within 90 days of your CCN submission. If these instructions are not followed, we will not process your CCN and will return the

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unprocessed CCN to you. If you submit a COE for a DBA, you are not required to submit a COE for the Utah Business Name.

***Are collection agencies required to file a CCN?***

A CCN is required if a collection agency is “a party who has an office or place of business in Utah and takes an assignment of or undertakes direct collection of a payment from or enforcement of a right against a debtor arising from a consumer credit transaction” as per §70C-8-201(1)(b). A company conducting these activities must submit a CCN and obtain a collection agency license.

If you have questions about collection agency licenses or bond requirements, please contact the [Utah Department of Commerce Division of Corporations and Commercial Code](#). The Utah Department of Financial Institutions does not license or require bonds from collection agencies.

***Do I need to file a CCN to lend for business or commercial purposes?***

No. You do not need to file a CCN if you are extending credit “primarily for business, commercial, or agricultural purposes.” Such extensions of credit are exempted transactions as per §70C-1-202. However, your company may be subject to registration under the [Commercial Financing Registration and Disclosure Act](#).

***What is a Certificate of Existence (COE)?***

A COE is a document issued by the Utah Department of Commerce, Division of Corporations and shows that a business is authorized to transact business in Utah. It is different from the CCN because a CCN authorizes a person or company to conduct activities subject to Title 70C, such as lending to Utah citizens. Please note that the business name on the COE must EXACTLY match the name of the DBA listed on your CCN, if you have a DBA; if there is no DBA, it must be an EXACT match to the Utah Business Name on your CCN. Also, we will only accept a COE that is dated (purchased) within 90 days of your CCN submission.

***How do I get a COE?***

To purchase a COE, go to Division of Corporations website: <https://corporations.utah.gov/>. Click the “Other Services” drop down menu and select “Ordering Documents Online.” A new page will pop up for a Business Search. Enter your Utah business name (or DBA if your CCN shows a DBA) in the “Business Name” field, then click “Search.” On the search result list, find the correct business and click on either the business name or “Details.” In the business detail page, click on: “Purchase Certificate of Existence.”

We require a COE for every DBA shown on a CCN. The business name on the COE must EXACTLY match the name of the DBA listed on your CCN and must be dated (purchased) within 90 days of your CCN submission. If these instructions are not followed, we will not process your CCN and will return the unprocessed CCN to you. If you submit a COE for a DBA, you are not required to submit a COE for the Utah Business Name.

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***Is there another document I can submit instead of a COE?***

No. We will not accept a business license, certificate of registration, a screen shot, printed entity detail, or any other document instead of a COE. We require a COE for every DBA shown on a CCN. The business name on the COE must EXACTLY match the name of the DBA listed on your CCN and must be dated (purchased) within 90 days of your CCN submission. If these instructions are not followed, we will not process your CCN and will return the unprocessed CCN to you. If you submit a COE for a DBA, you are not required to submit a COE for the Utah Business Name.

***Which people should be listed in the Company Contact Information section of the CCN?***

- *Person who replies to consumer complaints.* This should be the person who is responsible to address consumer complaints about your business. If a Utah consumer files a complaint with us, we will forward the complaint to this person. You are required to respond to the consumer within 20 business days and to give a copy of that response to us.
- *Supervisor or manager.* This should be a supervisor or manager for activities subject to the Utah Consumer Credit Code. We will contact this person if the consumer complaint contact does not respond to us in a timely manner. We will also contact this person if we need to reach you for reasons other than consumer complaints.
- *Person responsible for submitting this form.* If you use a third party licensing company, the licensing agent's contact information should appear here. Otherwise, show the person we should contact with questions about information on the CCN. We will email the Acknowledgment to this person after we process the CCN.
- *Designated agent in Utah.* A designated agent name and address is required by Utah Code Annotated §70C-8-202(1)(c)(vi). A designated agent for service of process (also known as a registered agent) is a person or company designated to accept service of process on your behalf. Essentially, this who will be "served" with court papers if someone wants to file a lawsuit against you. Your designated agent must be located in Utah. The designated agent can be an owner or employee of your business.

***How can I pay the notification fee? Do you accept credit card payments?***

We will accept your paper check, ACH, or wire transfer. We do not accept debit or credit cards or have an online portal for document or payment submission. For security reasons, please do not pay with cash.

- Checks. Make the check payable to the Utah Department of Financial Institutions. Either mail the check to us with a paper CCN and COE or email the CCN and COE to us at [msb.dfi@utah.gov](mailto:msb.dfi@utah.gov). In the email, tell us that you mailed a paper check.
- ACH. You are responsible to originate an ACH from your bank. See the FAQ "*What are your ACH instructions?*" for additional details.
- Wire Transfer. You are responsible to originate a wire transfer from your bank. See the FAQ "*What are your wire transfer instructions?*" for additional details.

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***What are your ACH instructions?***

You are responsible to originate the ACH. Contact your bank, pay any applicable fees, and tell your bank to send the ACH to the DFI's account as outlined below.

Institution's Name: Wells Fargo Bank, N.A.  
Routing and Transit Number: 124000012  
Account Number: 0600008692

Then, email to our Finance Director, Michael Jones, at [mjones@utah.gov](mailto:mjones@utah.gov) to tell him you have sent an ACH to pay the notification fee. Include the Utah Business Name, and the DBA name if applicable, and the date payment was sent in that email. This will help us monitor payment receipt and allow for quicker follow-up should a problem arise.

If you have any questions about paying by ACH, you can contact either Michael Jones ([mjones@utah.gov](mailto:mjones@utah.gov); (801) 538-8839) or Emily Stanton ([estanton@utah.gov](mailto:estanton@utah.gov); (801) 538-8855).

***What are your wire transfer instructions?***

You are responsible to originate the wire transfer. Contact your bank, pay any applicable fees, and tell your bank to send the wire transfer to the DFI's account as outlined below.

Institution's Name: Wells Fargo Bank, N.A.  
Routing and Transit Number: 121000248  
Account Number: 0600008692

Then, email to our Finance Director, Michael Jones, at [mjones@utah.gov](mailto:mjones@utah.gov) to tell him you have sent a wire transfer to pay the notification fee. Include the Utah Business Name, and the DBA name if applicable, and the date payment was sent in that email. This will help us monitor payment receipt and allow for quicker follow-up should a problem arise.

If you have any questions about paying by wire transfer, you can contact either Michael Jones ([mjones@utah.gov](mailto:mjones@utah.gov); (801) 538-8839) or Emily Stanton ([estanton@utah.gov](mailto:estanton@utah.gov); (801) 538-8855).

***Who should certify that the information on the CCN form is true and correct?***

Your company should determine who is authorized to certify that the information provided on the CCN form is true and correct. This person should provide a typed or printed name at the bottom of the form. We do not require a wet signature.

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***What are the requirements for a complete CCN package? How do I submit the package?***

First, make sure you include all three elements of the CCN package:

- 1) A completed CCN form. You should always check our website (<https://dfi.utah.gov/non-depository/consumer-lending/>) to ensure you use the current CCN form version.
- 2) A valid COE. We require a COE for every DBA shown on a CCN. The business name on the COE must EXACTLY match the name of the DBA listed on your CCN and must be dated (purchased) within 90 days of your CCN submission. If these instructions are not followed, we will not process your CCN and will return the unprocessed CCN to you. If you submit a COE for a DBA, you are not required to submit a COE for the Utah Business Name.
- 3) Fee payment. Send a check for \$100, payable to the Utah Department of Financial Institutions, OR an email to [mjones@utah.gov](mailto:mjones@utah.gov) and [estanton@utah.gov](mailto:estanton@utah.gov) to confirm your bank sent an ACH or wire transfer. (See FAQs “*What are your ACH instructions?*” or “*What are your wire transfer instructions?*” for details.)

Next, send the complete CCN package to us. Choose one of the following three options.

- 1) If you paid the fee via ACH or wire transfer, please email the CCN form and COE to [msb.dfi@utah.gov](mailto:msb.dfi@utah.gov). Please do not email these documents if you are paying via check.
- 2) If you are paying the fee with a check, you may mail the CCN package to our mailing address:  
Utah Department of Financial Institutions  
P.O. Box 146800  
Salt Lake City, UT 84114-6800
- 3) If you are paying the fee with a check, you may send the CCN package for overnight delivery (via FedEx or UPS) to our physical address:  
Utah Department of Financial Institutions  
324 South State Street, Suite 201  
Salt Lake City, UT 84111

We do not accept debit or credit cards or have an online portal for document or payment submission.

***After I file a CCN, will I receive a license?***

The CCN is a notification, not a license or registration. The purpose of the CCN is to notify us that you will be conducting consumer credit transactions with Utah consumers. Unlike a license, the notification cannot be denied or revoked. For that reason there is no license number or application approval process. Instead, you will receive an Acknowledgment of Consumer Credit Notification.

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***What is an Acknowledgment of Consumer Credit Notification (aka Acknowledgment)?***

An Acknowledgment is a document produced by this Department to confirm that a business has filed the CCN. After we process your CCN, we will email an Acknowledgment to the person responsible for submitting the form. If you want us to mail or email the Acknowledgment to a different person, send a cover letter with your CCN that tells us where and how you want us to send the Acknowledgment. We will do our best to accommodate your request. You are not required to post or display your Acknowledgment.

***Does the Acknowledgment authorize someone to conduct business in states other than Utah?***

No. The Acknowledgment applies only to covered activities conducted with Utah citizens. You should check with every state where you will operate to identify any laws or requirements that may apply to your business.

***What should I do if information on my CCN changed after I filed it?***

While you are not required to update this Department until your next renewal, we ask that you email a courtesy update to [msb.dfi@utah.gov](mailto:msb.dfi@utah.gov) if the following information changes. We do not charge a fee to process these updates. Once we have updated our records, we will email confirmation to the person who requested the change and the person responsible for submitting the CCN form.

- Utah Business Name or DBA. If either the business name or DBA changes, or if a new DBA is added, your email should describe the change and include a COE showing the new business name. The business name on the COE must EXACTLY match the new business name or DBA. We will email an updated Acknowledgment of Consumer Credit Notification to confirm we updated our records.
- Mailing Address. Your email update should include the new address and the effective date of the change. We will email an updated Acknowledgment of Consumer Credit Notification to confirm we updated our records.
- Contact person / email / phone. If company contact information on CCN item 3 changes, your email should specify which contact changed (person who replies to consumer complaints, supervisor/manager, or the person responsible for submitting the CCN form) and provide updated contact information. We will reply with an email to confirm we have updated our records.

***Can the Department or a company suspend, deactivate, or cancel a CCN?***

While this Department will not suspend, deactivate, or cancel a CCN, you may surrender your CCN. To surrender the CCN, a company official should send an email to [msb.dfi@utah.gov](mailto:msb.dfi@utah.gov) with the subject line "CCN Surrender" and the business name. In the email, state the business name (and DBA(s), if applicable), specify the name and title of the company official, and certify that the business does not conduct consumer credit activities in Utah. We will reply to the email to confirm receipt of the surrender.

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***Is there a different form to renew a CCN?***

No. We use the same CCN form for both initial and renewal filings. You do not need to specify whether your CCN is for an initial or renewal filing. You should always check our website (<https://dfi.utah.gov/non-depository/consumer-lending/>) to ensure you use the current CCN form version.

***I missed the January 31<sup>st</sup> renewal deadline. Is there a fees for a late filing?***

No. While there is no late fee for filing a renewal CCN after the deadline, you should file the CCN as soon as possible to avoid conducting unauthorized activities. You should always check our website (<https://dfi.utah.gov/non-depository/consumer-lending/>) to ensure you use the current CCN form version.

***Where can I find out if someone has filed a CCN?***

Individuals who want to verify that a person or company has filed a CCN may view the list of registered consumer lenders on our website: <https://www.utah.gov/dfi/ConsumerLending.html>. If the person or company you are looking for is not on the list, it could mean that they have not filed the Notification, that their CCN is in process, or that they are exempt from Title 70C.

***My question was not answered in the FAQs. Who can I contact for assistance?***

You can reach us at [msb.dfi@utah.gov](mailto:msb.dfi@utah.gov) or (801) 538-8830. If you call us, tell the receptionist you have questions about the Consumer Credit Notification.