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If you have questions about any of the information in this chart or the effect of the statutes of limitations on a particular obligation, contact Attorney John Rossman at Moss & Barnett -- Phone: 612-877-5396 or email: john.rossman@lawmoss.com

Work from Home Risk Level	State	Relevant Statute	JURISDICTIONS THAT REQUIRE A COLLECTION AGENCY LICENSE* Notes
	AK	Duty to maintain a public office. Each collection agency shall maintain its principal office and any branch office at a street address that is stated in its original application for license or another address that the agency may designate to the department; the office shall be maintained in such a manner as to be open for contact by the public or debtors during normal working hours. Alaska Stat. § 08.24.330.	Branch office is not defined.
	AR	"If a collection Agency does business at more than one office or location, a separate application and bond shall be required for each location at which the Agency conducts or intends to conduct business and the ownership and name used at each location shall be identical." Ark. State Board of Collection Agencies R. 031.00.001 § III.	Arkansas requires registration of all individual collectors. Code Ark. R. 031.00.1-XV.
	AZ	Arizona Revised Statutes provided that the fee to "apply for a branch office of an escrow agent, consumer lender, commercial mortgage banker, mortgage banker, trust company, money transmitter, collection agency or deferred presentment company" is \$500. Ariz. Rev. Stat. Ann. § 6-126(A)(17).	While the plain language of the Arizona Revised Statutes does not describe any exemption from obtaining a branch office license, the Arizona Department of Financial Institutions has provided ACA International informal guidance suggesting that out-of-state branches need not obtain a license and Moss & Barnett is not aware of any action inconsistent with this informal guidance.
	Buffalo, NY	Location for conducting business. No collection agency business shall be conducted at any location other than the location specified in the license. The Commissioner of Permit and Inspection Services may approve a change in the location of the place of business specified in any such license upon written application therefor by the licensee to said Commissioner. Buffalo NY Code § 140-10	
	Chicago, IL	A separate license shall be required for each separate business location. See: https://www.cityofchicago.org/content/dam/city/depts/bacp/Small%20Business%20Center/sbcfactsheets/Debt_Collectors_Fact%20sheet_11_19_13.pdf (last visited on March 10, 2020).	Business location is not defined.
	CO	"A collection agency must obtain a license for its principal place of business, but its branch offices, if any, need not obtain separate licenses. A collection agency with branch offices must notify the administrator in writing of the location of each branch office within thirty days after the branch office commences business." Colo. Rev. Stat. Ann. § 5-16-119(6).	Colorado requires collection agencies to provide a list of all collectors and solicitors. Colo. Rev. Stat. Ann. § 12-14-119; Colo. Rev. Stat. Ann. § 5-16-121.
	CT	No person shall act within this state as a consumer collection agency unless such person has first obtained a consumer collection agency license for such person's main office and each branch office where such person's business is conducted. Conn. Gen. Stat. § 36a-801(a).	"Branch office" means a location other than the main office at which a licensee or any person on behalf of a licensee acts as a consumer collection agency. Conn. Gen. Stat. § 36a-800.
	DC	A general business license is required for all branches engaging in business in DC. DC Code Ann. § 47-2851.02(b).	
	DE	The Delaware Code requires "Persons," as defined in § 2701, "engaged in the occupations listed and defined in this section shall pay annual license taxes at the rates specified below. In addition to the license fee indicated below, each such person shall pay a fee of \$25 for each additional branch or business location..." Del. Code Ann. tit. 30 § 2301(a). The City of Wilmington also required agencies to obtain a license for branch locations. Wilmington, Del. Code § 5-52.	
	HI	Must maintain a bond for each additional office in this state. Haw. Rev. Stat. § 443b-F(a).	
	IA	Address of all offices or retail stores, if any, in this state at which consumer credit transactions are entered into or acts, practices or conduct involving consumer credit transactions are engaged in, or in the case of a person taking assignments of obligations, any offices or places of business within this state at which business is transacted or, in the case of debt collectors, any offices in this state from or at which debt collection is engaged in. Iowa Code § 537.6202(1)(d).	
	ID	A licensee must register each additional place of business from which activities authorized under this act are directly or indirectly conducted in this state. Registered locations shall be considered branches of the licensee. Idaho Code § 26-2230.	Idaho requires submission of a list of all agents, which must be updated on a quarterly basis. Idaho Code Ann. § 26-2240.
	IL	If a collection agency intends to conduct business as a collection agency as defined in the Act at more than one office or location and the ownership and name used at each location are identical, the applicant shall file an application for a branch office as referenced in subsection (a)(2). Ill. Admin. Code tit. 68 § 1210.25(b).	"Branch Office" means another location with the same name and ownership as the main collection agency license. Ill. Admin. Code tit. 68 § 1210.10.
	IN	Every original and renewal application of any person desiring to conduct a collection agency shall be accompanied by a fee of one hundred dollars (\$100) plus an additional fee of thirty dollars (\$30) for each branch office operated by the applicant whether as sole owner, partnership, limited liability company, or corporation. Ind. Code § 25-11-1-3(b),(d).	"Branch office" undefined.
	MA	The Massachusetts Code provides that "[a] licensee who intends to carry on its business at any location in addition to the address on its original license shall submit an application to the Commissioner, in writing, at least thirty days prior to the opening of the branch location. Such application shall contain the address of any such place and such other information as the Commissioner may require." Mass. Regs. Code tit. 209 § 18.07(1).	
	ME	Maine Statutes provide that "if a collection agency conducts business at more than one location, a license is required for each place of business." Me. Rev. Stat. tit. 32, ch. 109-A § 11031(2).	
	MD	Separate application and fee for each place of business. -- If an applicant wishes to do business as a collection agency at more than 1 place, the applicant shall submit a separate application and pay a separate application fee for each place. Md. Code Bus. Reg. § 7-302(c).	
	MI	A person shall not operate a collection agency or commence in the business of a collection agency without first applying for and obtaining a license under this article from the department for each place of business. Managers are also required to personally supervise the branch they are licensed under. A manager can not supervise more than one branch. Mich. Comp. Laws § 339.904(1).	"Office" means a regular place of business where complete records are kept of collections and claims handled by a licensee. Mich. Comp. Laws § 339.901(1)(h).
	MN	We know from the consent order that MN views remote offices as branch offices. A collection agency licensee who desires to carry on business in more than one place shall procure a license for each place where the business is to be conducted. Minn. Stat. § 332.33(3).	
	NC	Nothing in this section shall be construed to require that a person, firm, corporation, or association secure a permit for a remote location from which a single employee works under the control and monitoring of a collection agency through telecommunications and computer links, so long as all of the following conditions are met: (1) Records required to be kept under G.S. 58-70-25 are not maintained at the remote location. (2) The remote location is not held open to the public as a place of business. (3) The person, firm, corporation, or association has a valid permit issued pursuant to this Article for at least one physical location in this State. N.C. Gen. Stat. § 58-70-5(a).	

	ND	A collection agency licensed under North Dakota Century Code chapter 13-05 governing collection agencies is permitted to operate and maintain branch offices provided the collection agency license was issued in a North Dakota location. Branch offices are permitted without limitations or restrictions as to number or geographic location. The commissioner may grant approval for each branch office which must be submitted by application. When used in this chapter, "branch office" means a physical location where collection activity is carried out, other than the location where the collection agency license was granted, and where a collection agency collects or receives payments within a building site but does not include a virtual office. As used in this chapter, "virtual office" means a remote location from which employees can work under the full control and monitoring of the collection agency through telecommunications and computer links. Records may not be maintained at a virtual office and a virtual office may not be held open to the public as a place of business. <u>N.D. Cent. Code § 13-05-02-1</u>	
	NE	If the licensee maintains a branch office, he, she, or it shall not do a collection agency business in such branch office until he, she, or it has secured a branch office certificate therefor. Neb. Rev. Stat. Sec. 45-609. The definition of collection agency includes "persons" as well as firms, corporations and associations. Neb. Rev. Stat. § 45-602(2)(a).	Each branch is given a certificate under the agency license number. "Branch office" does not appear to be defined.
	NJ	Bond for each location required.	
	NM	New Mexico requires collection agencies to license all locations from which business is conducted. See N.M. Stat. Ann. § 61-18A-21.	
	NV	A collection agency shall not remove its business location from the place of business as stated in the license except upon prior approval by the Commissioner in writing. If the removal is approved, the Commissioner shall note the change upon the face of the license and enter in his or her records a notation of that change. Nev. Rev. Stat. § 649.325. Nevada requires a separate license to be a "collection agent", defined as "any person, whether or not regularly employed at a regular wage or salary, who in the capacity of a credit man or in any other similar capacity makes a collection, solicitation or investigation of a claim at a place or location other than the business premises of the collection agency, but does not include: 1. Employees of a collection agency whose activities and duties are restricted to the business premises of the collection agency; and 2. The individuals, corporations and associations enumerated in subsection 2 of NRS 649.020." Nev. Rev. Stat. § 649.025.	
	NYC	<u>A branch office must have a manager on the premises during regular business hours. Nev. Rev. Stat. § 649.167</u> The New York City Code provides that a collection agency license is only valid at the location listed in the license. New York City, N.Y., Code § 20-112.	
	RI	Rhode Island law provides that "[n]o person registered to act within this state as a debt collector shall do so under any other name or at any other place of business than that named in the registration. The registration shall be for a single location but may, with notification to the director, be moved to a different location." R. I. Gen. Laws § 19-14.9-12	
	TN	The Tennessee Code provides that "[a] licensed collection service maintaining more than one (1) place of business within the state shall register each place of business with reference to its specific location, name and purpose upon application for license and upon subsequent renewals of the license." Tenn. Code Ann. § 62-20-105(c).	
	WA	If a licensee maintains a branch office, he, she, or it shall not operate a collection agency business in such branch office until he, she, or it has secured a branch office certificate therefor from the director. A licensee, so long as his, her, or its license is in full force and effect and in good standing, shall be entitled to branch office certificates for any branch office operated by such licensee upon payment of the fee therefor provided in this chapter. Wash. Rev. Code § 19.16.150.	"Branch office" does not appear to be defined. However: Each license and branch office certificate, when issued, shall be in the form and size prescribed by the director and shall state in addition to any other matter required by the director: (1) The name of the licensee; (2) The name under which the licensee will do business; (3) The address at which the collection agency business is to be conducted; and (4) The number and expiration date of the license or branch office certificate. A licensee shall display his, her, or its license in a conspicuous place in his, her, or its principal place of business and, if he, she, or it conducts a branch office, the branch office certificate shall be conspicuously displayed in the branch office. Concurrently with or prior to engaging in any activity as a collection agency, as defined in this chapter, any person shall furnish to his, her, or its client or customer the number indicated on the collection agency license issued to him, her, or it pursuant to this section. Wash. Rev. Code § 19.16.160.
	WI	Wisconsin Statutes allow collection agencies to conduct business only from the address listed on the license. Wis. Stat. § 218.04(4)(a).	
	WV	A license (and bond) is required for each collection agency, including each principal office and all branch offices thereof. W. Va. Code Ann. § 47-16-4(a), (b).	
	WY	Wyoming Statutes provide that each collection agency office must be licensed separately. Wyo. Stat. Ann. § 33-11-110(a).	
	Yonkers	The Yonkers Code provides that a collection agency license is only valid at the location listed in the license. Yonkers Consumer Protection Code § 31-161(b).	