



Third-Party Background Check

In addition to completing a Criminal Background Check (CBC) through the Nationwide Multistate Licensing System (NMLS) and any other background information required in the application, an investigative background report must be prepared by an independent search firm and submitted directly to the Kansas Office of the State Bank Commissioner (OSBC) for any individual that is:

- Not a U.S. citizen and who does not reside, or has not resided, in the United States for the past ten years, or
- A U.S. citizen that does not or, has not, resided in the U.S. for more than two consecutive years of the past ten years prior to application for licensure.

The cost of the report must be borne by the applicant or individual. At a minimum, the firm must demonstrate that they have sufficient resources and are properly licensed to conduct the search of the background and that the firm is not affiliated with or has an interest of any of the individuals under investigation. The background investigation report must be in English and provided directly to the OSBC.

At a minimum, the report must contain the following:

- 1) A search summary letter which identifies the scope of the search, indicates the independence of the search firm from the individuals and the applicant, and identifies a person and provides contact information if questions should arise.
- 2) A comprehensive credit report/history, including judgments and liens filed against the individual in the last 10 years.
- 3) Civil court and bankruptcy court records for the past 10 years, including a search of the court data in the country(ies), states, towns, where the individual resided and worked and in contiguous areas.
- 4) Criminal records including felonies, misdemeanors and violations including a search of court data in the country(ies), states, towns, where the individual resided and worked and in contiguous areas.
- 5) Employment history
- 6) Media history including an electronic search of national and local publications, wire services, and business publications.
- 7) Regulatory history, particularly securities, insurance, mortgage-related, real estate, or other financial businesses, if applicable.

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 have the investigating agency submit a copy of that report directly to the OSBC. In addition to the documentation generally required, the individual would need to submit a statement of no material change.

The report or any questions may be sent to the OSBC by email at: MTlicensing@osbckansas.org.