



Compliance Registration and Renewal Guide

2024

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UCCC Registration

What is UCCC?

What is the Uniform Consumer Credit Code (UCCC)?

The UCCC is a code of conduct that governs consumer credit transactions. It provides guidelines for laws related to the purchase and use of all types of credit products from mortgages to credit cards. It is intended to protect consumers who use credit from fraud and misinformation.

What is UCCC?

Why is UCCC Registration Not Required by Other Financing Companies?

HFD is a platform that allows healthcare providers to originate credit-sale contracts with their patients so that they can pay in installments. Credit-sale contracts are regulated through the **Retail Installment Sales Act (RISA)** and the **Uniform Consumer Credit Code (UCCC)** on a state-by-state basis. Most major financing companies operate differently. Instead, they extend credit directly to patients. The benefits of this cutting-edge model are as follows:

Credit sale contracts allow patients to pay their installments with credit cards.

Consumers don't have to sign a contract with anyone but their healthcare provider.

The healthcare provider maintains the ability to sell its credit-sale contracts for a fee, or keep them and earn the interest. This heightens flexibility for the healthcare provider and keeps the control in their hands.



Who is Required to Register?

Is My Practice Required to File?

Healthcare providers operating in the states listed below are required to file.

Colorado	Oklahoma
District of Columbia	South Carolina
Indiana	Texas
Iowa	Utah
Kansas	West Virginia
Louisiana (Cash Over Time Only)	Wisconsin
Maine	Wyoming

A separate registration is required for each state in which Retail Installment Agreements are being originated. Separate registration may also be required for each location if there are multiple practice locations in a given state.

Who Reports on Volume?

Does My Practice Have to Report on Year End Volume?

Providers utilizing the **Cash Up Front** funding model are required to pay only the annual notification fee for each state. Some states may also require practices to report on the practices year-end balances of loan volume outstanding or funded. Since the Cash Up Front funding model facilitates the purchasing of loan volume from the practice at the time of origination, most providers will report a year-end balance of \$0. The volume fees associated with payment plans originated by the provider will be assumed by the capital partner.

In states where volume reporting is required, only providers utilizing the **Cash Over Time** funding model are required to report and pay on year-end balances, in addition to the annual notification fee.



State by State Guide

How to Register and Renew

HFD has compiled the list of requirements here.

Simply, find your state to review the requirements in the slides below

Next, click the link to the state website with links to the filing resources

Finally, volume reporting may also be required. Providers in the required states are automatically subscribed to receive these reports via email during onboarding

*all state guidelines and requirements are subject to change or update by the governing state

Colorado

Fees

- Filing/Renewal Fee: \$150
- Year End Volume Fee: \$15 for each \$100,000 rounded up to nearest \$100,000
(Cash Over Time Only)

Important Dates

- Register within 30 days of after commencing business
- Renew by 1/31 for previous calendar year

Requirements

- Completed annual form
- Filing fee and volume fees (if applicable)
- List of additional locations in CO with any DBA or Trade Names
- Name and Address of Capital Partner if utilizing Cash Up Front program

Resources

- [2023 Notification Form](#)
- [Renewal Portal](#)
- [CO UCCC Website](#)



District of Columbia

Fees

- Filing/Renewal Fee: \$316

Important Dates

- Register within 30 days of after commencing business
- Renew by 1/31 for previous calendar year

Requirements

- Audited financials
- Business experience
- Sample RISC
- [Trade Name Registration Certificate](#)

Resources

- [License Form](#)
- [Quick Guide](#)
- [DC UCCC Website](#) - Look under Retail Sellers and Consumer Finance License.

Indiana

Fees

- Filing/Renewal Fee: \$0
- Volume fees set individually by the state for each \$100,000 (**Cash Over Time Only**)

Important Dates

- Register within 30 days of after commencing business
- Renew by 1/31 for previous calendar year

Requirements

- List of locations under each EIN

Resources

- [License Form \(Notice of Intent\)](#)
- [IN UCCC Website](#)

Fees

- Filing/Renewal Fee: \$50
- No fees under \$100,000. \$10 for average monthly volume over \$100,000 (**Cash Over Time Only**)

Important Dates

- Register within 30 days of after commencing business
- Renew by 1/31 for previous calendar year. Renewal opens 11/1

Requirements

- List of locations under each EIN

Resources

- [Online Registration Portal](#)
- [Printable Notification Form](#)
- [IA UCCC Website](#)

Kansas

Fees

- Filing/Renewal Fee: \$75
- \$10 for average monthly volume over \$100,000 (Cash Over Time Only)

Important Dates

- Register within 30 days of after commencing business
- Renew by 1/31 for previous calendar year

Requirements

- List of locations under each EIN

Resources

- [Online Registration/Renewal Portal](#)
- [KS UCCC Website \(See Notification Filer Section\)](#)

Louisiana

**Applies to Cash
Over Time
Providers ONLY**

Fees

- Filing/Renewal Fee: \$75
- (A) Not more than \$500,000 pay \$75 (C) \$1,000,001 up to \$2,000,000 pay \$375
(B) \$500,001 up to \$1,000,000 pay \$150 (D) \$2,000,001 or greater pay \$750 (Cash Over Time Only)

Important Dates

- Register within 30 days of after commencing business
- Renew by 04/01 for previous calendar year by mail

Requirements

- List of locations under each EIN. A separate notification form and fee is required for each location
- Filing and Volume fee
- Capital partner name and address if using cash up front

Resources

- [Registration/Renewal Form](#)
- [LA UCCC Website \(Click on Non-Depository > Notification Filers > Applications\)](#)



Maine

Fees

- Filing/Renewal Fee: \$20 main office, \$10 each additional location
- Volume Fees (**Cash Over Time Only**)
 - \$1 TO \$100,000- \$25
 - \$100,001 TO \$200,000- \$50
 - \$200,001 TO \$300,000- \$75
 - \$300,001 TO \$400,000 - \$100
 - \$400,001 TO \$500,000 - \$125
 - \$500,001 TO \$600,000- \$150
 - \$600,001 TO \$700,000- \$175
 - \$700,001 TO \$800,000- \$200
 - \$800,001 TO \$900,000- \$225
 - \$900,001 TO \$1,000,000- \$250

Important Dates

- Register within 30 days of after commencing business
- Renew by 1/31 for previous calendar year by mail

Requirements

- List of locations under each EIN
- Filing and Volume fee
- Capital partner name and address if using cash up front

Resources

- [New Application](#)
- [ME UCCC Website](#)



Oklahoma

Fees

- Filing/Renewal Fee :\$120 + investigation fee of \$100 Each Location

Important Dates

- Renew by 1/31 for previous calendar year by mail

Requirements

- List of locations
- Filing fees by location
- Notary
- Capital partner name and address if using cash up front

Resources

- [Notification Filing Form](#)
- [2024 Electronic RENEWAL Website](#)
- [2024 Renewal Form](#)
- [OK UCCC Website](#)

South Carolina

Fees

- Filing/Renewal Fee :\$120 Each Location

Important Dates

- Renew by 1/31 for previous calendar year

Requirements

- List of locations
- Annual gross volume of business in cash and credit combined
- Capital partner name and address
- APR Schedule if over 18%

Resources

- [Electronic Registration Portal](#)
- [Credit Notification Form](#)
- [RENWAL Form](#)
- [SC UCCC Website](#)

Texas

Fees

- Filing/Renewal Fee :\$10 Each Location

Important Dates

- Within 60 days of commencing business
- Renewal opens 10/31 to 11/30

Requirements

- List of locations – all locations under one EIN can be completed under one login.
- Assumed Name Certificate

Resources

- [Electronic Registration Portal](#)
- [RENEWAL Guide](#)
- [TX UCCC Website](#)

Utah

Fees

- Filing/Renewal Fee :\$100

Important Dates

- Within 30 days of commencing business
- Renewal opens 01/31

Requirements

- List of locations – all locations under one EIN can be completed on one notification
- Certificate of Existence issued by Utah Department of Commerce for each DBA

Resources

- [Notification Form](#)
- [UT UCCC Website](#)
- [UT FAQ's](#)

West Virginia

Fees

- Filing/Renewal Fee :\$100

Important Dates

- Renewal opens 01/31

Requirements

- List of locations

Resources

- [Notification Form](#)
- [WV UCCC Website](#)

Fees

- Filing/Renewal Fee :\$25

Important Dates

- Within 30 days of commencing business
- Future filing is required annually only if your yearend balance of consumer credit transactions for a calendar year is over \$250,000 by 2/28

Requirements

- List of locations

Resources

- [Notification Form](#)
- [Online Filing Portal](#) and [Filing Instructions](#)

Wyoming

Fees

- Filing/Renewal Fee :\$0

Important Dates

- Between 11/1 and 12/1 each year via NMLS. Reinstatement 01/02-02/28

Requirements

- List of locations

Resources

- [Online Filing Portal](#)

Florida Doc Stamp Tax



What is Doc Stamp Tax

What is Documentary Stamp Tax and who is required to file?

According to [Florida Statute XIV](#) the documentary stamp tax is an excise tax imposed on certain documents executed, delivered, or recorded in Florida*. The tax is due to providers or partners generating retail installment contracts in the state of Florida.

*Florida Dept. of Revenue

https://floridarevenue.com/taxes/taxesfees/pages/doc_stamp.aspx

**https://floridarevenue.com/Forms_library/current/gt800014.pdf

How Does My Practice File?

The state of Florida requires an initial registration via the website [here](#) or by mailing a paper application ([Form DR-1](#)). Any entity residing in the state of Florida that generates more than five retail installment agreements per month must register.

Once registered filings will need to be completed, taxpayers can file and pay documentary stamp tax using the Department's secure [web application](#) or a paper Documentary Stamp Tax Return for Registered Taxpayers' Unrecorded Documents ([Form DR-225](#)).

*A return for each reporting period must be filed, even if no tax is due.

FOR PROVIDERS/PARTNERS WITH MULTIPLE LOCATIONS IN FL

When registering for multiple locations with the same EIN it is recommended that providers apply for a consolidated sales and use account using form [DR-1 CON](#) form. This allows for tax payments to be submitted under one account. This will require electronic payments only. Without this use account, fees must be paid separately by location.

For providers with multiple locations under separate EIN's a separate use account is required for each location.

When to File and Pay

Filing and payment are required to be submitted monthly by the 20th of the month for the previous month's volume. The tax calculates to be \$0.35 for every \$100 financed.

Businesses or individuals that average five (5) or more taxable transactions per month must register to report and pay documentary stamp tax.

The reporting necessary to file will automatically be sent on the 1st of each month for the preceding month's fee volume.

