

COLLECTION AGENCY

Checklist

- There are no state licensing requirements for collection agencies. However, there are regulations. These laws can be found in **Ohio Revised Code (ORC) Sections 1319.12 and 1319.16.**
- Like any other business, collection agencies must comply with the **Ohio Consumer's Sales Practices Act.** The act prohibits unethical and devious sales practices. For full text, please read **ORC Section 1345**
- Collection agencies must also comply with the **Federal Trade Commission's (FTC) Fair Credit Reporting Act.** Information is available on-line at www.ftc.gov. For more information, or if you have questions, contact the FTC's Cleveland Regional Office at **(216) 263-3410.**
- The **ORC** can be found in your local library or on-line at <http://codes.ohio.gov/orc>.

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*For more help, contact your local Small Business Development Center (SBDC) at www.ohiosbdc.net
Also, remember to check Federal, State and local government agencies. This checklist is about state requirements.
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