THE NOTARY BLUEPRINT

BUSINESS LICENSING & BANKING

Keep it legal. Keep it organized. Make it easy to get paid.

THE BIG IDEA: A mobile notary does not automatically need a general business license simply because they are commissioned. Licensing depends on the city, county, state, business location, services offered, and how the business is structured.

Your job is not to guess. Your job is to check the official rules where you live and work.

1 DO YOU NEED A BUSINESS LICENSE?

YOU MAY NOT NEED ONE

- You operate only as an individual mobile notary.
- You do not maintain a storefront or office open to the public.
- Your city or county does not require a general business license for home-based or mobile service businesses.

YOU MAY NEED ONE

- Your city or county requires all businesses to register or obtain a privilege, occupational, or general business license.
- You work from a commercial location or receive customers at home.
- You add regulated services such as fingerprinting, mailing, tax preparation, or other services with separate rules.

IMPORTANT: A notary commission and a business license are not the same thing. Your commission authorizes you to perform notarial acts. A local business license, when required, authorizes the business activity in that jurisdiction.

2 WHERE TO CHECK

1	Search your city or county website for “business license,” “business tax,” “occupational license,” or “home occupation.”
2	Check your state business portal for any state-level permits or tax registrations.
3	If you will work in several cities, ask whether each jurisdiction requires its own license.
4	Use only official .gov pages or contact the licensing office directly before paying a filing service.

A SIMPLE STARTUP WORKFLOW

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3 OPEN A SEPARATE BUSINESS ACCOUNT

WHY IT HELPS

- Keeps notary income separate from personal deposits
- Makes expenses and mileage-related records easier to organize
- Simplifies bookkeeping and tax preparation
- Provides a cleaner record of business activity

START WITH

- Government-issued ID
- EIN or SSN, as required by the bank
- Business formation or DBA documents, if applicable
- Opening deposit, if required

A separate account is a practical recordkeeping step, even for a sole proprietor. Bank requirements vary, so ask what documents are needed before visiting or applying online.

4 MAKE IT EASY FOR CUSTOMERS TO PAY

CASH	CARD / TAP	INVOICE / LINK
Always give a receipt and record the payment.	A mobile processor such as Square or Clover can accept cards and contactless payments.	Useful for approved business clients or prepayment. Set clear due dates and policies.

Do not build your business around cash only. Customers expect flexibility, and being able to accept a card or tap payment can prevent a lost appointment.

5 BEFORE CHOOSING A PAYMENT PROCESSOR

- ☐ Transaction fees
- ☐ Monthly fees or contracts
- ☐ Card reader cost
- ☐ Tap-to-pay availability
- ☐ Deposit timing
- ☐ Refund and chargeback process
- ☐ Receipt options
- ☐ Whether your phone and service area are supported