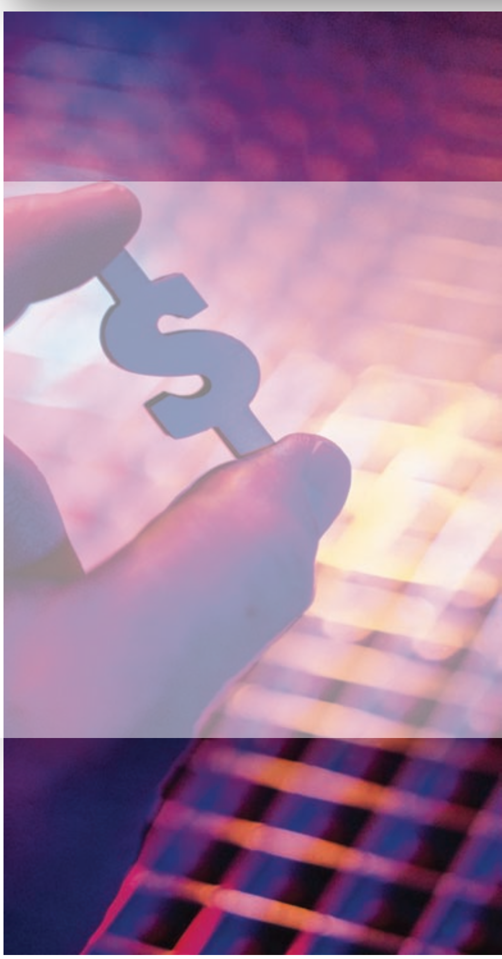
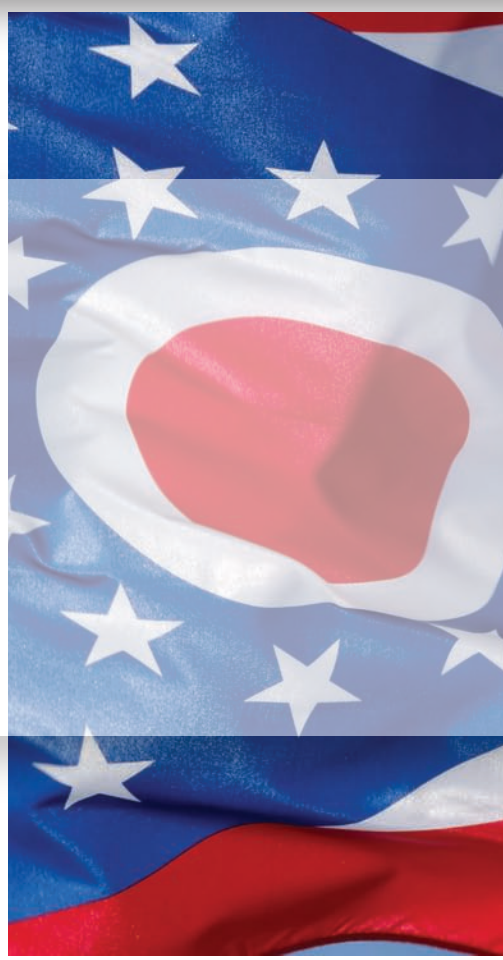
your guide to

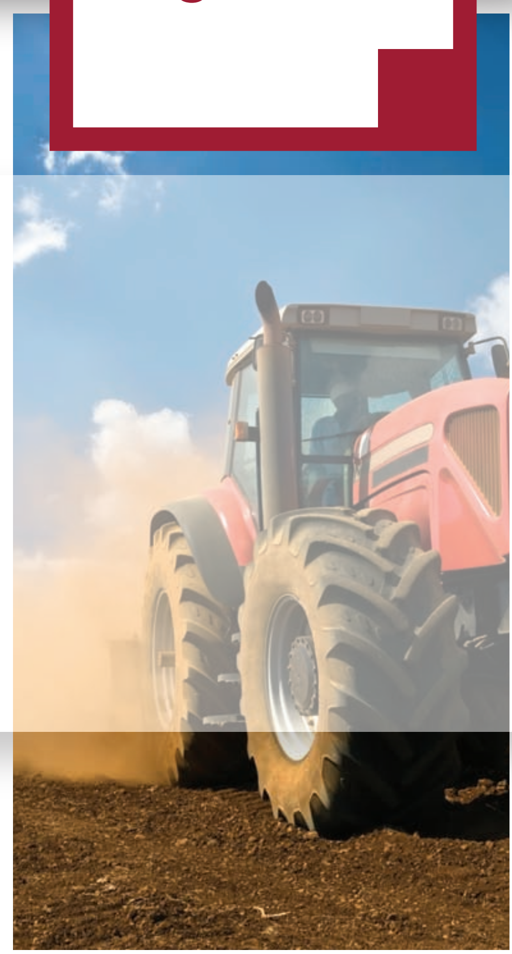
Jon Husted
Ohio Secretary of State

# UCC Online Filing System

your **BUSINESS** begins here







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# Introduction

This user guide moves you through the online filing system for UCC filings in the state of Ohio. Topics covered in this guide include:

- Accessing the filing system, creating an account and logging in
- Creating and submitting new financing statements and amendments
- Editing financing statements, managing collateral and using templates
- Editing your profile and managing your corporate representatives
- Viewing previous filings and acknowledgements

## What is the Online UCC Filing System?

The Online UCC Filing System is a web-based system that allows business users to submit financing statements to the Uniform Commercial Code (UCC) database, and to search and retrieve data and images that are maintained in that database. It is accessed from the Ohio Secretary of State's website.

The Uniform Commercial Code database is a collection of files that record secured loan filings submitted to and approved by the Ohio Secretary of State. Lenders (or secured parties) submit filings to the Ohio Secretary of State to record their interest in collateral when borrowers (or debtors) initiate loans from them. Subsequent filings are submitted to keep the debtor, secured party and collateral information current. These filings are recorded and maintained in accordance with the Ohio Revised Code.

UCC filing is required in order to claim an interest in collateral used for a loan and to have the claim indexed for public notice. Lenders protect their rights to collateral offered in a loan transaction by filing UCC statements with the Ohio Secretary of State.

The online system provides a faster and more efficient means of filing UCC records for business users and a more flexible and cost-efficient means of managing those filings for the Ohio Secretary of State. The system complies with Revised Article 9 of the Uniform Commercial Code, which was drafted by the National Conference of Commissioners on Uniform State Laws and the American Law Institute and took effect in most states in 2001. RA-9 established new guidelines for the submission and recording of UCC financing statements and helped pave the way for electronic submissions. The system was updated in 2013 to comply with the amendments to RA-9 that became effective in most states on July 1, 2013.

## What Documents Can I File Online?

The system allows UCC1 (initial financing statement) and UCC3 (amendment) filings. Other documents may be filed by using the forms available on the forms page of the Ohio Secretary of State's website.

UCC1 filings include transmitting utility filings, public finance transactions and real estate filings.

The types of UCC3 filings that can be submitted online include:

- Collateral Amendments
- Debtor and Secured Party Amendments
- Assignments
- Continuations
- Terminations

If the filing includes an attachment, the filing must be submitted on paper forms to the Ohio Secretary of State's office. Attachments cannot be accepted on the Online Filing System. Information Statements (UCC5) must also be filed using the paper forms.

### How Do I get Started?

If you are a new user of the system, you must first establish an account. Refer to the Online UCC Filing System: Getting Started Guide for help with creating an account.

To contact the Ohio Secretary of State with questions related to UCC filings, email the Business Services department at busserv@ohiosecretaryofstate.gov or call 877-SOS-FILE.

## Definitions

These terms and phrases are used in the online UCC filing system:

**ACH** – Acronym for automated clearinghouse account which allows you to pay for your filings with funds electronically transferred from your checking account

**Document number** – A unique number assigned by the Secretary of State's filing system to the image associated with the filing

**Acknowledgement** - A document generated by the Secretary of State's UCC filing system that shows the filer's name and address, the financing statement number, the date of the filing and the names and addresses of the debtors and secured parties.

**Alternate Capacity** - an alternative capacity for a debtor (estate, trust, trustee or none)

**Alternate Filing Type** - see Filing Type

**Alternate Name Designation** - see Name Designation

**Amendment** - A type of filing that changes, adds or deletes information on a previous filing

**Assignment** - An assignment transfers all or part of the secured party's interest on particular collateral to another party

**Collateral** - The collateral statement defines the accounts, chattel paper, goods, intangibles, proceeds or property subject to security interest

**Continuation** - A filing that extends the effectiveness of a financing statement for an additional term

**Corporate Account** - An account owned by an organization

**Debtor** - The person or organization that owes a debt (secured by specified collateral)

**E-mail Addresses** - The notification e-mail address is used for acknowledgements. The billing e-mail address receives invoices. The contact e-mail address receives other communications from the Business Services department

**Entity** - A person or organization who may file or pay for a document or who may be a debtor or secured party

**Filer** - The person or organization responsible for the filing

**Filing** - The document filed with the central filing office to protect a security interest in collateral

**Filing Type** - The specific type of filing being submitted; may be UCC, Transmitting Utility, Manufactured Home or Public Finance

**Financing Statement** – The record of a UCC filing, including the Initial Financing Statement and any amendments thereto

**Financing Statement Number** - A unique number assigned automatically by the UCC filing system to each approved financing statement submitted to the Business Services department

**Miscellaneous Number** – A unique number assigned automatically by the UCC filing system to each approved amendment submitted to the Business Services department

**Name Designation** - The name designation specifies the relationship of the secured party to the debtor. The default choice is Debtor/Secured Party. Other choices are: Bailee/Bailor, Consignee/Consignor, Lessee/Lessor, Licensee/Licensor, Buyer/Seller, Beneficiary/Benefactor, Debtor/Creditor and Beneficiary/Trustee

**Packet Number** - An alphanumeric code entered by the user submitting the filing for their own reference, to help identify the filing in the future

**Personal Account** - An account owned by a specific person, rather than a corporation or other organization. The person may be a representative for a corporate account.

**Prepayment Account** - An escrow account set up with the Secretary of State, to which you deposit funds and from which filings fees are withdrawn

**Record** - a logical collection of information entered on a particular page or tab, such as all information regarding a single debtor, secured party, collateral, real estate owner, etc.

**Representative** - A corporate representative is a person authorized to submit filings for a corporation

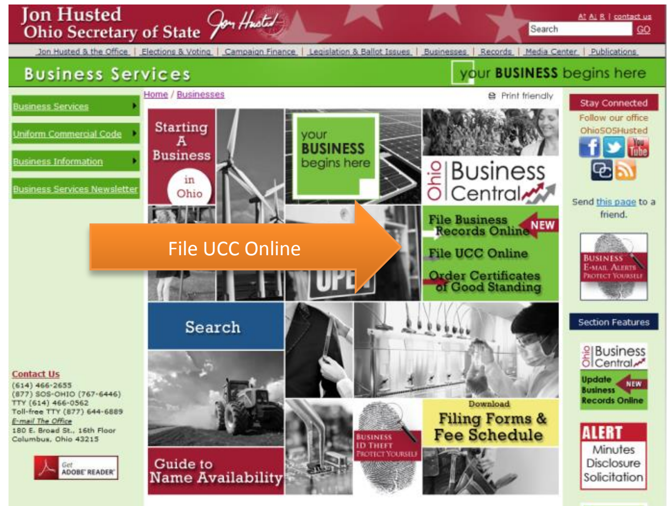
**Secured Party** - The person or organization that has secured a favorable security interest

**Termination** - A filing that terminates a debtor's or secured party's interest in the collateral

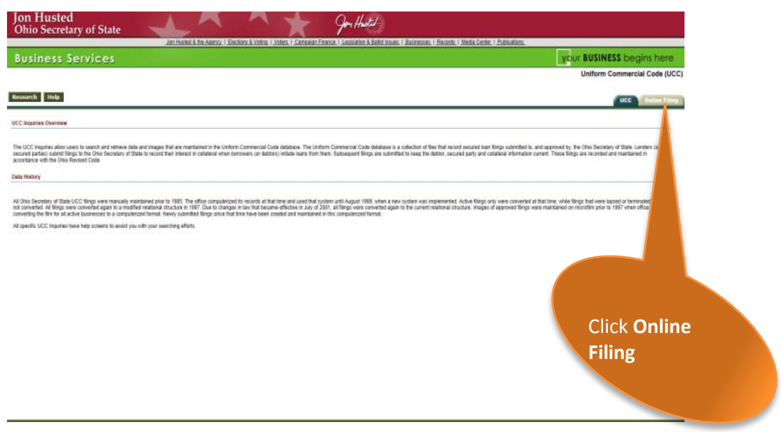
**Template** - A template stores frequently used collateral, real estate or party information that may be used in repeated future filings

## Access the Online UCC Filing System

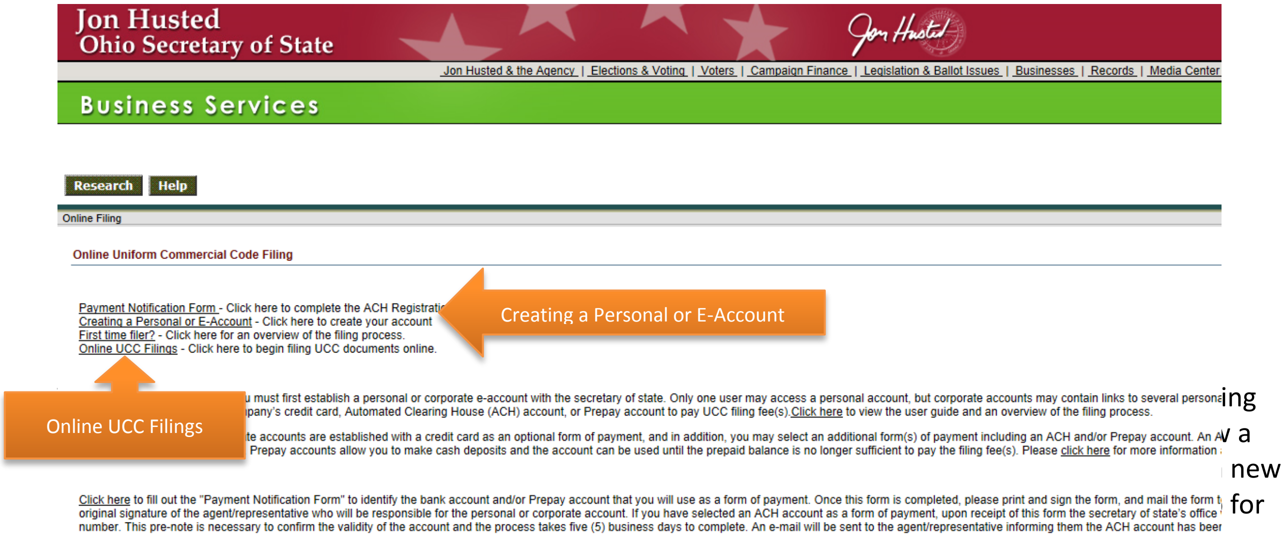
To file UCCs electronically with the Ohio Secretary of State, you must first establish an account.  In order to establish this account, go the Ohio Secretary of State's website and navigate to the UCC Online Filings page.





Once there, select **Creating a Personal or E-Account**. If you already have an account, select **Online UCC Filings**.

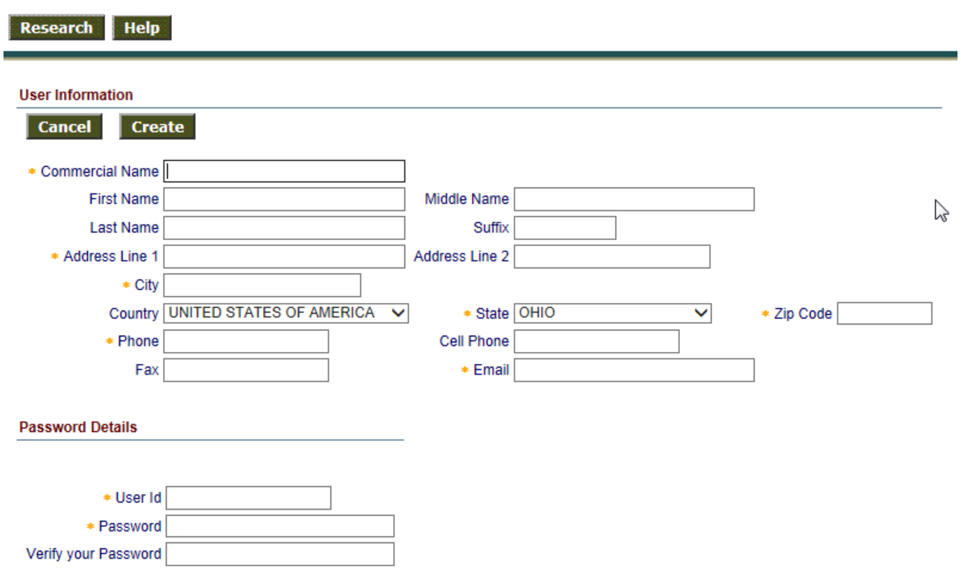



## Create a New Account

There are two types of accounts used in the Online UCC Filing System – personal and corporate. Which type you create depends on how you will use the account. Both types can submit filings. However, only corporate accounts can specify representatives that are authorized to file on behalf of the corporate account. Also, corporate accounts can use the prepayment option.

A personal account must be created for all filers, even if a corporate account is used. To create a new account, select **Creating a Personal or E-Account** (as illustrated above).

The personal account creation page is displayed.



To create an account, you must supply a user name, password and information including account name, business address, telephone number and e-mail address.  Required fields are flagged with an asterisk.

Select a user ID and password.  The user ID must have at least five characters and the password must have at least four characters.  When this information is complete, select the **Create** button.

If this account is to be used as a representative for a corporate account, provide the user ID and password to the corporate administrator so the account may be added to the corporate account.

Other information may be required depending on your preferred method of payment.  There are three payment options – prepayment account, ACH account, or credit card.  The prepayment and ACH options require pre-authorization before it is available.  Once the account is created, only those payment options currently authorized are available when submitting a filing.

### Prepayment Account

If you would like to use a prepayment account to pay for filings, you must authorize the Ohio Secretary of State to use the prepayment account option.

- **If the prepayment account already exists:** Submit a separate form found on the UCC Online Filing System home page (select **Payment Notification Form** link to print the form).  Fill out the sections for the prepayment account and mail the form as directed.
- **Creating a new prepayment account:** This is done by submitting an application for a prepayment account.  Select the Uniform Commercial Code link under the Business Services menu and choose **Prepayment Accounts**. Follow the instructions for submitting the application, making the deposit, and completing the contract.  Request the account be created for UCC filings.  You will be notified when the account is available for filing.  This can take up to three business days from date of receipt.

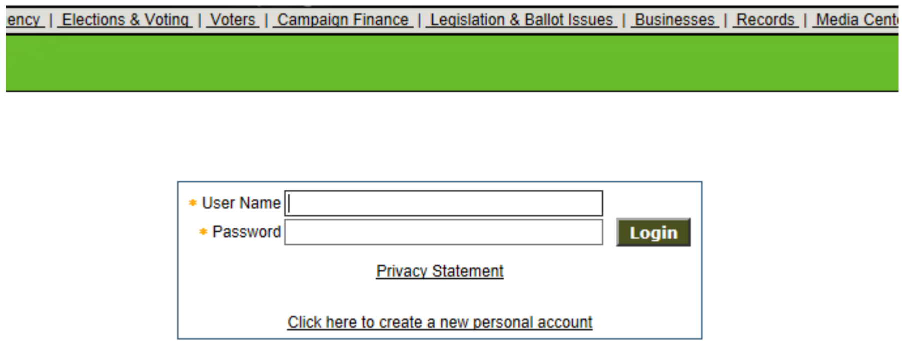
### ACH Account

If you would like to use an ACH account to pay for filings, you must first authorize the Ohio Secretary of State to deduct the fees from your bank account.  Submit the form found on the UCC Online Filing System home page (select **Payment Notification Form** link to print the form).  Fill out the sections for the ACH account and mail the form as directed.

## Log into an Account

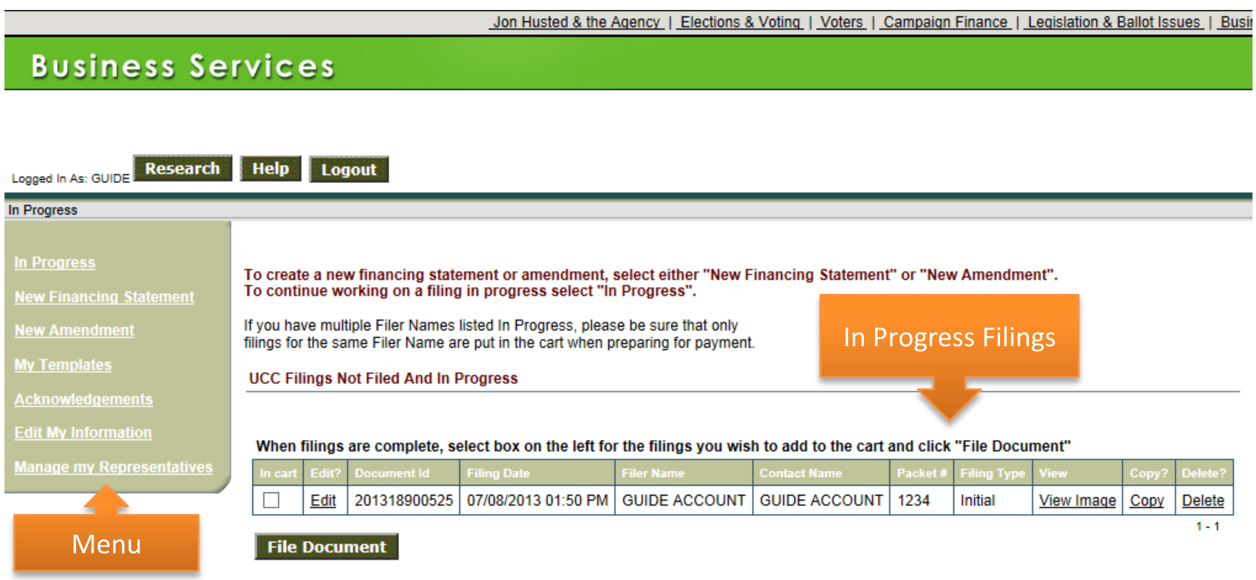
Once you have received email notification of account activation, and if necessary, set up the account as a corporate representative, you can begin using the account.

An Online UCC Filing account allows you to file documents online, view and edit in-progress filings, create templates, search acknowledgments of recent filings, and update your account profile.  To do any of this, you must first log into the account.  Select **Online UCC Filings** (as illustrated above).  The log in screen is displayed.




Enter your user name and password and select the **Login** button.

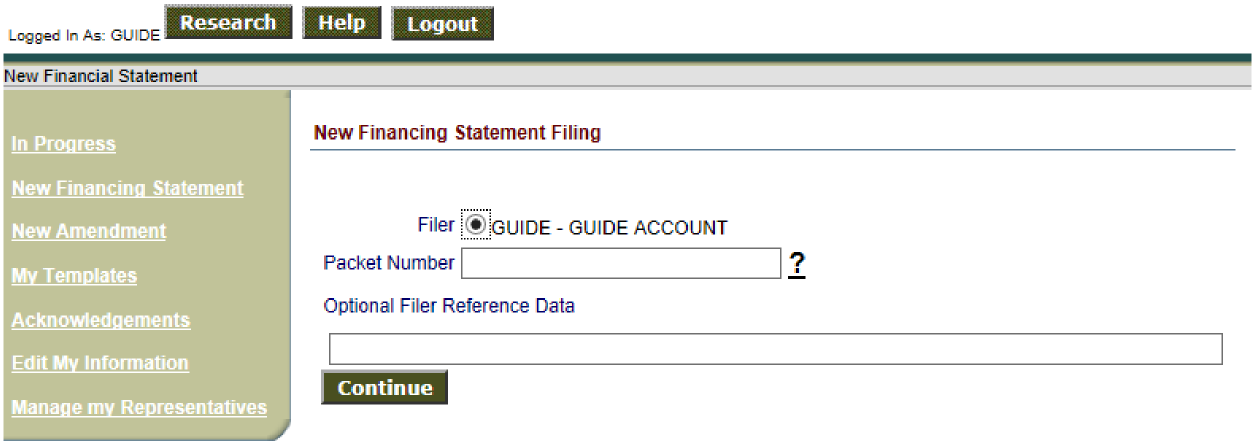
Once logged in, the filing home page is presented. The menu of options is located on the left. A listing of any in-progress filings is displayed in the center of the page.




From the menu on the left, you can view filings in progress, create new financing statements, create amendments, manage filing document templates, search for recently filed documents and acknowledgments, view and edit account information, and manage corporate account representatives. Selecting **In Progress** from the menu will always return you to the filing home page.

## Create a New Financing Statement

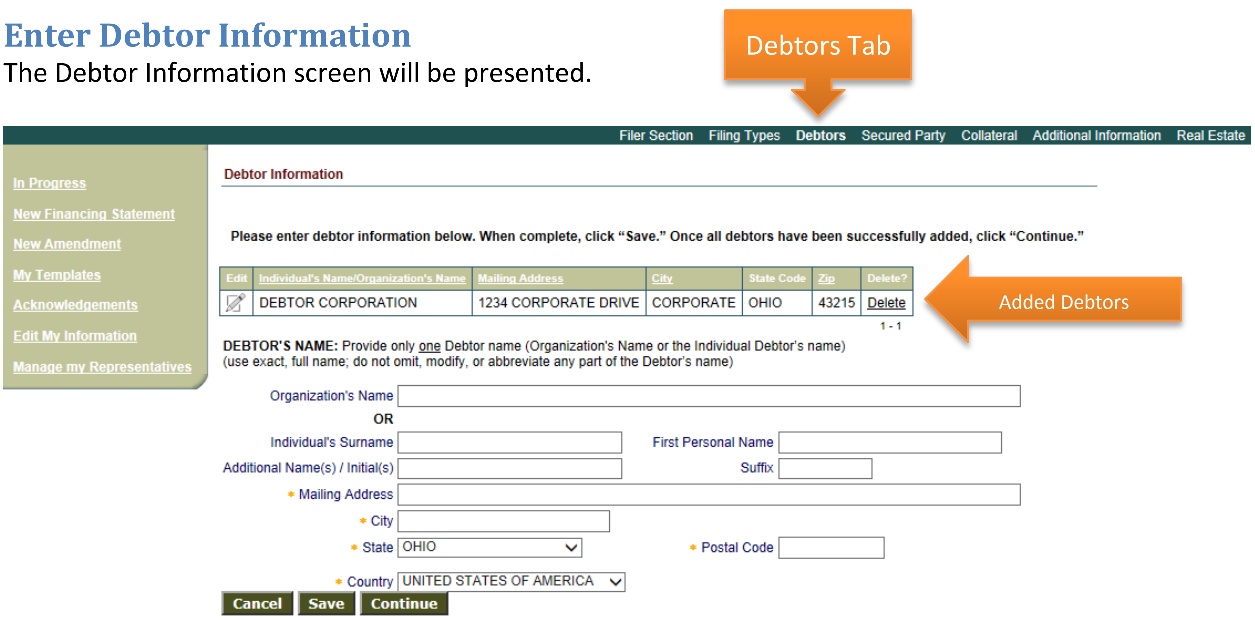
To file an Initial Financing Statement (UCC1), select **New Financing Statement** from the menu. The filer information screen will be presented.




1. Select the filer from the list by selecting the radio button next to the appropriate option. If there are no designated representatives, the filer will default to the account being used.
2. Enter the Packet Number in the designated field. The packet number is optional and represents a unique identifier that is given to the filing by the filer.
3. Optional Filer Reference Data can be added to further identify the filing.
4. Select **Continue**.

## Enter Debtor Information

The Debtor Information screen will be presented.

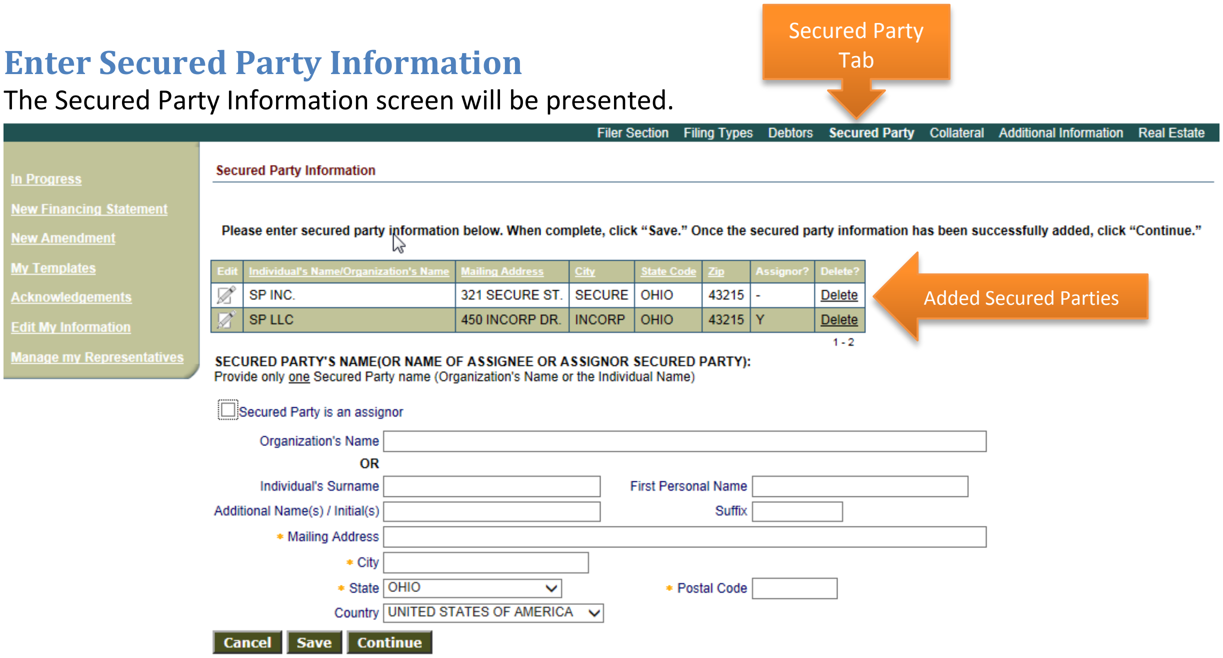



1. Enter the debtor name and address.
2. Select **Save**. The debtor information will populate at the top of the page.
3. Enter each additional debtor and select **Save** after each entry.
4. After all debtors have been added, select **Continue.**

**Note:** You can navigate back to the debtor screen by selecting the **Debtors** tab at the top of the page.

## Enter Secured Party Information

The Secured Party Information screen will be presented.

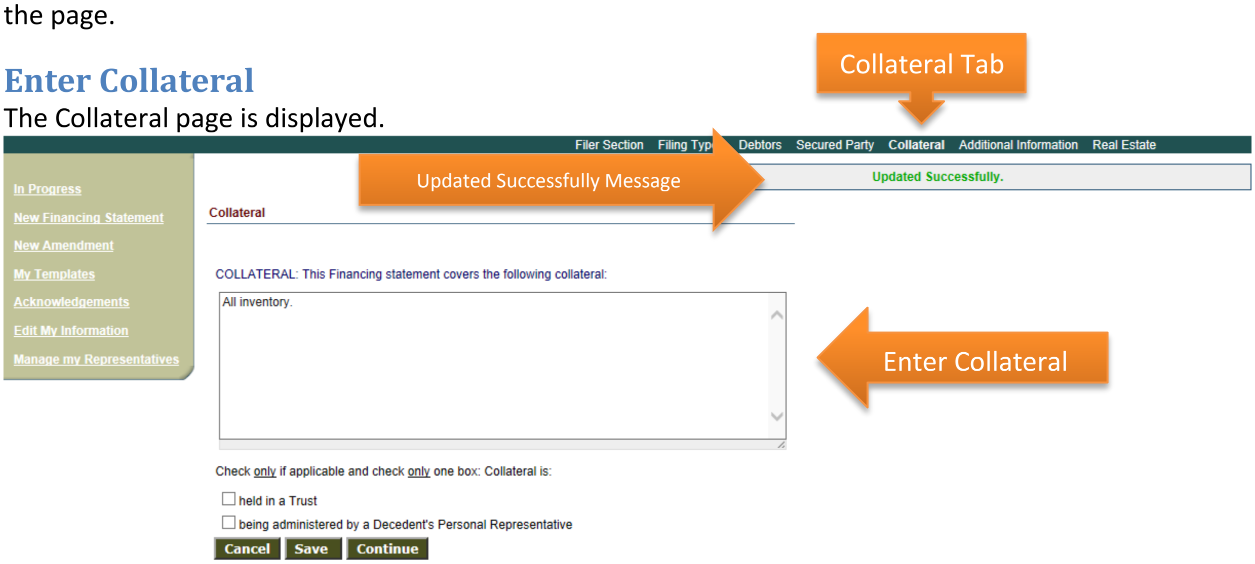



1. Enter the secured party name and address.
2. Select **Save**. The secured party information will populate at the top of the page.
3. Enter each additional secured party and select **Save** after each entry.
4. After all secured parties have been added, select **Continue**.

**Note:** You can navigate back to the secured party screen by selecting the **Secured Party** tab at the top of the page.

## Enter Collateral

The Collateral page is displayed.



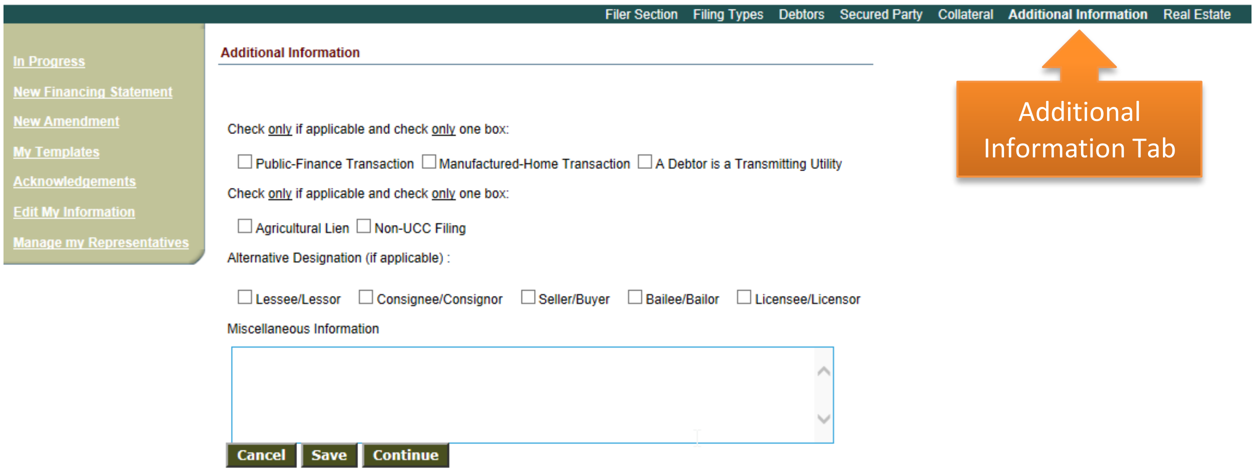

1. Enter the collateral information.*
2. **Optional:** Indicate whether the collateral is held in a Trust or being administered by a Decedent's Personal Representative by selecting the appropriate box.
3. Review the information and select **Save**. The message at the top changes to **Updated Successfully**.
4. Select **Continue**.

*If the collateral information includes attachments, you cannot use the online filing system. You must submit a paper filing.

**Note:** You can navigate back to the collateral page by selecting the **Collateral** tab at the top of the page.

## Enter Additional Information

The Additional Information page is displayed.



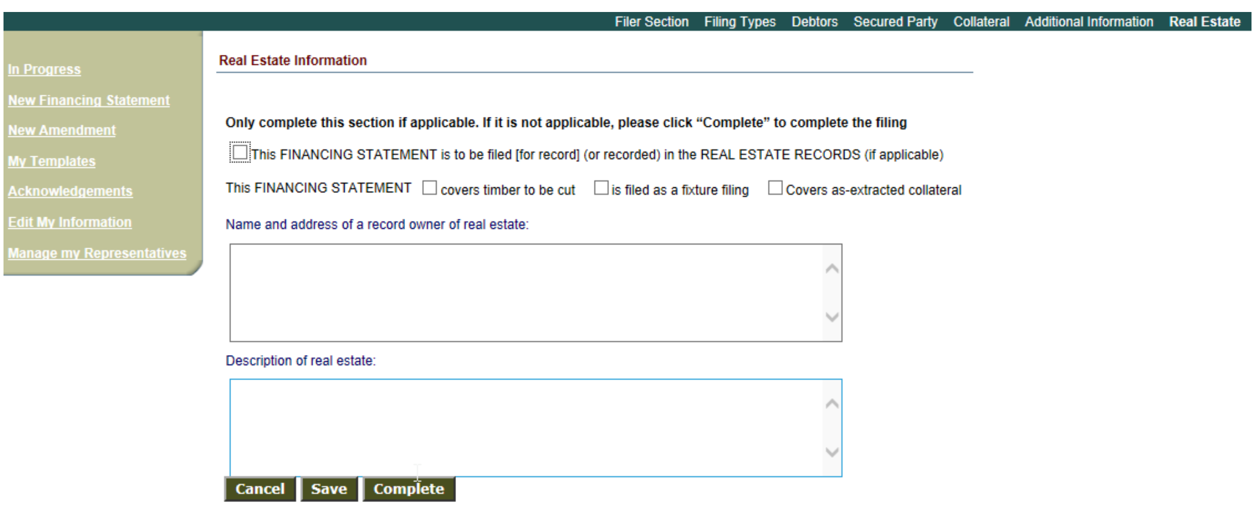

1. Enter any additional information required for the financing statement*. Select **Save**.
2. Select **Continue.**

* This is optional information. It is possible that a user will not need to select anything on this page.

**Note:** You can navigate back to the additional information page by selecting the **Additional Information** tab at the top of the page.

## Enter Real Estate Information

The Real Estate Information page is displayed.



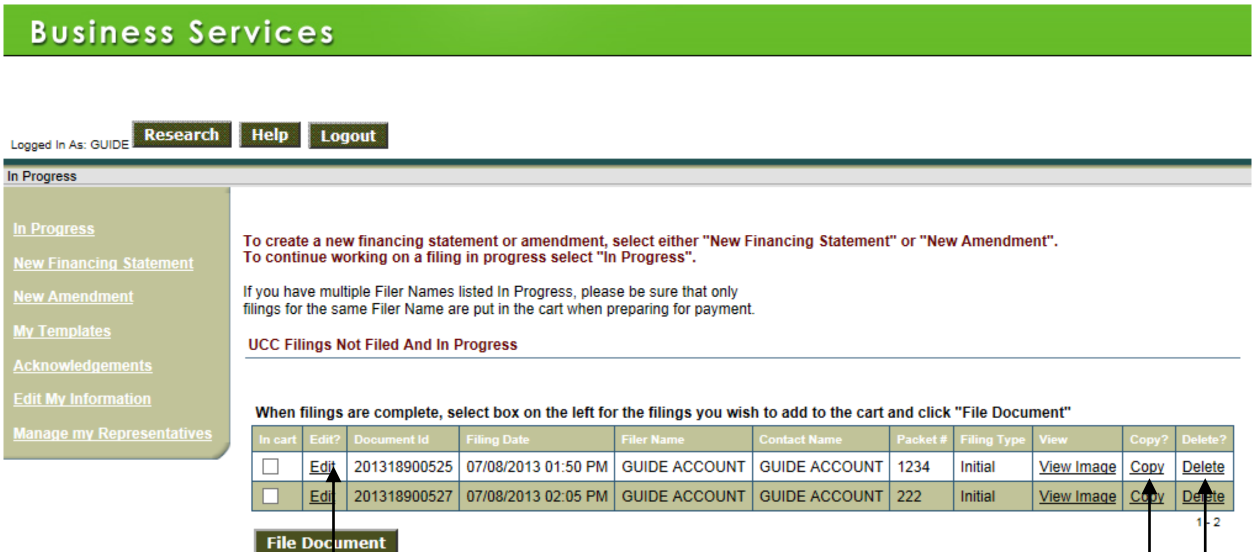

This section should only be completed if applicable to the filing. It is optional. If the filing does not have real estate information, click **Complete** to complete the filing.

1. Enter the necessary information and select **Save**.
2. Select **Complete** to complete the filing.

**Note:** You can navigate back to the additional information page by selecting the **Additional Information** tab at the top of the page.

## Completing the Filing

After selecting the **Complete** button on the Real Estate Information screen, all of the filing information has been entered. You will return to the filing home page where the newly created financing statement will display in the **In Progress** filings.



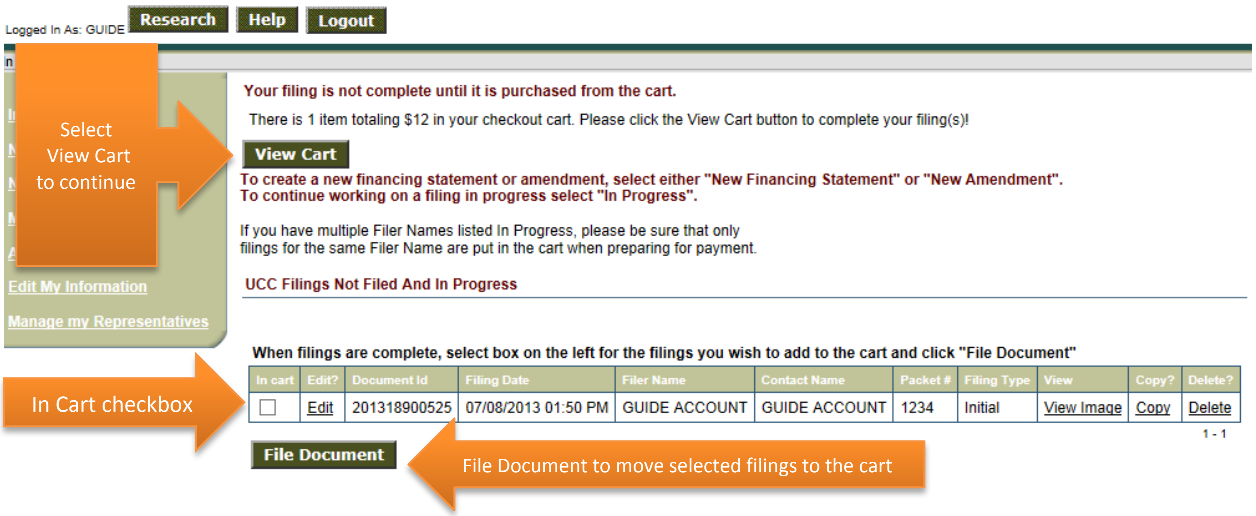

| Function | Description and How to Use |
|---|---|
| **Edit Document** | Make modifications to a document(s) previously entered, but not yet filed. Click on the word Edit on the line of the filing you want to change. |
| **Copy Filing to My Templates** | Make a copy of the selected filing(s) in the template directory. Click on the words **Copy to Templates** on the line of the filing you want to copy. |
| **Delete Documents** | Delete the filing(s) from the In Progress list (completely removes the document from the system). Click on the words **Delete** on the line of the filing you want to delete. |
| **File Documents** | Submit a filing(s), assuming that all edits have been performed. Select the checkbox for the filing you want to file then click on the button **File Document**. |

At this point, you may edit filings in progress, view an image of the filing, create a template of the filing, or delete the in progress filing. **Please note: These filings have not yet been submitted and are not filed with the Ohio Secretary of State at this point.**

## Submit a Filing

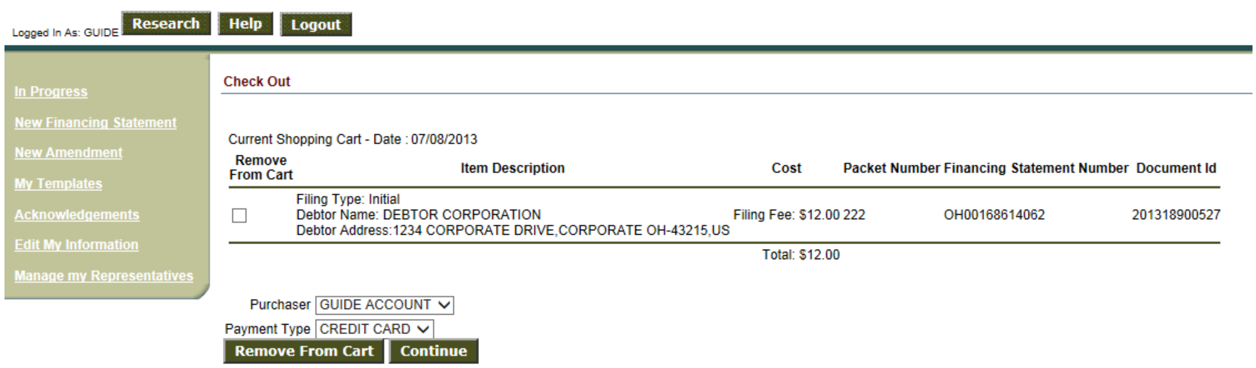
When ready to submit a filing, select the **In Cart** checkbox for the filings you wish to submit. You can send multiple filings to the cart from the same user at the same time by clicking multiple checkboxes. The system does not allow you to place filings from different filers in the cart at the same time.

Next select **File Document**.




Once a filing has been moved into the cart, the information at the top of the screen will display information about your cart. You must select **View Cart** to submit the filing.

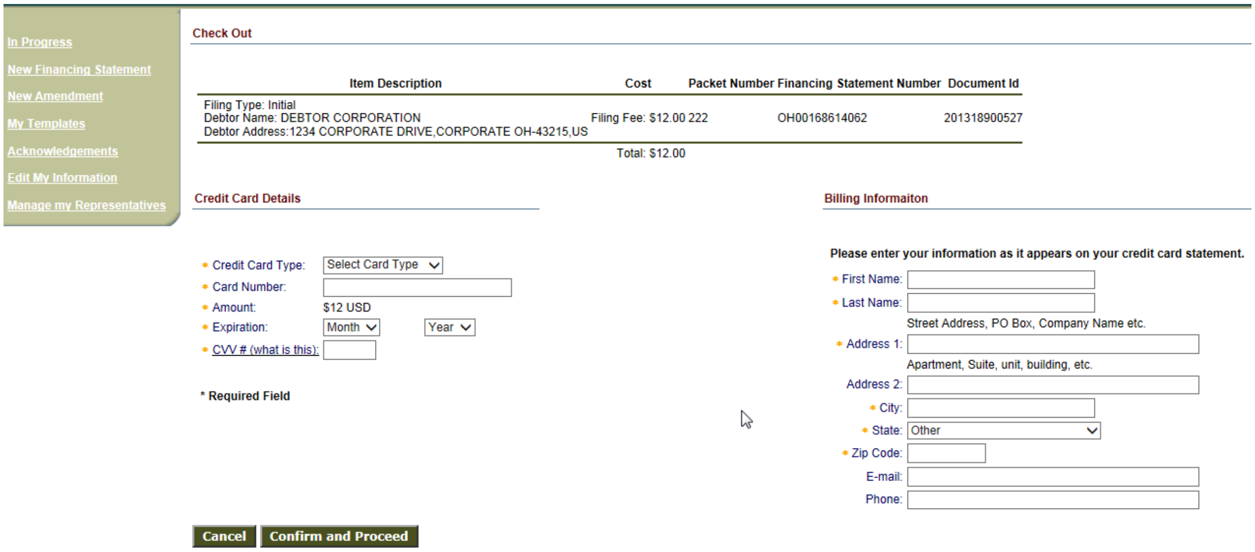
The Check Out screen is displayed.




Verify that the list of filings in the cart is correct. If you incorrectly sent a filing to the cart, you can select the checkbox next to the filing and select the **Remove from Cart** button.

Select a purchaser from the drop-down list (the default is the currently logged-in user) and payment type. Only the payment types authorized for the account will show. Select **Continue**.

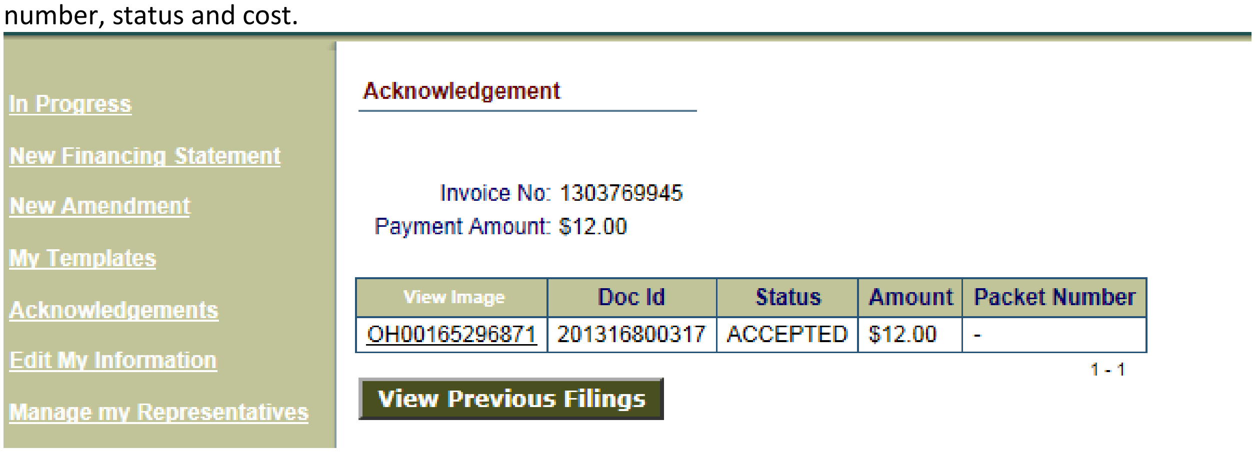
If you are paying by credit card, you will be directed to a page to enter your credit card information. The Secretary of State's office does not store credit card information, so this information must be entered each time. Once the information is entered, select **Confirm and Proceed**.




A payment agreement is displayed. You must accept these terms to proceed with check out. Select **I AGREE**.


If you select **I DISAGREE**, the document stays in the checkout cart and you are returned to the cart to select a different payment type.

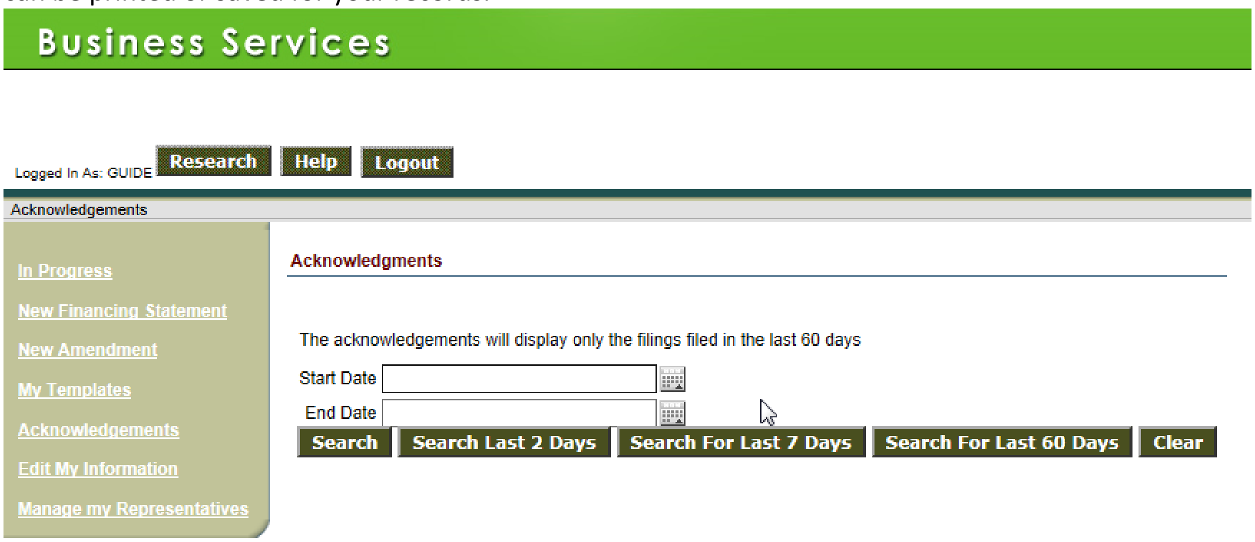
Once the payment is processed successfully, the system lists the submitted filings, indicating the filing number, status and cost.



You can click on the Financing Statement number under **View Image** to view an image of the filed document.

## Search for Filed Documents/Acknowledgements

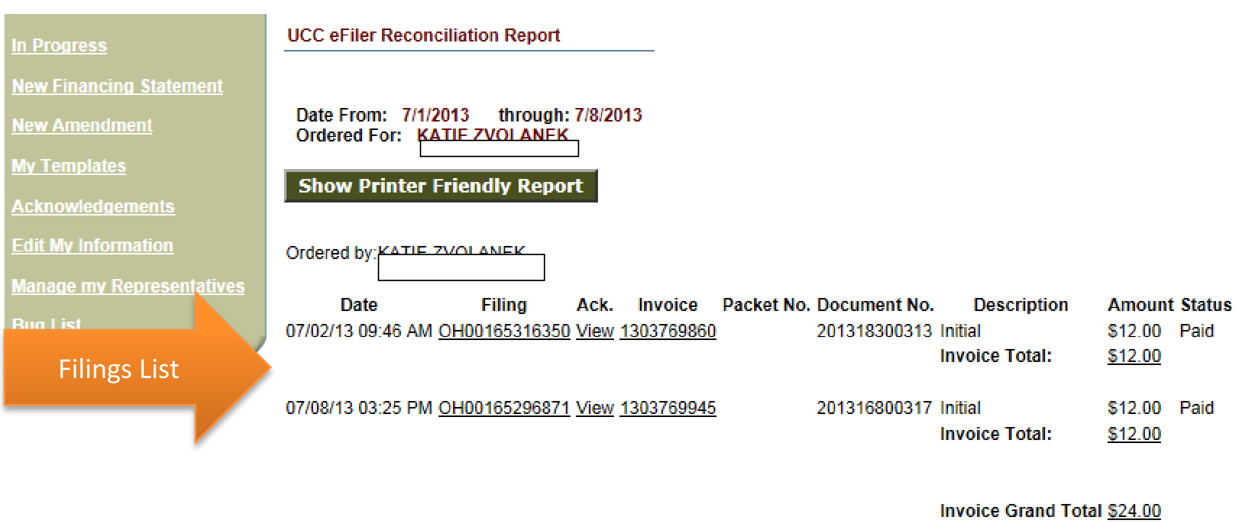
The online filing system allows you to search for documents that have been filed within a selected range of dates. You can view filed document image, acknowledgement or invoice. These are PDF filed that can be printed or saved for your records.




You can search a 2-day, 7-day, or 60-day range by selecting the appropriate button or you can enter a non-standard date range in the date fields.

**Note:** You can only search a 60-day range. If you attempt to search for documents older than 60 days, you will receive an error message. Please use the public search function on the Ohio Secretary of State's website to access older images of filings.

When you have searched a date range, the list of successful filings will display.



The number under the **Filing** header will be either the Financing Statement number for Initial Financing Statements (beginning with OH) or the Miscellaneous number for Amendments (an 11-digit number beginning with 20).

The acknowledgement can be accessed by selecting **View** under the **Ack.** heading, and displays the filer's name and address, the filing numbers, the date of filing and the debtor names.

The invoice shows the billing information and amount paid.

## Create and Use Templates

For users who frequently submit UCC filings, the system provides an option to make filing more efficient. Templates allow a filer to save data that is used repeatedly. An organization that has a standard filing document or a larger number of filings with much of the same data may find it more efficient to create a template, rather than enter the information each time it is needed.

To create a template, create a new financing statement with the template information. You can also create a template by creating a new amendment. On the Filing Home Page, select the document from the In Progress filings to be used as the template and select **Copy**. This will place the document in the **My Templates** section of the system.

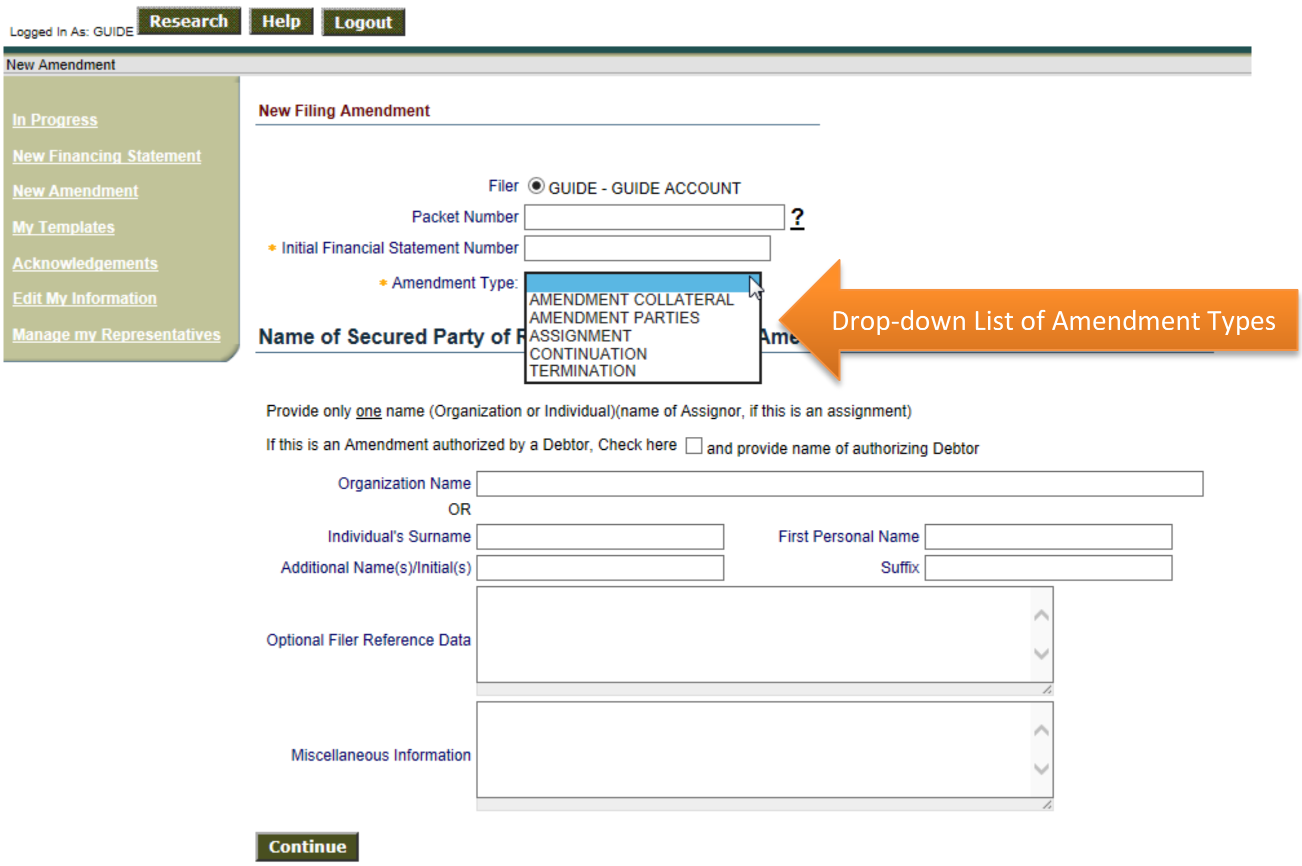
To use a template, select **My Templates** from the menu on the left. Select the template you wish to use and select **Copy to Filings**. It will copy the filing to the In Progress list on the filing home page, where you can select **Edit** to edit the template. When ready, you can file it as you would any other filing.

## Create an Amendment

If you need to update the information on a financing statement, extend a filing that is about to lapse, or terminate a party's interest in a filing, you can file a Financing Statement Amendment (UCC3). **You must have the Financing Statement Number** for the filing that is being amended.

**Note:** You can only perform one amendment action with each filing. If you wish to perform multiple amendments (i.e. party amendment and collateral amendment) using the online system, you must submit two separate amendments.

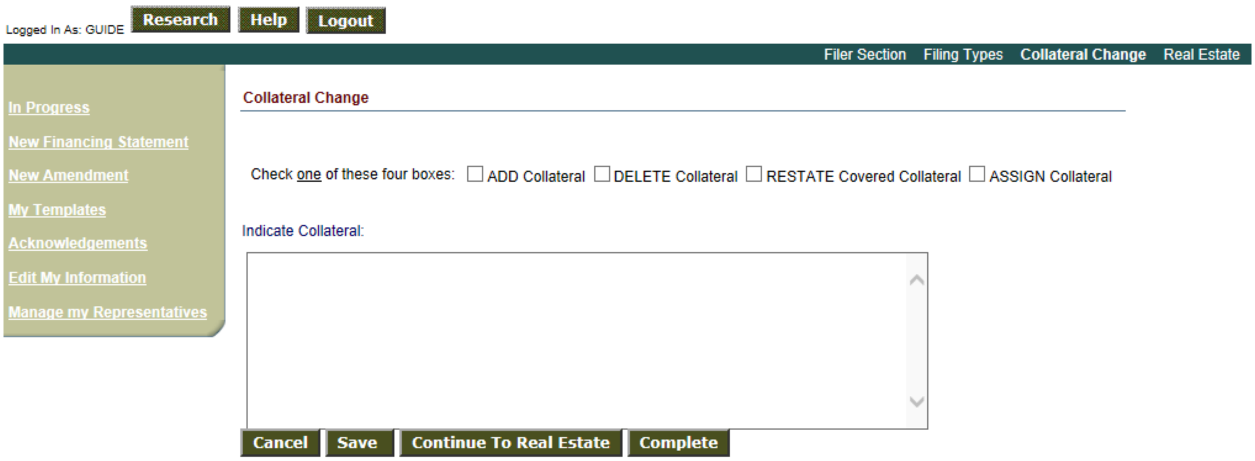
To begin a new amendment, select **New Amendment** from the menu on the left. The New Filing Amendment screen is displayed.




1. Select the filer from the list by selecting radio button next to the appropriate option. If there are no designated representatives, the filer will default to the filer's account being used.
2. Enter the Packet Number in the designated field. The packet number is optional and represents a unique identifier that is given to the filing by the filer.
3. Enter the Initial Financing Statement Number assigned to the financing statement that is being amended.
4. Select the Amendment Type from the drop-down list. Depending on the type of amendment selected, the screen may populate with an additional drop-down list for Amend Action.
5. Enter the Secured Party of Record Authorizing this Amendment. This information is **not required** to continue the filing.
6. Select **Continue**.

## Amend Collateral

To file a Collateral Amendment, choose **Amendment Collateral** in the Amendment Type drop-down list. When all other information required for the filing has been entered, select **Continue**. The Collateral Change screen is displayed.

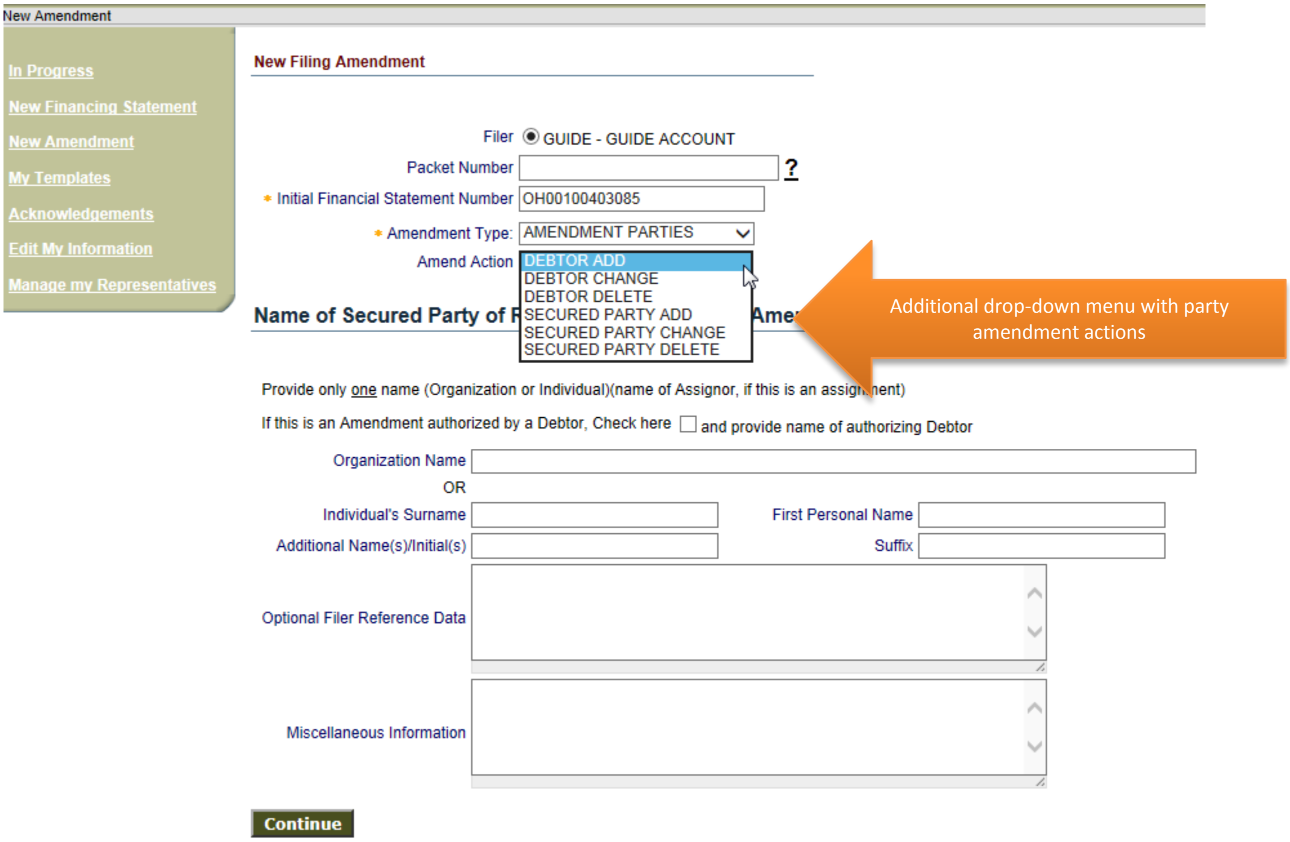



1. Choose the collateral amendment option by selecting the appropriate box at the top of the screen. You must select one box in order to continue the filing.
2. Enter the new and/or revised collateral in the **Indicate Collateral** box.
3. Select the **Save** button. You can either continue to add real estate information or if finished with the filing, select **Complete**.

The filing is now complete and you will be returned to the filing home screen, where the amendment will be in the list of **In Progress Filings**. To submit the amendment, follow the procedure outlined in the **Submit a Filing** section above.

## Amend Parties

To file a Party Amendment, choose **Amendment Parties** in the Amendment Type drop-down list. The screen will populate with a second drop-down menu for **Amend Action**. Here, select the specific party amendment action.

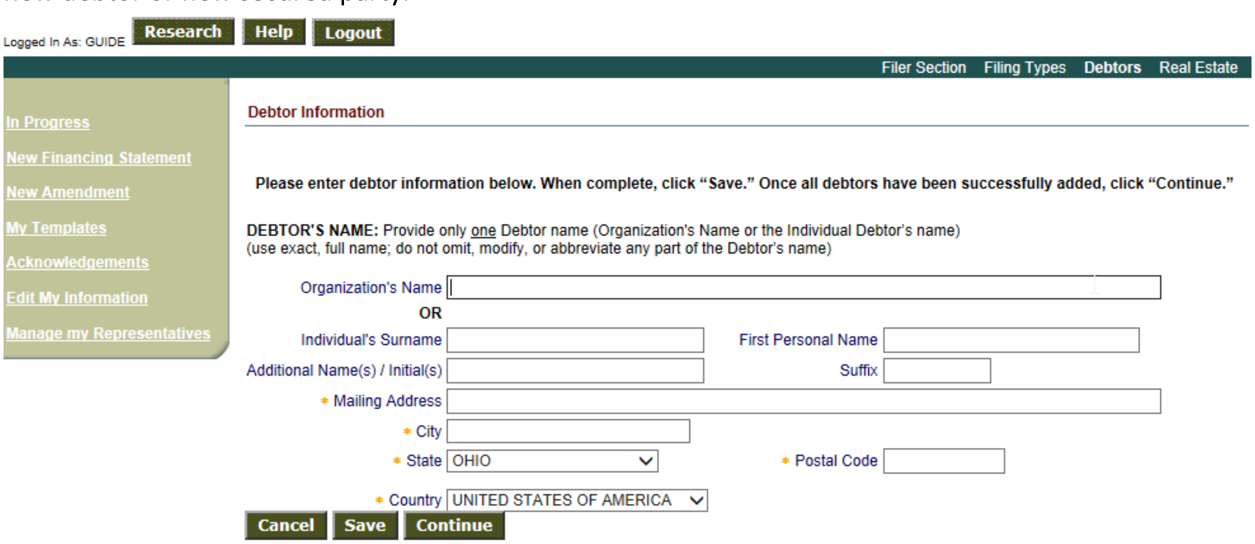



When all other information required for the filing has been entered, select **Continue**.

Depending on the specific party amendment action selected, the amendment screen will display.

## Add a Party (Debtor or Secured Party)

After choosing either **Debtor Add** or **Secured Party Add**, the screen displayed will allow you to enter the new debtor or new secured party.

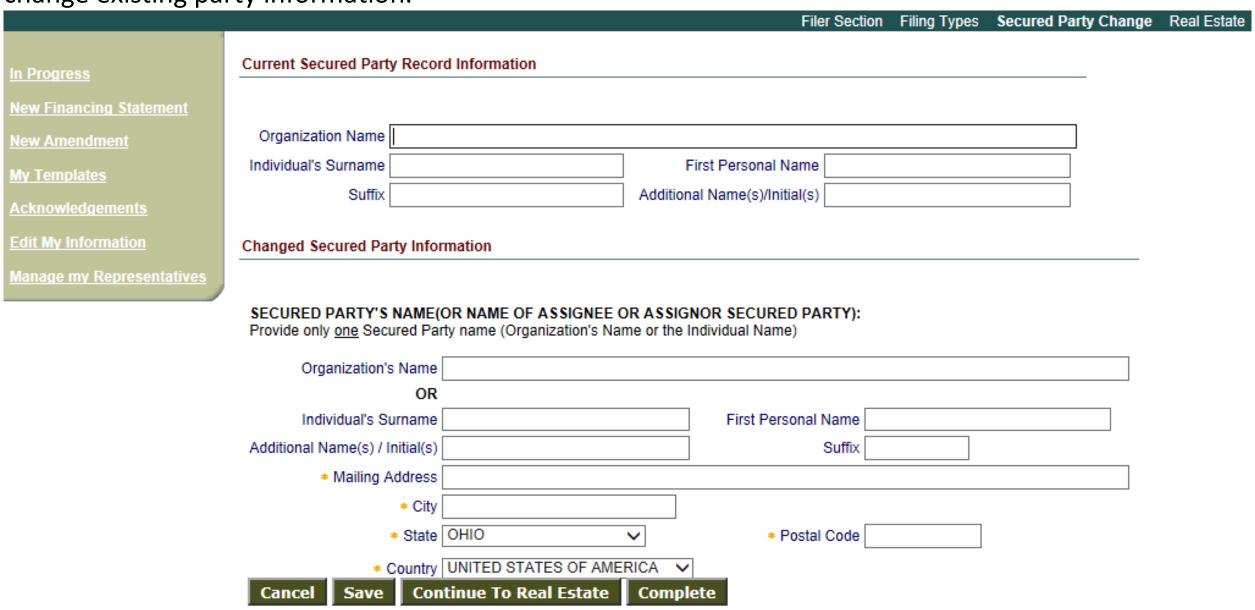


1. Enter the new debtor or secured party information and select **Save**. The new party information will populate at the top of the page. You can enter an additional party of the same type (i.e., another new debtor if it's debtor add amendment or another new secured party if it's a secured party add amendment) by entering the information and selecting the **Save** button after each entry.
2. Once all of the additional debtors or additional secured parties have been entered, select **Continue**.

The filing is now complete and you will be returned to the filing home screen, where the amendment will be in the list of **In Progress Filings**. To submit the amendment, follow the procedure outlined in the **Submit a Filing** section above.

## Change a Party (Debtor or Secured Party)

After choosing either **Debtor Change** or **Secured Party Change**, the screen displayed will allow you to change existing party information.

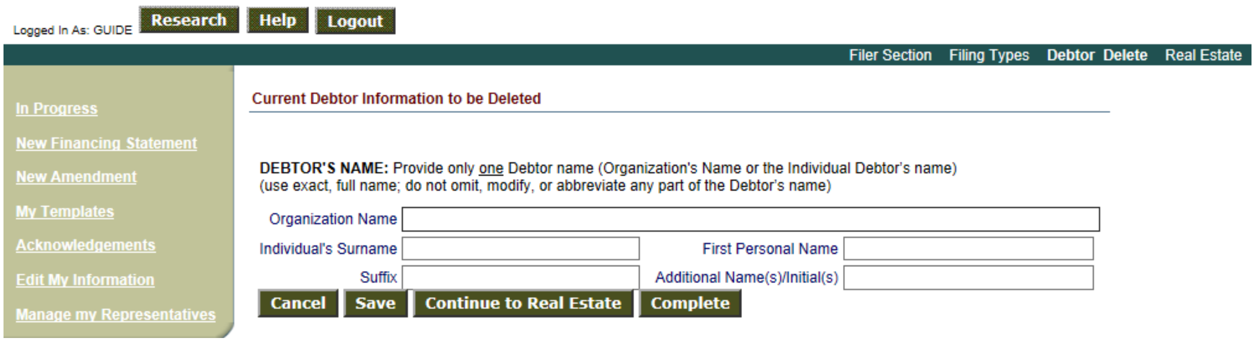



1. Enter the current party information. This is the existing name on the record that is being changed.
2. Enter the information to update either the debtor or secured party.
3. Select **Save**.
4. Select **Complete**.

The filing is now complete and you will be returned to the filing home screen, where the amendment will be in the list of **In Progress Filings**. To submit the amendment, follow the procedure outlined in the **Submit a Filing** section above.

## Delete a Party (Debtor or Secured Party)

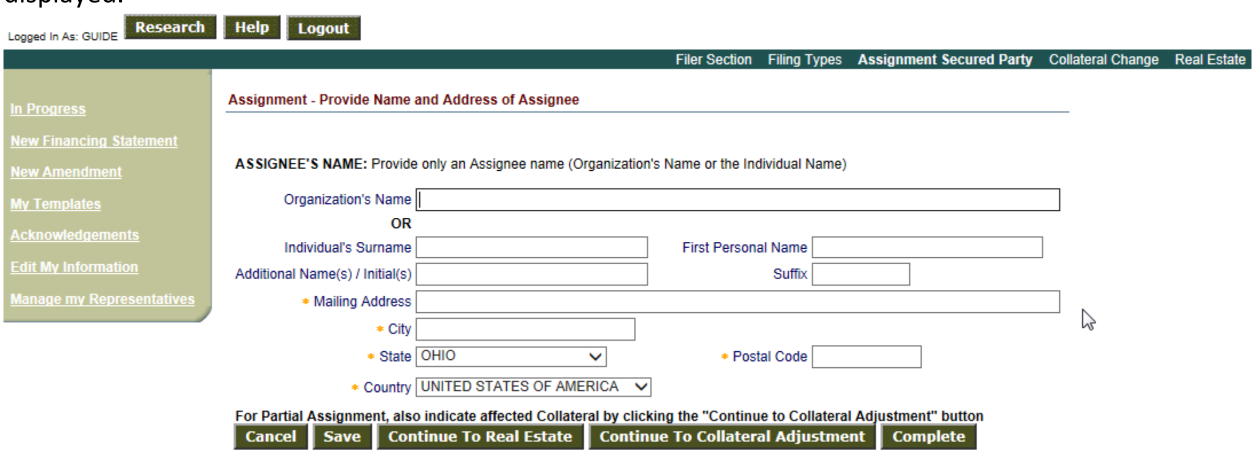
After choosing either **Debtor Delete** or **Secured Party Delete**, will allow you to enter the name of the debtor or secured party you wish to delete. After entering the name, select **Save** and then select **Complete.**




The filing is now complete and you will be returned to the filing home screen, where the amendment will be in the list of **In Progress Filings**. To submit the amendment, follow the procedure outlined in the **Submit a Filing** section above.

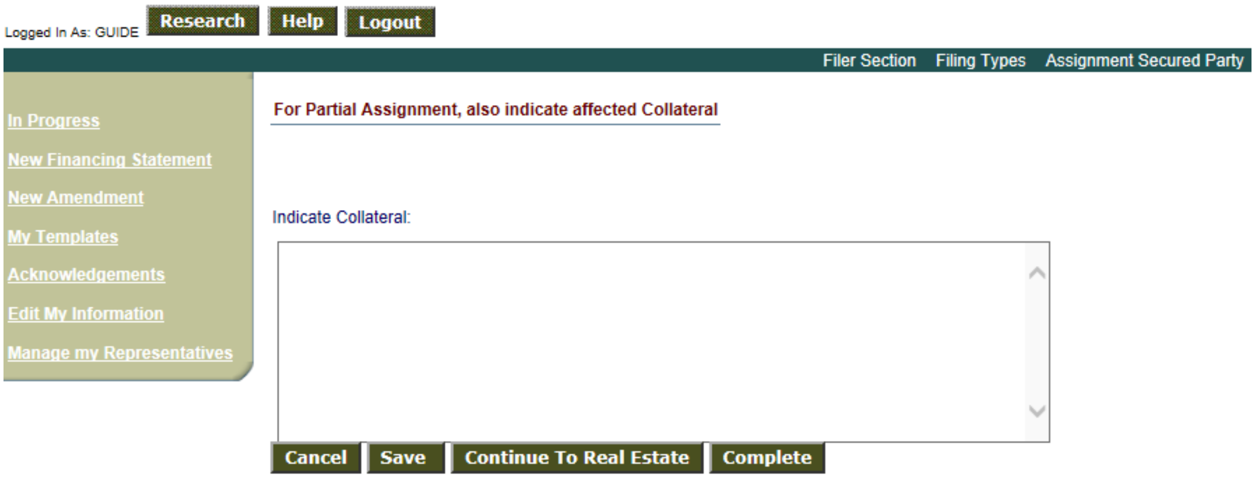
## Create an Assignment

To file an Assignment, choose **Assignment** in the Amendment Type drop-down list. When all other information required for the filing has been entered, select **Continue**. The Assignment screen is displayed.




Enter the name of the Asignee and select **Save**. If this is a full assignment, select **Complete** to finish the filing. The filing is now complete and you will be returned to the filing home screen, where the amendment will be in the list of **In Progress Filings**. To submit the amendment, follow the procedure outlined in the **Submit a Filing** section above.

If this is a partial assignment, select **Continue to Collateral Adjustment** to adjust the collateral. The Collateral Adjustment page will display.




Indicate the affected collateral and select **Save**. Select **Complete** to finish the filing. The filing is now complete and you will be returned to the filing home screen, where the amendment will be in the list of **In Progress Filings**. To submit the amendment, follow the procedure outlined in the **Submit a Filing** section above.

### File a Continuation

To file a Continuation, choose **Continuation** in the Amendment Type drop-down list. When all other information required for the filing has been entered, select **Continue**.

The filing is now complete and you will be returned to the filing home screen, where the amendment will be in the list of **In Progress Filings**. To submit the amendment, follow the procedure outlined in the **Submit a Filing** section above.

**Note:** A continuation can only be filed in the six months before a filing is set to lapse. A continuation cannot be filed outside of this six-month window.

### File a Termination

To file a Termination, choose **Termination** in the Amendment Type drop-down list. When all other information required for the filing has been entered, select **Continue**.

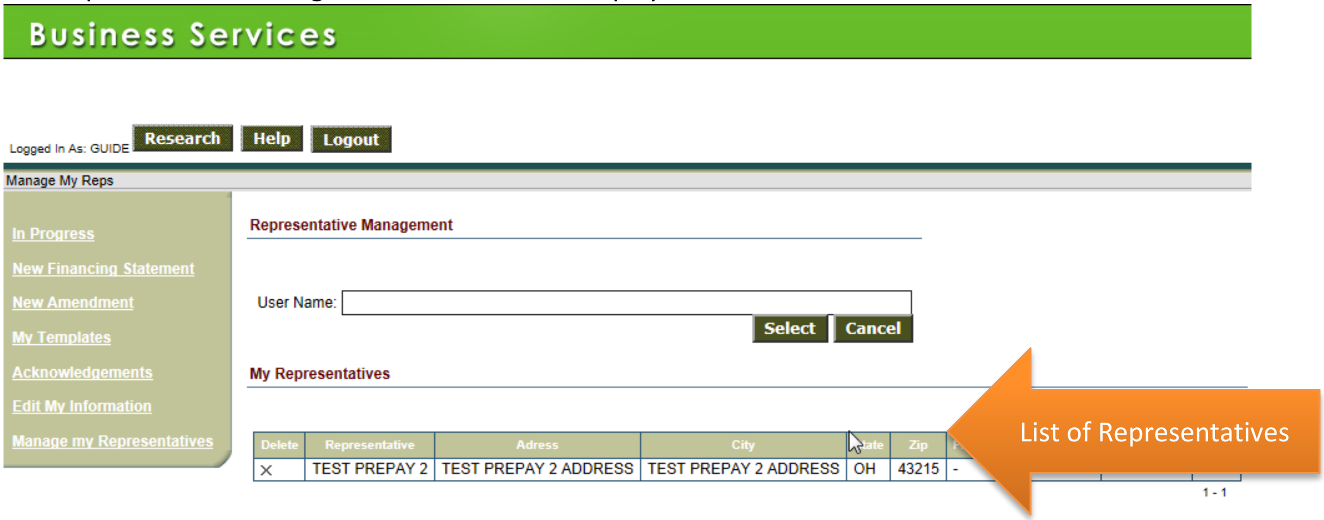
The filing is now complete and you will be returned to the filing home screen, where the amendment will be in the list of **In Progress Filings**. To submit the amendment, follow the procedure outlined in the **Submit a Filing** section above.

## Manage Representatives

Representatives are individuals authorized to file documents on behalf of a corporate account. Using representatives, a business can have several agents make filings with all the charges going to a central account. The administrator of the corporate account must authorize the representatives for the account. Prior to authorizing, the representatives must have personal accounts in the system.

## View your Representatives

To view a list of your representatives, select **Manage my Representatives** from the menu on the left. The Representative Management screen will be displayed.

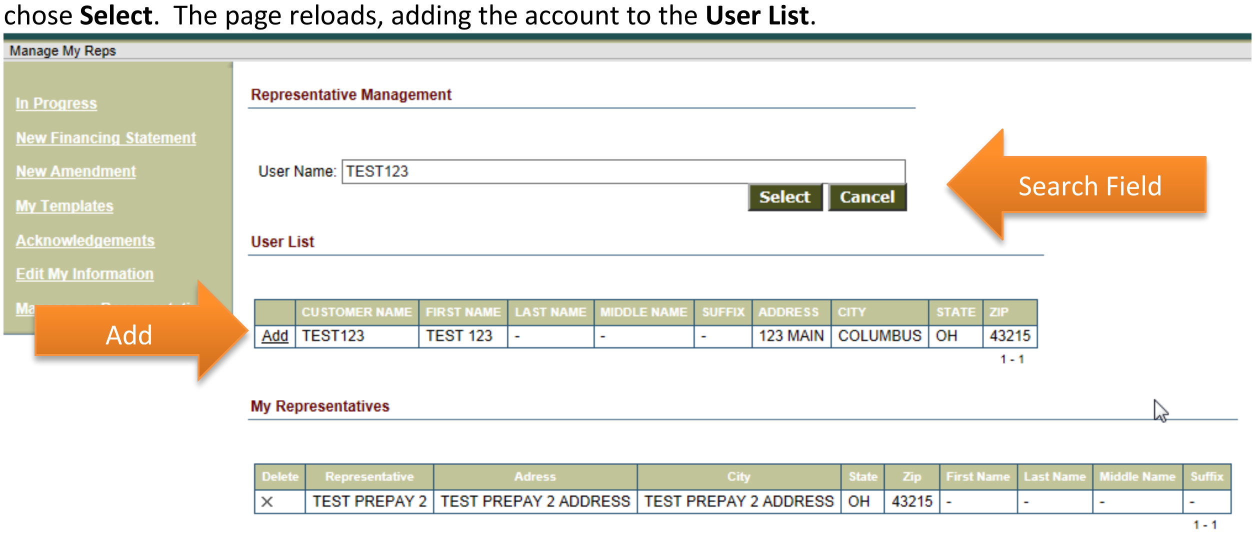



The names and addresses of your representatives are listed in the **My Representative** box.

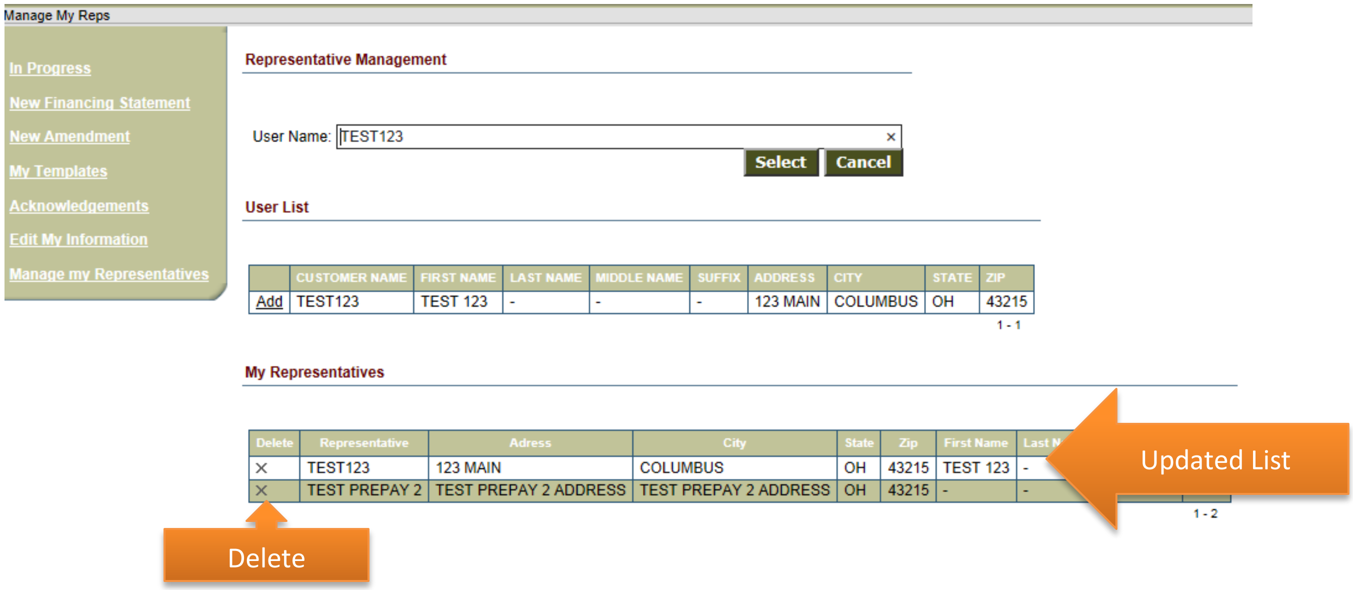
## Add or Delete a Representative

To add a user to the list of representatives, log into the corporate account and select **Manage my Representatives** from the menu on the left. The Representative Management screen will be displayed.

Enter the Login ID of the representative you wish to add in the **User Name** field. The representative must have a personal account to be added. When you have located the personal account to be added, chose **Select**. The page reloads, adding the account to the **User List**.



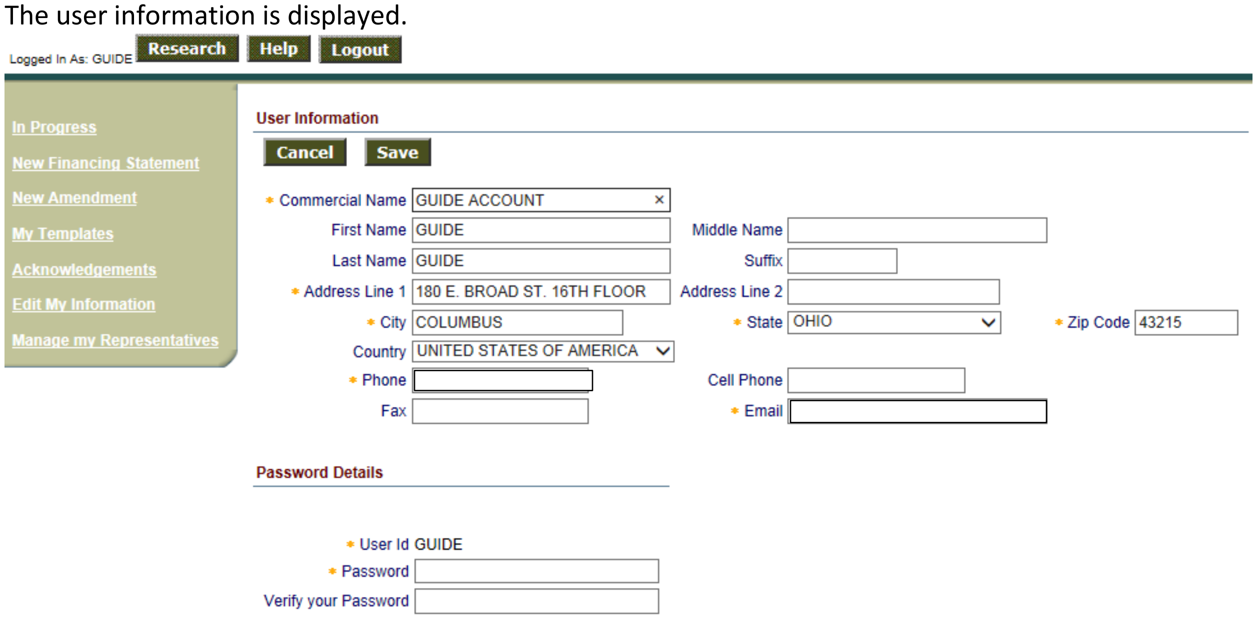

Select **Add** to add the representative. The page will reload with an updated **My Representatives** list.




You can delete a representative by selecting the **X** button under the **Delete** heading in the list of representatives.

## View and Edit Your Profile

You can view and edit your user information by selecting **Edit My Information** on the menu on the left. The user information is displayed.




This page displays the contact information used in the filer section of any filed financing statements. It also displays ACH information, if available for the account. You can change your contact information and password on this page. After making any desired changes, select **Save**.

Any changes made will not be applied to saved templates or filings already in progress.  You will have to edit those documents if you wish them to reflect the updated information.

**Note:** You cannot change the User ID using this page.  You must contact the office at 877-SOS-FILE in order to update the User ID.