



STATE OF KANSAS

Kansas Secretary of State

UCC System Processing and Return Policy

UCC System Definitions

- **System:** The Kansas Secretary of State's UCC filings system.
- **Entities:** Companies that file UCCs with our office either for themselves or on behalf of other companies.
- **Internal Users:** Employees of the Kansas Secretary of State tasked with entry into the System.
- **External Users:** Individuals that have been given System access for a specific Entity so that they might file and/or search on behalf of the Entity. Two levels of access are offered, modify and view. The former is allowed to request additional External Users and modify certain things in the official Entity record such as contact bank account information.
- **Public Users:** Members of the public that have requested a System account so that they might file and/or search filings for themselves.
- **Credit Card:** Most major credit cards will be accepted as payment. No credit card information is collected by or stored in the System. Users are transferred to our Credit Card Processor for collection and processing of these transactions.
- **Credit Card Processor:** Currently Bank of America Merchant Services is our Credit Card Processor. All Credit Card information is collected by, processed and housed for auditing purposes by them.
- **E-Check:** All E-Check Transactions will be sent by the Kansas State Treasurer's Office to the State banking vendor for processing. If necessary, contact our office for instructions on debit block removal. Bank account information may be entered at the Entity level for use by External Users.
- **Prepaid Account:** Prepaid Accounts are available for all Entities upon request. Payments for some transactions are quicker in the System when utilizing Prepaid Accounts. The System has functionality for auto-replenishment or Prepaid Accounts if desired.

Internal User Entry of Paper UCC-1 and UCC-3 Filings

- All filings sent on paper to our office are entered into the System in the order they arrive at the office.
- Filings are considered received once they are entered into the System and successfully marked as paid.
- The entry timestamp recorded by the System upon payment is the official receipt/entry date for the filing.
- Every attempt is made to enter all filings the same day they arrive at our office however extenuating circumstances may cause entry to be delayed.
- Filings are available for official searching immediately upon assignment of an entry timestamp by the System.
- Internal User entered filings may be paid for using cash, check, E-Check, Credit Card, Entity initiated ACH transfer, Prepaid Account or state interfund transfer.

External User Online Entry of UCC-1 and UCC-3 Filings

- All types of UCC-1 and UCC-3 filings with the exception of IRS filings may be entered by External Users.
- Filings are considered received once they are entered into the System and successfully marked as paid.
- The entry timestamp recorded by the System upon payment is the official receipt/entry date for the filing.
- Filings are available for official searching immediately upon assignment of an entry timestamp by the System.
- External User entered filings may be paid for using E-Check, Credit Card or Prepaid Account.

Electronic XML File Entry of UCC-1 and UCC-3 Filings

- All types of UCC-1 and UCC-3 filings with the exception of IRS filings may be sent to our office utilizing a standard XML format any time 24-hours a day, 7 days a week.
- All filings sent electronically via XML are processed by the System in the order they arrived. This process is run automatically on State business days only.
- Filings are considered received once they are processed by the System and successfully marked as paid.
- The entry timestamp recorded by the System upon payment is the official receipt/entry date for the filing.
- Filings are available for official searching immediately upon assignment of an entry timestamp by the System.
- XML entered filings may be paid for using E-Check or Prepaid Account.

Public User Online Entry of UCC-1 and UCC-3 Filings

- All types of UCC-1 and UCC-3 filings with the exception of IRS filings may be entered by Public Users.
- Filings are considered received once they are entered into the System and successfully marked as paid.
- The entry timestamp recorded by the System upon payment is the official receipt/entry date for the filing.
- Filings are available for official searching immediately upon assignment of an entry timestamp by the System.
- Public User entered filings may be paid for using Credit Card Transaction only.

User Requested Return Policy

- Since filings can not be removed once filed in the System, refunds of payments for completed filings are not possible.
- Refunds of payments not connected to filings may be requested in writing to the Kansas Secretary of State accounting office.
- All allowed refunds will be made utilizing the Kansas State central accounting system via paper check or ACH transfer. No credit card refunds will be made.
- Upon notification from the Credit Card Processor of a Chargeback/Return (end user prompted), our office will research the transaction and contact the credit card user to appeal the Chargeback. A Chargeback against a completed filing may result in the loss of System use.

Refund Reasons	KAR/KSA	Description
Overpayment Insufficient Fee	7-17-6	<p>(a) Each overpayment exceeding five dollars shall be refunded to the remitter by the filing officer. Each overpayment of five dollars or less shall be refunded to the remitter by the filing officer only upon the written request of the remitter.</p> <p>(b) Upon receipt of a record with an insufficient fee, one of the following actions shall be performed by the filing officer:</p> <p>(1) Sending a notice of the deficiency to the remitter and holding the record for 10 days from the date of the notice for receipt of the fee. The time and date of receipt of the full filing fee shall be deemed to be the filing time and date. If the fee is not received within 10 days of the date of the notice, the record shall be returned to the remitter with a written explanation for the refusal to accept the record; or</p> <p>(2) returning the record to the remitter. A refund may be included with the record or delivered under separate cover.</p>
Rejection After Taking Payment	7-17-10	<p>(a) Whether reason exists to refuse a UCC record for filing shall be determined by the secretary of state not later than the second business day after receipt. An accepted UCC record shall be indexed by the secretary of state within the same time period.</p> <p>(b) If the secretary of state finds grounds under K.S.A. 84-9-516, and amendments thereto, to refuse a UCC record, the record, if written, shall be returned by the secretary of state to the remitter, and the filing fee may be refunded. A notice that contains the date and time the record would have been filed had it been accepted for filing shall be sent by the secretary of state, unless the date and time are stamped on the record. This notice shall include a brief description of the reason for refusal to accept the record. The notice shall be sent to a secured party or the remitter no later than the second business day after the determination to refuse acceptance of the record. A refund may be delivered with the notice or under separate cover.</p>
Chargeback		<p>Upon notification from the Credit Card Processor of a Chargeback/Return (end user prompted), our office will research the transaction and contact the credit card user to appeal the Chargeback.</p>