

## Fictitious & Prohibited Names

Conducting business in Florida under certain names may require registration with the state or be prohibited completely. To use a business name other than your full legal name, you must register a fictitious name with the Florida Department of State's [Division of Corporations](#). Using certain words in your business name may also be prohibited. Additional information is listed below.

### Fictitious Names

Fictitious names must be registered with the Florida Department of State's [Division of Corporations](#) (§ 865.09, Florida Statutes). Visit their website for a [form](#) to apply for or renew a fictitious name.

#### What is a fictitious name?

Any name under which a person transacts business in this state, other than the person's legal name.

**Example:** "Susan Brown's Flower Shop" is not required to register if Susan Brown is the only owner (sole proprietor). "Susan's Flower Shop" must be registered because her last name is not disclosed. "Brown's Flower Shop" must also be registered because her first name is not disclosed.

#### Why do I need to register a fictitious name?

Registering a fictitious name informs the public that you own the business. When your full name is in the business title, and you are the only owner, your ownership is clear and you do not need to register a fictitious name. Using just your first name or last name in the business title does not make it clear you own the business.

#### How do I add or change a fictitious name or DBA ("doing business as") with the Florida Office of Financial Regulation?

1. Register the fictitious name with the Florida Department of State's [Division of Corporations](#).
2. Submit an amendment updating your license as required by rule. Licenses issued by the Office have different requirements for filing amendments. You should consult the Office's website and administrative rules based on the type of license you hold for instructions on when and where to file an amendment.

## Prohibited Names

1. Certain words, including "Federal," "National" and "United States," may not be used as part of your business name (see, e.g., § [494.00165\(1\)\(d\)](#), Florida Statutes adopting the federal provisions in [18 U.S.C. § 709](#)). If you are already incorporated using one of these names, you must do the following to become licensed/registered:
  - **Florida Corporation:** you must change your corporate name or form a new corporation that does not use the prohibited words.
  - **Foreign (Non-Florida) Corporation:** register an "alternate" name for use in this state with the Florida Department of State's [Division of Corporations](#) and use that name only in this state. You may call the Division of Corporations at (850) 245-6052.
2. Only financial institutions may advertise or transact business under names containing certain words, including "bank," "trust company," "savings and loan association" or "credit union." The use of any language suggesting an entity is, is endorsed by, or is connected with, a financial institution may also be prohibited (see, e.g. § [655.922\(2\)](#) and (3)(a)(b), Florida Statutes).

For permission to use these names, contact the Division of Financial Institutions at (850) 410-9800 or complete the [Corporate Name Approval](#) form.