

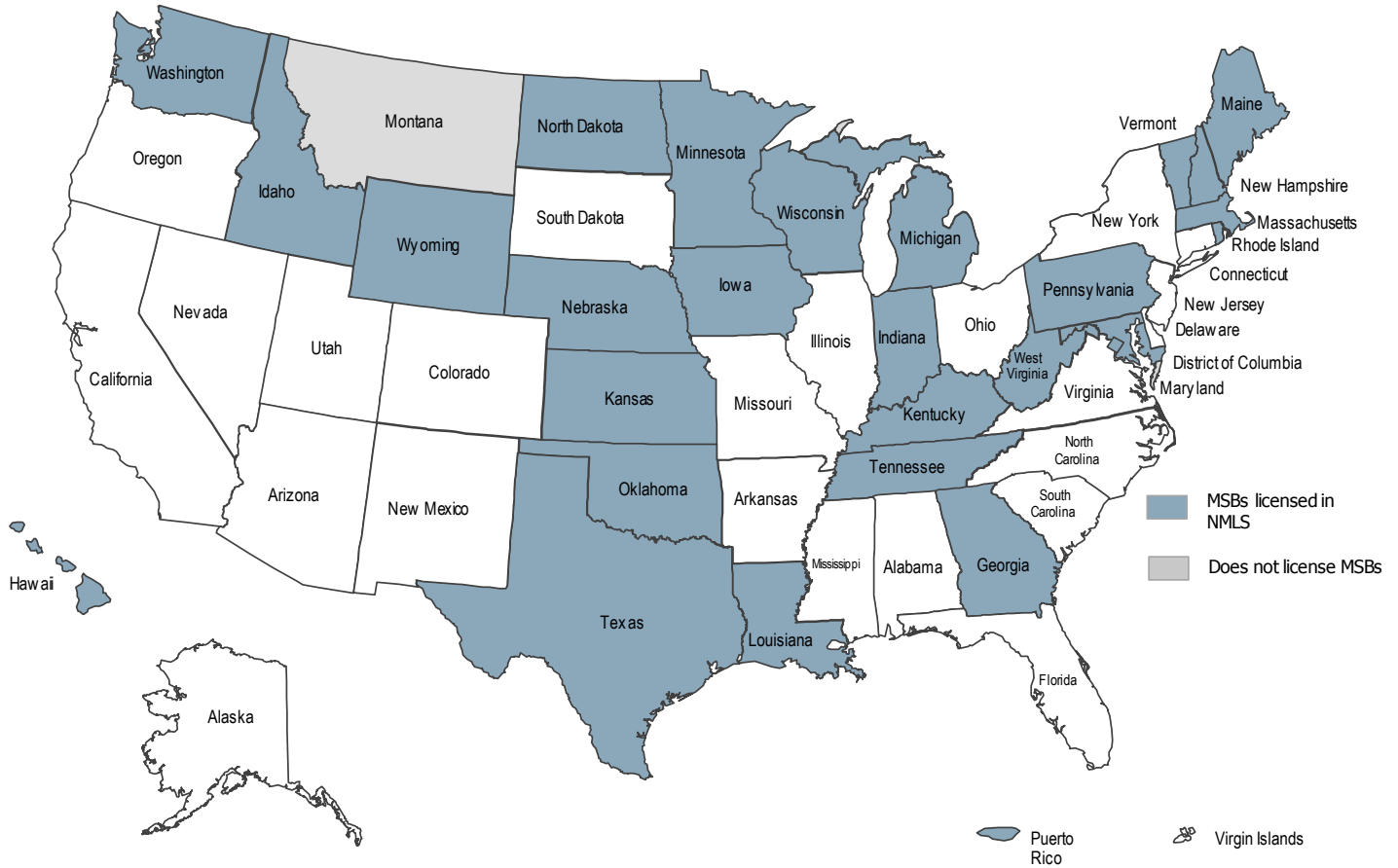


Money Services Business Fact Sheet

As of December 31, 2014

States Using NMLS

As of December 31, 2014, 26 states, the District of Columbia, and Puerto Rico are managing Money Services Business (MSB) licenses on NMLS.



The financial services categorized as MSB activities in NMLS include: money transmission, check cashing, issuing or selling travelers checks, issuing or selling drafts, foreign currency dealing and exchange, issuing or selling money orders, bill paying, transporting currency, and issuing or selling prepaid access/stored value products.

Company Licenses

There are 1,502 companies in NMLS who hold a total of 3,047 approved MSB licenses. The following table lists the number of approved MSB company licenses by state regulatory agency.

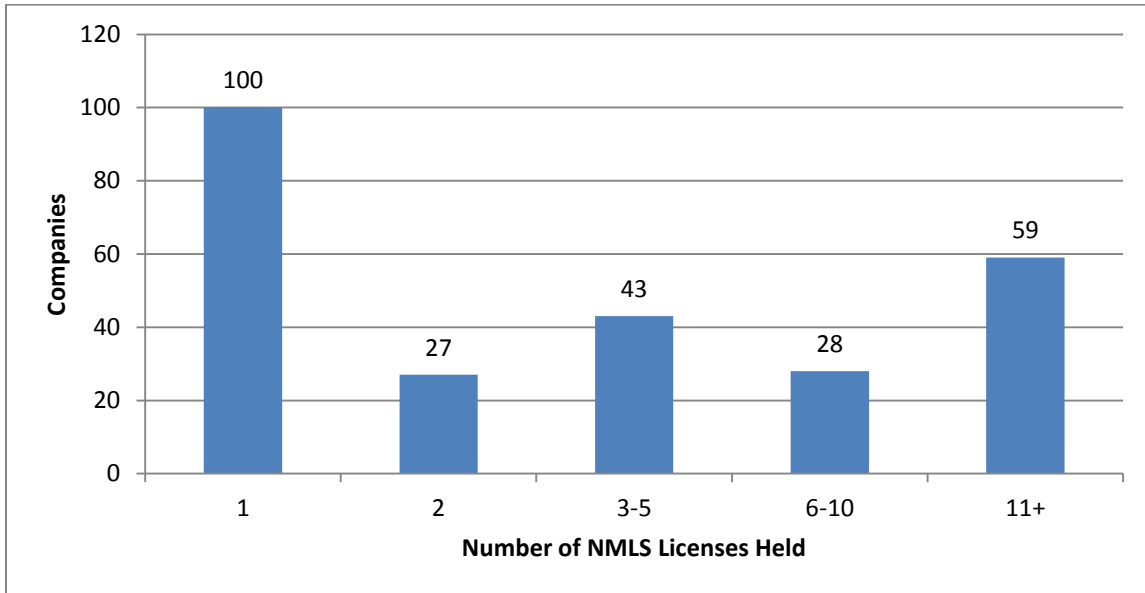
State Agency	License Description	Approved Licenses
DC	Check Cashier License	15
DC	Money Transmitter License	59
GA	Seller of Payment Instruments License	38
GA	Money Transmitter License	80
GA	Check Cashier License	706
HI	Money Transmitter License	49
IA	Money Services License	64
ID	Money Transmitters	73
IN-DFI	Money Transmitter License	51
KS	Money Transmitter License	61
KY	Money Transmitter License	72
LA	Sale of Checks and Money Transmitters	76
MA	Check Seller	15
MA	Foreign Transmittal Agency	52
MA	Check Cashier	63
MD	Money Transmitter License	94
ME	Money Transmitter License	27
MI	Money Transmitter License	73
MN	Money Transmitter License	88
ND	Money Transmitter License	65
NE	Money Transmitter License	66
NH	Money Transmitter License	45
OK-DOB	Money Transmission License	53
PA	Money Transmitter	69
PA	Retail Grocery Store Check Cashier License	118
PA	Check Cashier License	309
PR	Money Transmitter License	22
RI	Check Cashier License	22
RI	Sales of Checks	22
RI	Electronic Money Transfers	54
TN	Money Transmitter License	83
TX-DOB	Money Transmitter License	28
VT	Check Cashing and Currency Exchange	5
VT	Money Transmitter	47
WA	Currency Exchange (only)	7
WA	Check Cashier	12
WA	Check Cashier with Small Loan Endorsement	14
WI	Seller of Checks	30
WV	Money Transmitter License	47
WY	Money Transmitter License	47

Money Transmitters and Authorized Agents

NMLS has recently deployed functionality to allow Money Transmitters to upload lists of their authorized agents to state regulators. As of December 31, 2014, 20 states have instructed their Money Transmitters to utilize the Uniform Authorized Agent Reporting (UAAR) functionality.

Money Transmitters in NMLS:

- Companies: 257
- Total state licenses held: 1,709
- 61% of the companies are licensed in more than one state
- 73 companies are licensed in more than 10 states
- 137 companies are currently reporting 160,157 Active Authorized Agent relationships in NMLS, and 59 are reporting no agents used
- NMLS contains 107,408 Active Agent Locations, with 29,811 used by multiple principals
- Ten companies have uploaded over 5,000 agents



Number of Agents in NMLS	Companies
10,000 or more	6
5,000 – 9,999	4
1,000 – 4,999	7
500 – 999	8
100 – 499	20
50 – 99	13
10 – 49	33
Less than 10	46
0 (No Agents Used by Principal)	59