

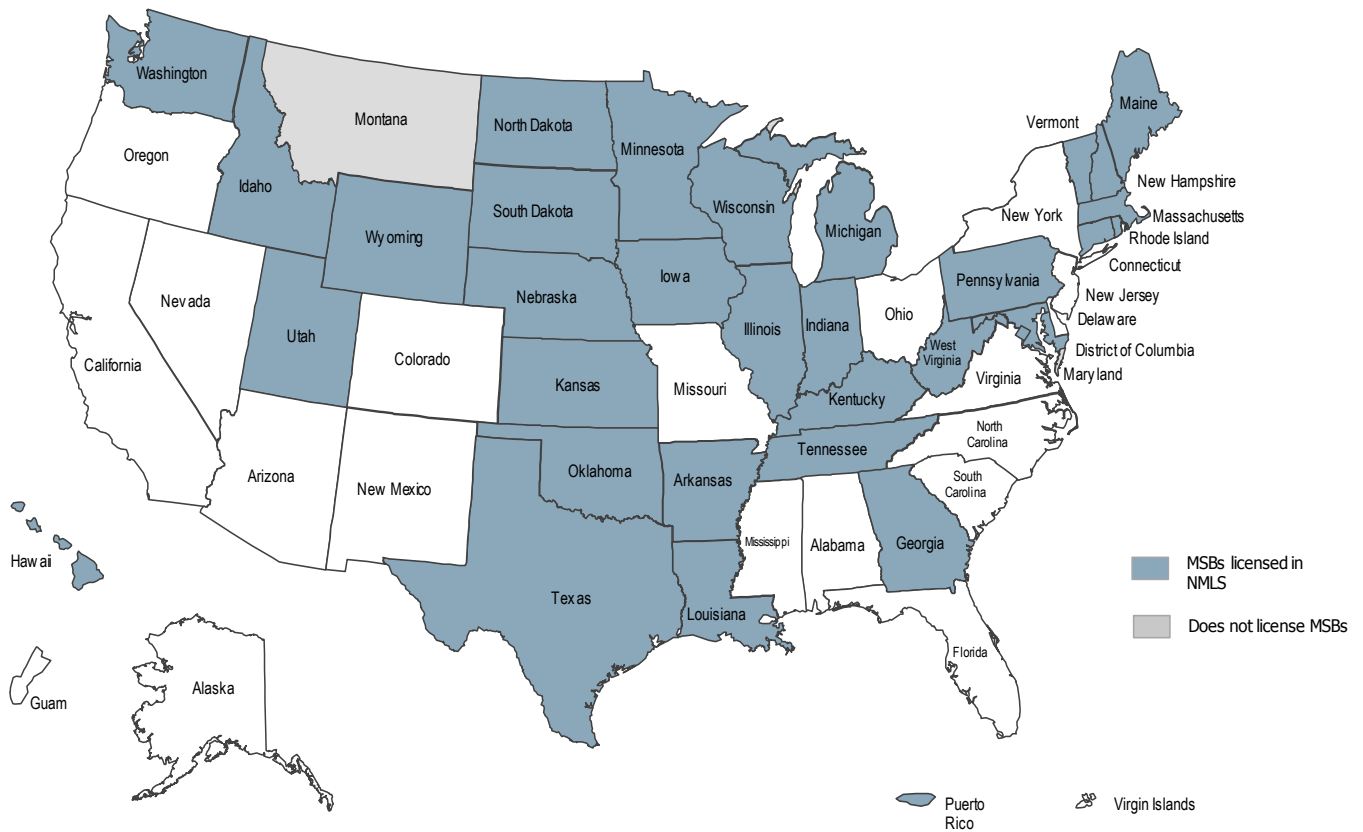


Money Services Business Fact Sheet

As of December 31, 2015

States Using NMLS

As of December 31, 2015, 31 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 1,980 companies in NMLS who hold a total of 4,159 approved MSB licenses. The following table lists the number of approved MSB company licenses by state regulatory agency.

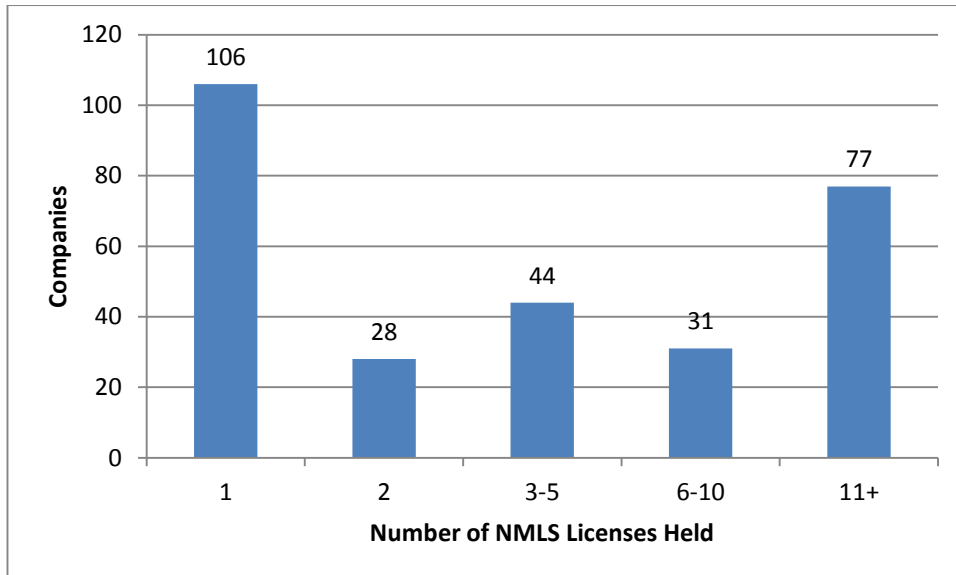
State Agency	License Description	Approved Licenses
AR	Money Transmitter License	54
CT	Check Cashing License	61
CT	Money Transmission License	94
DC	Check Cashier License	62
DC	Money Transmitter License	82
GA	Seller of Payment Instruments License	44
GA	Money Transmitter License	98
GA	Check Cashier License	966
HI	Money Transmitter License	55
IA	Money Services License	75
ID	Money Transmitters	86
IL	Money Transmitter License	1
IN-DFI	Money Transmitter License	56
KS	Money Transmitter License	80
KY	Money Transmitter License	83
LA	Sale of Checks and Money Transmitters	81
MA	Check Seller	17
MA	Check Cashier	61
MA	Foreign Transmittal Agency	61
MD	Money Transmitter License	107
ME	Money Transmitter License	45
MI	Money Transmitter License	88
MN	Money Transmitter License	98
ND	Money Transmitter License	80
NE	Money Transmitter License	76
NH	Money Transmitter License	61
OK-DOB	Money Transmission License	70
PA	Money Transmitter	87
PA	Retail Grocery Store Check Cashier License	123
PA	Check Cashier License	275
PR	Money Transmitter License	33
RI	Sales of Checks	22
RI	Check Cashier License	23
RI	Electronic Money Transfers	67
SD	Money Transmitter License	44
SD	Money Lender License	47
TN	Money Transmitter License	97
TX-DOB	Money Transmitter License	49
UT-DFI	Money Transmitter License	73
VT	Check Cashing and Currency Exchange	4
VT	Money Transmitter	62
WA	Currency Exchange (only)	9
WA	Check Cashier with Small Loan Endorsement	18
WA	Check Cashier	71
WA	Money Transmitter (includes Currency Exchange)	142
WI	Seller of Checks	39
WV	Money Transmitter License	74
WY	Money Transmitter License	58

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, 2015, 25 states have instructed their Money Transmitters to utilize the Uniform Authorized Agent Reporting (UAAR) functionality.

Money Transmitters in NMLS:

- Companies: 286
- Total state licenses held: 2,361
- 63% of the companies are licensed in more than one state
- 77 companies are licensed in more than 10 states
- 165 companies are currently reporting 196,028 Active Authorized Agent relationships in NMLS, and 83 companies are reporting no agents used
- NMLS contains 128,323 Active Agent Locations, with 36,865 used by multiple principals
- Nine companies have uploaded over 5,000 agents



Number of Agents in NMLS	Companies
10,000 or more	8
5,000 – 9,999	1
1,000 – 4,999	11
500 – 999	6
100 – 499	23
50 – 99	12
10 – 49	43
Less than 10	58
0 (No Agents Used by Principal)	83