

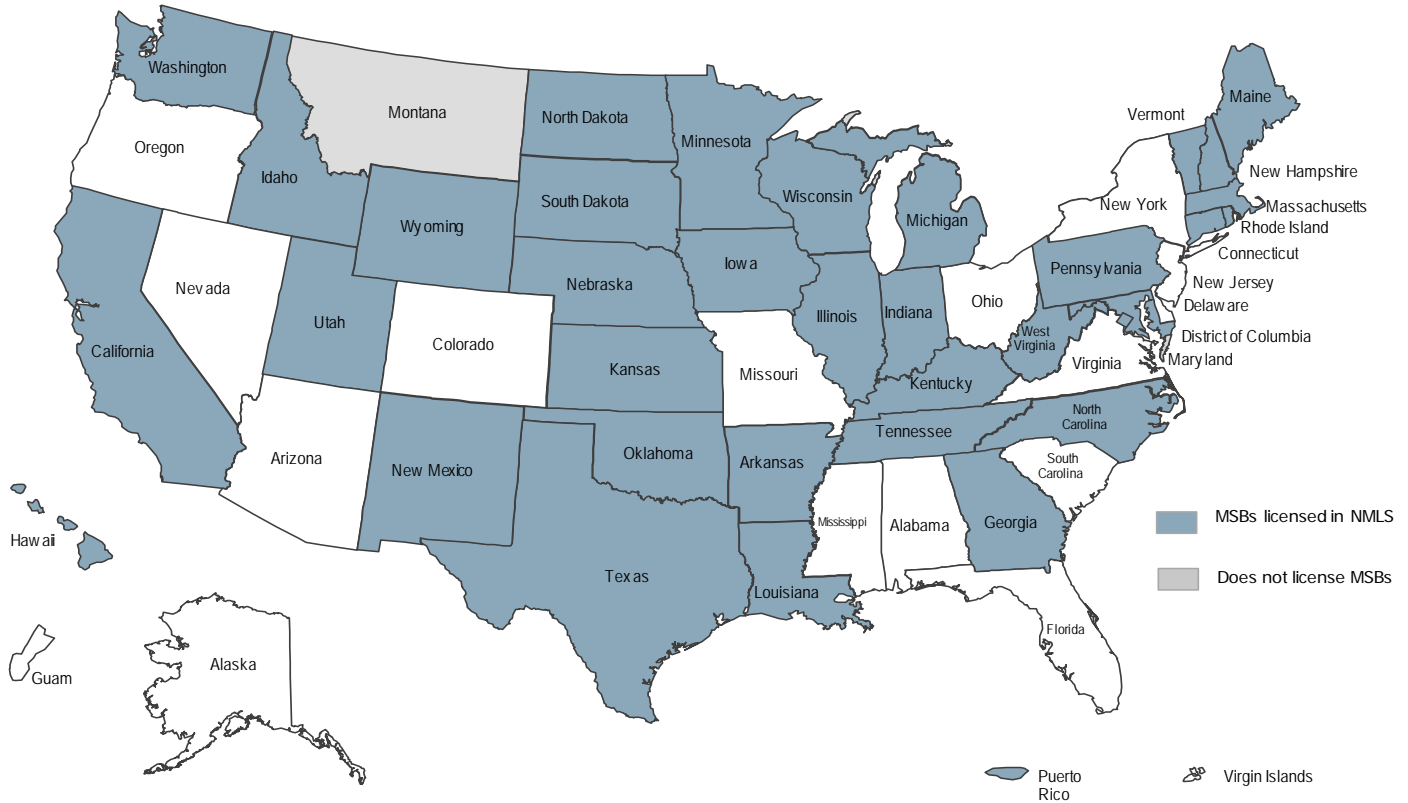


Money Services Business Fact Sheet

As of December 31, 2016

States Using NMLS

As of December 31, 2016, 34 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.

There are 2,012 companies in NMLS who hold a total of 4,881 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	71
CA-DOC	Money Transmitter License	71
CT	Check Cashing Branch License - General Facility	0
CT	Check Cashing Branch License - Limited Facility	0
CT	Check Cashing License	63
CT	Money Transmission License	102
DC	Check Cashier Branch License	0
DC	Check Cashier License	51
DC	Money Transmitter License	95
GA	Check Cashier Branch Location	0
GA	Seller of Payment Instruments License	52
GA	Money Transmitter License	116
GA	Check Cashier License	928
HI	Money Transmitter Branch Registration	0
HI	Money Transmitter License	63
IA	Money Services License	100
ID	Money Transmitters Branch License	0
ID	Money Transmitters	95
IL	Money Transmitter License	123
IN-DFI	Money Transmitter License	62
KS	Money Transmitter License	107
KY	Money Transmitter License	90
LA	Sale of Checks and Money Transmitters	85
MA	Check Seller	18
MA	Check Cashier	58
MA	Foreign Transmittal Agency	59
MD	Money Transmitter Branch License	0
MD	Money Transmitter License	117
ME	Money Transmitter License	58
MI	Money Transmitter License	100
MN	Currency Exchange Branch License	0
MN	Currency Exchange Registration	0
MN	Currency Exchange License	11
MN	Money Transmitter License	98
NC	Money Transmitter License	102
ND	Money Transmitter License	88
NE	Money Transmitter License	85
NH	Money Transmitter License	74
NM	Currency Exchange License	0
NM	Check Cashier License	5
NM	Money Transmission License	51
OK-DOB	Money Transmission License	85
PA	Check Cashier Branch License	0
PA	Retail Grocery Store Check Cashier Branch License	0
PA	Money Transmitter	96
PA	Retail Grocery Store Check Cashier License	111
PA	Check Cashier License	250
PR	Money Transmitter License	41
RI	Check Cashier Branch Certificate	0
RI	Check Cashier License	21
RI	Sales of Checks	27

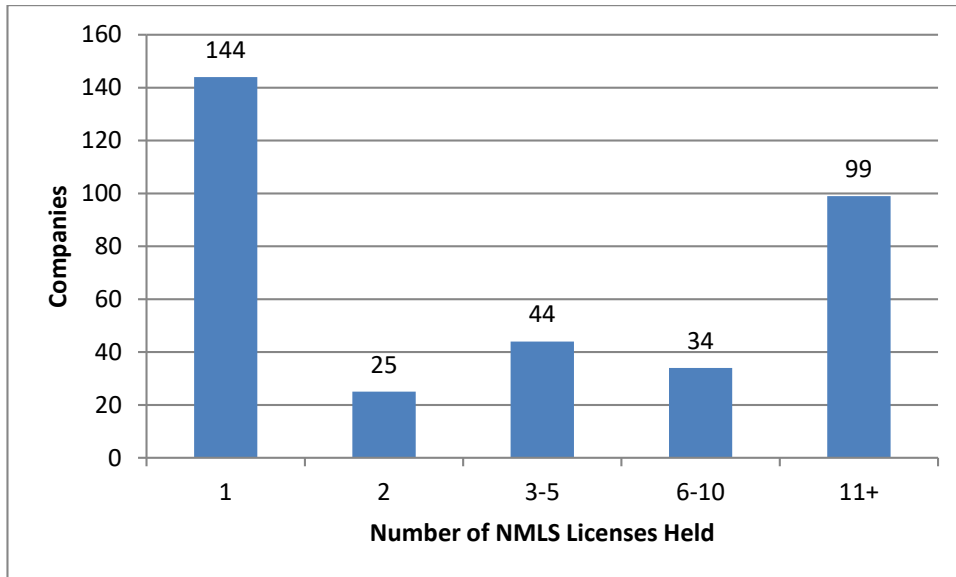
RI	Electronic Money Transfers	76
SD	Money Lender Branch License	0
SD	Money Transmitter License	71
SD	Money Lender License	85
TN	Money Transmitter License	110
TX-DOB	Money Transmitter License	67
UT-DFI	Money Transmitter License	95
VT	Check Cashing & Currency Exchange Branch Registration	0
VT	Currency Exchanger	0
VT	Money Transmitter Branch Registration	0
VT	Check Cashing and Currency Exchange	4
VT	Money Transmitter	70
WA	Currency Exchange (only)	7
WA	Check Cashier with Small Loan Endorsement	23
WA	Check Cashier	86
WA	Money Transmitter (includes Currency Exchange)	155
WI	Seller of Checks	45
WV	Money Transmitter License	80
WY	Money Transmitter License	69

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, 2016, 31 states have instructed their Money Transmitters to utilize the Uniform Authorized Agent Reporting (UAAR) functionality.

Money Transmitters in NMLS:

- Companies: 346
- Total state licenses held: 3,079
- 58% of the companies are licensed in more than one state
- 99 companies are licensed in more than 10 states
- 186 companies are currently reporting 241,771 Active Authorized Agent relationships in NMLS, and 97 companies are reporting no agents used
- NMLS contains 161,755 Active Agent Locations, with 44,952 used by multiple principals
- 10 companies have uploaded over 5,000 agents



Number of Agents in NMLS	Companies
10,000 or more	8
5,000 – 9,999	2
1,000 – 4,999	10
500 – 999	11
100 – 499	21
50 – 99	15
10 – 49	49
Less than 10	70
0 (No Agents Used by Principal)	97