

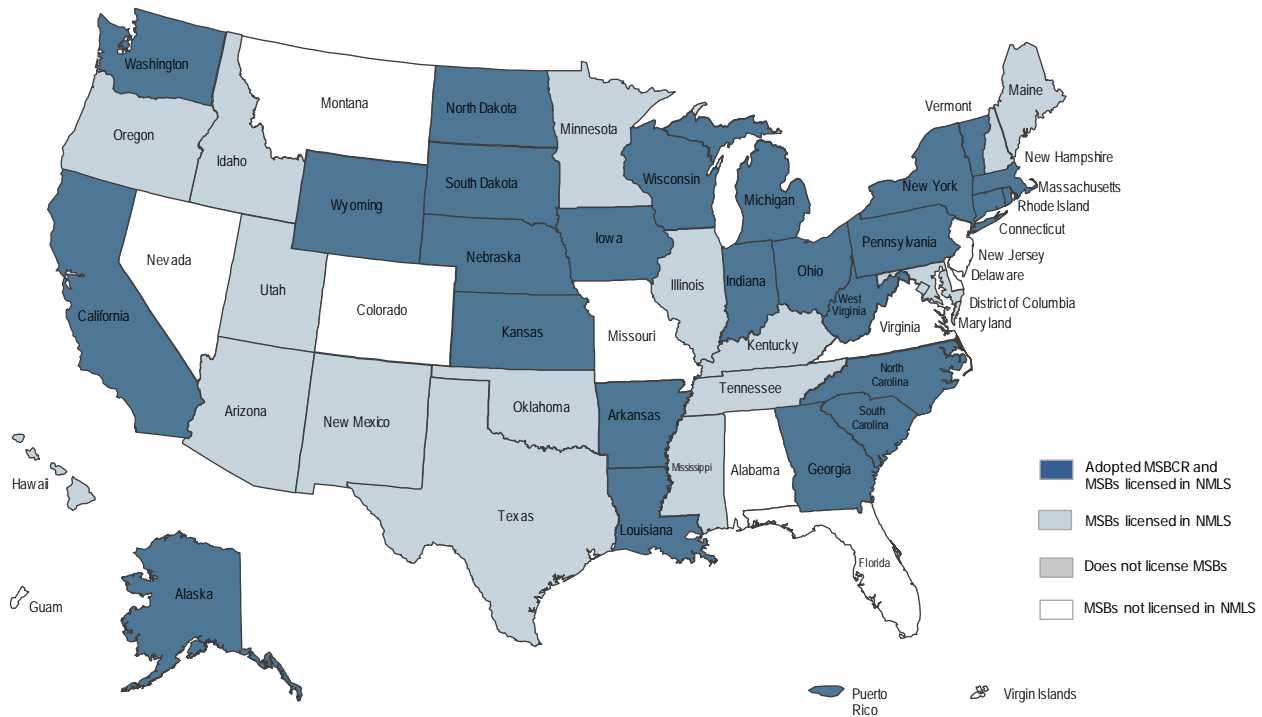


Money Services Businesses Fact Sheet

As of December 31, 2018

States Using NMLS

As of December 31, 2018, 41 states, the District of Columbia and Puerto Rico are managing Money Services Businesses (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 2,404 companies in NMLS that hold a total of 6,941 approved MSB licenses. The following table lists the number of approved MSB company licenses by state regulatory agency.

State Agency	License Description	Approved Licenses
AK	Currency Exchange License	1
AK	Money Transmitter License	109
AR	Money Transmitter License	104
AZ	Money Transmitter License	127
CA-DBO	Money Transmitter License	107
CT	Check Cashing License	58
CT	Money Transmission License	125
DC	Check Cashier License	43
DC	Money Transmitter License	114
GA	Seller of Payment Instruments License	75
GA	Money Transmitter License	112
GA	Check Cashier License	853
HI	Money Transmitter License	76
IA	Money Services License	133
ID	Money Transmitters	115
IL	Money Transmitter License	171
IN-DFI	Money Transmitter License	68
KS	Money Transmitter License	123
KY	Money Transmitter License	114
LA	Sale of Checks and Money Transmitters	111
LA	Check Cashier License	395
MA	Check Seller	22
MA	Check Cashier	60
MA	Foreign Transmittal Agency	69
MD	Check Cashing Services Registration	5
MD	Money Transmitter License	130
MD	Check Cashing Services License	138
ME	Money Transmitter License	88
MI	Money Transmitter License	124
MN	Currency Exchange Registration	5
MN	Currency Exchange License	19
MN	Money Transmitter License	127
MS	Money Transmitter License	119
NC	Money Transmitter License	116
ND	Money Transmitter License	115
NE	Money Transmitter License	108
NH	Money Transmitter License	96
NM	Currency Exchange License	1
NM	Check Cashier License	14
NM	Money Transmission License	119
NY	Money Transmitter License	97
OH	Money Transmitter License	113
OK-DOB	Money Transmission License	109
OR	Money Transmitter License	147
PA	Retail Grocery Store Check Cashier License	87
PA	Money Transmitter	111
PA	Check Cashier License	210
PR	Money Transmitter License	62
RI	Check Cashier License	20
RI	Sales of Checks	39
RI	Electronic Money Transfers	106

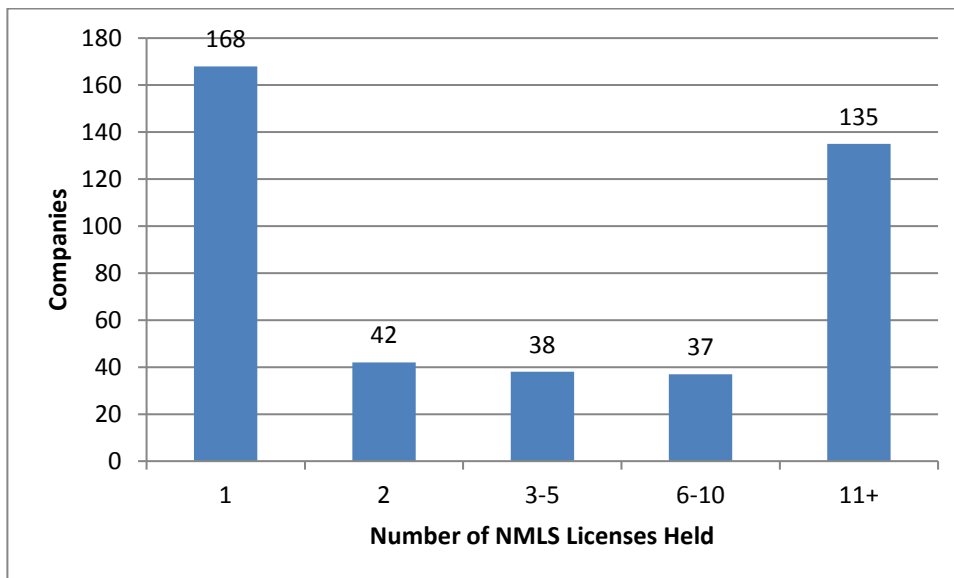
SC-AG	Currency Exchange License	0
SC-AG	Money Transmitter License	71
SD	Money Transmitter License	111
TN	Money Transmitter License	139
TX-DOB	Money Transmitter License	124
UT-DFI	Money Transmitter License	108
VT	Check Cashing and Currency Exchange	4
VT	Debt Adjuster	24
VT	Money Transmitter	94
WA	Currency Exchange (only)	8
WA	Check Cashier with Small Loan Endorsement	23
WA	Check Cashier	83
WA	Money Transmitter (includes Currency Exchange)	174
WI	Seller of Checks	67
WV	Money Transmitter License	99
WY	Money Transmitter License	89

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, 2018, 40 states, the District of Columbia, and Puerto Rico have instructed their Money Transmitters to use the Uniform Authorized Agent Reporting (UAAR) functionality.

Money Transmitters in NMLS:

- Companies: 420
- Total state licenses held: 4,832
- 60% of the companies are licensed in more than one state
- 135 companies are licensed in more than 10 states
- 204 companies are currently reporting 440,188 Active Authorized Agent relationships in NMLS, and 216 companies are reporting no agents used
- NMLS contains 290,038 Active Agent Locations, with 83,426 used by multiple principals
- 13 companies have uploaded over 5,000 agents



Number of Agents in NMLS	Companies
10,000 or more	9
5,000 – 9,999	4
1,000 – 4,999	17
500 – 999	11
100 – 499	24
50 – 99	23
10 – 49	55
Less than 10	61
0 (No Agents Used by Principal)	216