

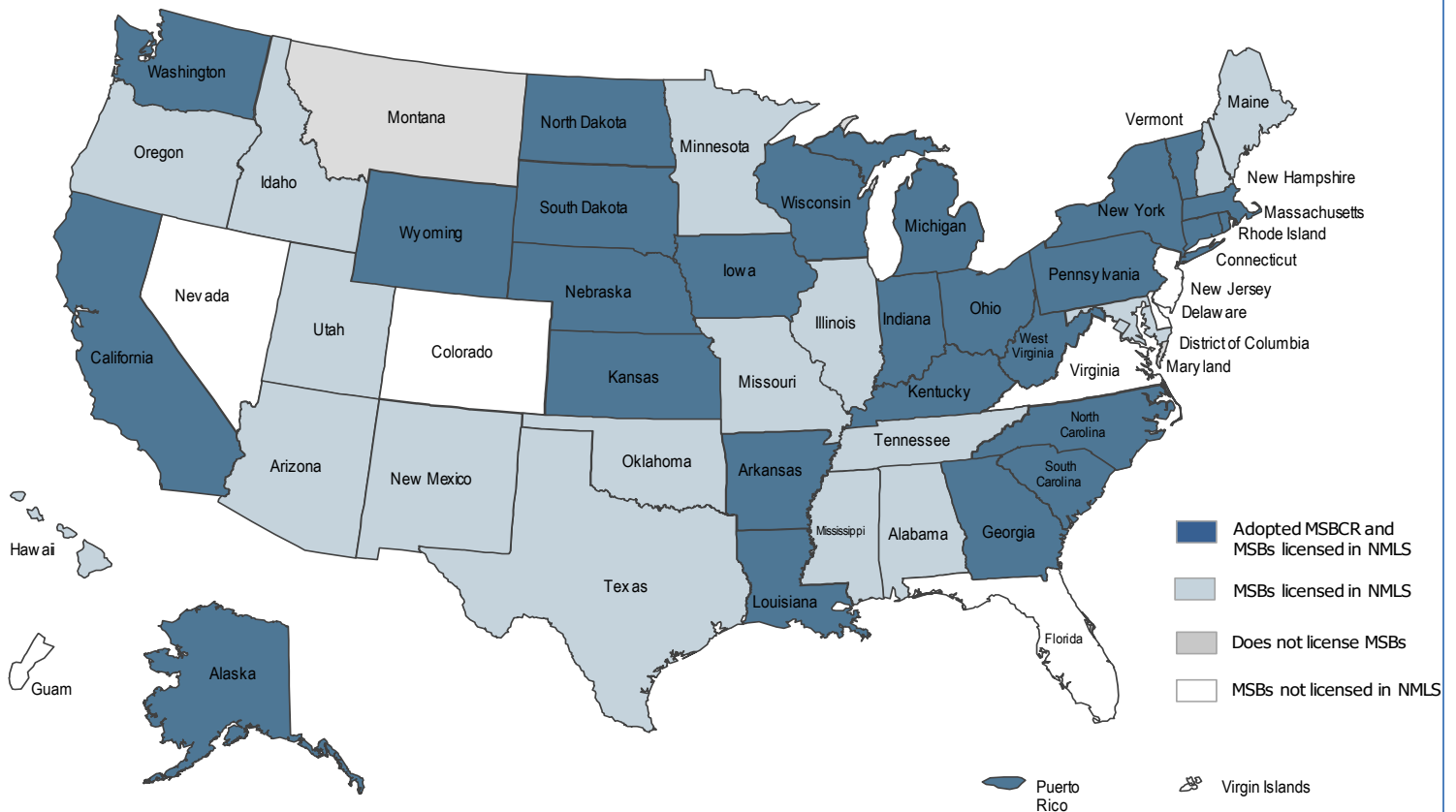


Money Services Businesses Fact Sheet

As of March 31, 2019

States Using NMLS

As of March 31, 2019, 43 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 2,294 companies in NMLS that hold a total of 7,197 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	112
AL-SC	Money Transmitter License	111
AR	Money Transmitter License	117
AZ	Money Transmitter License	126
CA-DBO	Money Transmitter License	106
CT	Check Cashing License	52
CT	Money Transmission License	122
DC	Check Cashier License	38
DC	Money Transmitter License	120
GA	Seller of Payment Instruments License	84
GA	Money Transmitter License	113
GA	Check Cashier License	783
HI	Money Transmitter License	77
IA	Money Services License	142
ID	Money Transmitters	115
IL	Money Transmitter License	177
IN-DFI	Money Transmitter License	71
KS	Money Transmitter License	132
KY	Money Transmitter License	119
LA	Sale of Checks and Money Transmitters	113
LA	Check Cashier License	388
MA	Check Seller	22
MA	Check Cashier	60
MA	Foreign Transmittal Agency	69
MD	Check Cashing Services Registration	5
MD	Money Transmitter License	129
MD	Check Cashing Services License	130
ME	Money Transmitter License	92
MI	Money Transmitter License	131
MN	Currency Exchange Registration	4
MN	Currency Exchange License	18
MN	Money Transmitter License	127
MO	Sale of Checks and Money Transmitter License	56
MS	Money Transmitter License	120
NC	Money Transmitter License	116
ND	Money Transmitter License	120
NE	Money Transmitter License	114
NH	Money Transmitter License	97
NM	Currency Exchange License	1
NM	Check Cashier License	15
NM	Money Transmission License	122
NY	Virtual Currency Business Activity Company License	0
NY	Check Cashier Company License	1
NY	Money Transmitter License	98
OH	Money Transmitter License	125
OK-DOB	Money Transmission License	116
OR	Money Transmitter License	153
PA	Retail Grocery Store Check Cashier License	85
PA	Money Transmitter	111
PA	Check Cashier License	196

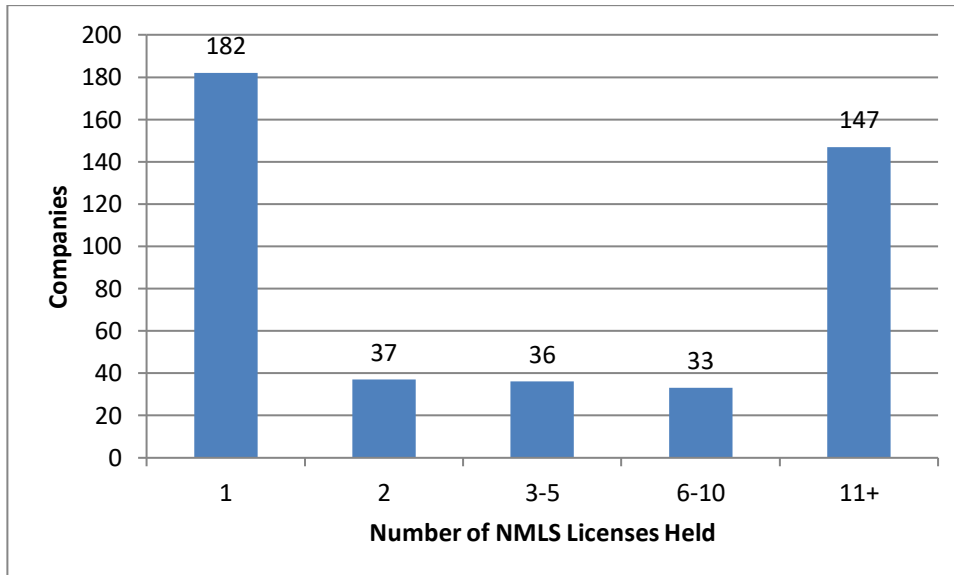
PR	Money Transmitter License	62
RI	Check Casher License	19
RI	Sales of Checks	41
RI	Electronic Money Transfers	111
SC-AG	Currency Exchange License	1
SC-AG	Money Transmitter License	107
SD	Money Transmitter License	121
TN	Money Transmitter License	135
TX-DOB	Money Transmitter License	130
UT-DFI	Money Transmitter License	109
VT	Check Cashing and Currency Exchange	4
VT	Debt Adjuster	24
VT	Money Transmitter	101
WA	Currency Exchange (only)	8
WA	Check Casher with Small Loan Endorsement	23
WA	Check Casher	81
WA	Money Transmitter (includes Currency Exchange)	188
WI	Seller of Checks	71
WV	Money Transmitter License	103
WY	Money Transmitter License	93

Money Transmitters and Authorized Agents

NMLS functionality allows Money Transmitters to upload lists of their authorized agents to state regulators. As of March 31, 2019 for Uniform Authorized Agent Reporting (UAAR), 41 states, the District of Columbia, and Puerto Rico have instructed their Money Transmitters to use UAAR functionality.

Money Transmitters in NMLS:

- Companies: 435
- Total state licenses held: 5,200
- 58% of the companies are licensed in more than one state
- 147 companies are licensed in more than 10 states
- 203 companies are currently reporting 456,516 Active Authorized Agent relationships in NMLS, and 232 companies are reporting no agents used
- NMLS contains 300,700 Active Agent Locations, with 88,865 used by multiple principals
- Nine 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	16
500 – 999	13
100 – 499	25
50 – 99	22
10 – 49	53
Less than 10	61
0 (No Agents Used by Principal)	232