State-by-State Regulation

Please note: The following is not legal advice for which you should consult the appropriate authorities or legal counsel. This page is eternally under renovation. Please report broken links to david@nmta.us. Just cut and paste the link in the body of the e-mail and put 'Broken Links' in the subject line. -ed.

Generic Sequence of State Listings
We have endeavored to find links for each state regulator of money transmitters, according to the following template:

Recent Legislative and Regulatory Proposals, if any
State Legislature
State Banking Department (or its equivalent)
Our Supervisor at the Banking Department (if a distinct web page exists)
List of Licensees
Money Transmitter Laws
Money Transmitter Rules and Regulations
Money Transmitter Forms: Reporting, Application, and Bond
Departmental Bulletins
Opinion Letters and Rulings
Links With Archival Value, if any

State-Specific Listings

Alabama Legislature - Official Website of the Alabama Legislature
Alabama Legislature - ALISON - Alabama Legislature Information System Online
Alabama State Banking Department - The Banking Department only regulates banks and consumer lenders (Loan Companies, Check Cashers, Mortgage Brokers. The Securities Department regulates Sale of Checks licensees, not the Banking Department. -ed.
Alabama Securities Commission - Could not find any posted list of Alabama licensees. -ed.
Alabama Administrative Code - Chapter 830-X-7, Sale of Checks Act
Alabama Sale of Checks Filing Instructions - Links for Form SA (Application Form) and Form SR (Renewal Form) are available from this page.
Alabama License Application - See 'Sale of Checks'.

Alaska Legislature - Homepage of the Alaska Legislature
Alaska Department of Commerce, Community, and Economic Development - DCCED
Alaska DCCED - Consumer Finance / Money Service Businesses (MSBs)
Alaska DCCED Applications & Forms
Alaska DCCED Money Transmitter Application
Alaska DCCED Enforcement Orders
Alaska DCCED Money Service Statutes and Regulations - July 2008
Alaska DCCED MSB Licensees List - Updated 12/9/2014

Arizona State Legislature - Arizona State Legislature's Home Page
Arizona Department of Financial Institutions (DFI)
Arizona Licensee List
Arizona Revised Statutes - Chapter 12 - Transmitters of Money - Article 1, 6-1201 to 6-1218. Scroll down 3/4's of the page to Chapter 12.
Arizona Revised Statues - §6-126 et seq. - Application fees for financial institutions and enterprises
Arizona License Application
Arizona Money Transmitter License Application Instructions
Arizona Money Transmitter Supplement License Application
Arizona Money Transmitter Supplement Instructions
Arizona Application Fees and Forms for Collections Agencies

Arkansas State Legislature - Arkansas State Legislature's Home Page
Arkansas State Bank Department
Arkansas Licensee Look-up
Arkansas Money Services Rules - December 19, 2008
Arkansas Uniform Money Services Act - January 1, 2008
Arkansas Application for a Money Transmission License - Under the Arkansas Uniform Money Services Act.

California Enacts Sweeping New Law Targeting Money Transmitters - Commentary by Venable LLP, October 5, 2010

California State Legislature
California Department of Business Oversight - Main page for Money Transmitter Division (contains links, for FAQs, Forms, etc.)
California Directory of Money Transmitters
Assembly Bill 2209 - Chapter 499
California Financial Code - Section 2000-2003 - The Money Transmission Act
California Money Transmitters Forms
California Money Transmitters FAQ's
California Department of Business Oversight - Monthly Bulletins
CDBO - Division of Financial Institutions Final Orders and Opinions - California requires a pre-filing meeting. -ed.

Colorado General Assembly
Cashers
Florida Office of Financial Regulation - FOFR - Deferred Presentment Provider
Florida Office of Financial Regulation - FOFR - Foreign Currency Exchangers
Florida Office of Financial Regulation - FOFR - Money Transmitters
Florida Office of Financial Regulation - FOFR - Payment Instrument Issuers
Florida Money Transmitter Search - Select money transmitters as license type.
The Florida Laws
Florida Regulations
Florida Money Services Business Forms
Florida Office of Financial Regulation - FOFR - 560-01 - Application to Register as a Money Services Business
Florida Office of Financial Regulation - FOFR - 560-02 - Location Notification Form
Florida Office of Financial Regulation - FOFR - 560-03 - Declaration of Intent to Engage in Deferred Presentment Transactions
Florida Office of Financial Regulation - FOFR - 560-05 - Pledge Agreement
Florida Office of Financial Regulation - FOFR - 560-06 - Money Services Business Surety Bond Form
Florida Office of Financial Regulation - FOFR - 560-07 - Security Device Calculation Form

Georgia Assembly
Georgia Department of Banking and Finance
Georgia DOB - MSB Laws and Rules
Georgia Licensee List - For a full downloadable list, Scroll to bottom of page, click on MoneySvc.Zip.
MSB Licensee and Regulatory Action Searches - Main page
Georgia Code - See Chapter 1 of Title 7, go to Article 4.
Georgia House Bill 982 - Signed into law on April 29, 2014
Georgia Senate Bill 70 - passed.
Georgia Rules and Regulations.
Georgia - MSB Laws and Rules
Georgia Forms - Main page

Hawaii State Legislature
Hawaii Department of Commerce and Consumer Affairs (DCCA) - Financial Institutions
Hawaii List of Licensees
Hawaii State Legislature - SB2143_SD2_HD1_CD1 - Status - Reported to have been signed by the Governor on June 02, 2006 (Effective 07/01/2007).
Hawaii Revised Statutes - Money Transmitters Act - Chapter 489D - Scroll down to the bottom of the page and click 'next' to view each section. Very inconvenient. -ed.
HRS Chapter 489D - Money Transmitters Act
SB1068_SD2_HD1_CD1- Relating to Money Transmitters - Act 167 (13) - Signed into law on June 21, 2013.
Kansas License Application Forms
Kansas Money Transmitter License Application - New
Kansas Money Transmitter License Application - Renewal

Kentucky Legislature - Kentucky Legislature's Home Page
KDFI - Kentucky Office of Financial Institutions
Kentucky Licensee List - Enter 'Money Transmitter' under 'Office Type'.
Kentucky Revised Statutes - Chapter 286.11
Kentucky License Application - This link will bring you to the Nationwide Mortgage Licensing System and Registry - (NMLS) page. Enter a Name, Company, City, State, Zip Code, NMLS ID, and/or License Number. -ed.

Louisiana Legislature - The Web Portal to the Louisiana State Legislature
Louisiana Office of Financial Institutions
Louisiana Licensee List - (Click on 'Money Orders/Transmitters' in left menu. Then click on Active Licensees.)
Louisiana License Application - This link will bring you to the Nationwide Mortgage Licensing System and Registry - (NMLS) page. Enter a Name, Company, City, State, Zip Code, NMLS ID, and/or License Number. -ed.
Louisiana State Law

Maine Legislature - Maine Legislature's Home Page
Maine DPFR - Bureau of Financial Institutions
Maine Licensee List
Maine Money Transmitters Act - Title 32 - Chapter 80. Also see 'Money Transmitters Act'- Chapter 80 - Subchapter 1.
Maine Consumer Credit Code - Title 9 - A - Including 'Money Transmitters'.
Maine Department of Professional and Financial Regulation - Bureau of Consumer Credit Protection
Bureau of Consumer Credit Protection - License Types - Money Transmitter Licensing Information
Maine Creditor Update - Special Privacy Act Edition - with Sample Language and Frequently Asked Questions - Privacy Act Information for Money Transmitters
A Consumer's Guide to Financial Privacy Rights under the Gramm-Leach-Bliley Act - Privacy Act Information for Money Transmitters
Maine License Application - Money Transmitters and Money Order/Travelers Check Issuers.

Maryland General Assembly - Maryland General Assembly's Home Page
Maryland Department of Labor, Licensing and Regulation - DLLR - Office of the Commissioner of Financial Regulation - Money Transmitters
Maryland Licensee List - Check off money transmitters in category section.
Maryland DLLR - Providing Bank Services to Money Service Businesses Advisory 05-02 - Advisory Notices - March 31, 2005
Maryland Applications and Forms - This link will bring you to the Nationwide Mortgage Licensing System and Registry - (NMLS) page. Enter a Name, Company, City, State, Zip Code, NMLS ID, and/or License Number. -ed.

Massachusetts Legislature
Massachusetts Division of Banks - Office of Consumer Affairs and Business Regulation (OCABR).
House Bill 845 - Relative to the regulation of the business of domestic and foreign money transmission by the Division of Banks
Money Transmitter Laws, and Application Forms
TO APPLY FOR A FOREIGN TRANSMITTAL AGENCY OR CHECK SELLER LICENSE
Starting on April 16, 2012, the Division of Banks will expand its use of the Nationwide Mortgage Licensing System and Registry (NMLS) to manage Check Seller, Debt Collector, Foreign Transmittal Agency, Insurance Premium Finance Company, Motor Vehicle Sales Finance Company, Retail Installment Finance Company and Small Loan Company licenses. Effective March 30, 2012, the Division of Banks will no longer accept paper applications for the above mentioned debt collector, consumer finance company and money services businesses licenses. As of April 16, 2012 those companies wishing to apply for licensure must do so through NMLS. Any paper company application received after March 30th will be returned to the applicant. Please direct all inquiries to nmls@state.ma.us.
Office of Consumer Affairs and Business Regulation - OCABR - Find-a-Licensee Page
OCABR - General Laws of Massachusetts - Chapter 167-F, Section 4 - Selling, issuing or registering checks or money orders
OCABR - General Laws of Massachusetts - Chapter 169 - Receipts of deposits for transmittal to foreign countries
OCABR - 209 CMR 44.00: Licensing Of Foreign Transmittal Agencies

Michigan Legislature - Michigan Legislature's Home Page
Michigan Licensee List
Michigan Money Transmission Services Act
Michigan Money Transmission Services Act FAQ's
Michigan Money Transmission Services Forms - Scroll 1/2 way down of the page to Money Transmission Services Providers.
Michigan Money Transmitter Application and Forms - This link will bring you to the Nationwide Mortgage Licensing System and Registry - (NMLS) Michigan state page. See 'Money Transmitters License'. Companies wishing to apply for licensure must do so through NMLS. -ed.

Minnesota State Legislature - Minnesota State Legislature's Home Page
Minnesota Department of Commerce - Banking and Finance - Money Transmitters
Minnesota Licensee List - This link will bring you to the Nationwide Mortgage Licensing System and Registry - (NMLS) page. Enter a Name, Company, City, State, Zip Code, NMLS ID, and/or License Number.

Minnesota Licensee List Look-up Tool - Click on 'Money Transmitters' on drop down menu.

Minnesota Statues - Chapter 53B - Minnesota Money Transmitters Act

Minnesota License Application and Forms - This link will bring you to the Nationwide Mortgage Licensing System and Registry - (NMLS) Minnesota state page. See 'Money Transmitters License'. Companies wishing to apply for licensure must do so through NMLS.

Mississippi Legislature - Mississippi Legislature's Home Page
Mississippi Department of Banking and Consumer Finance - DBCF - Money Transmitters

Mississippi List of Licensees
Mississippi Money Transmitter Act

Mississippi License Application - Please call 1.800.844.2499 for information

Missouri General Assembly - Missouri General Assembly's Home Page--includes bill tracking and state statutes.
Missouri Division of Finance - Money Order/Money Transmitter
Missouri Licensee List - Select "money order/ transfer" under type.
Chapter 12 - Sale of Checks - Money Order Licensees.
Missouri Applications and Forms - See 'Sale of Checks' - Includes the law and the regulation.

Montana Legislature - Montana Legislative Branch Home Page
Montana Division of Banking and Financial Institutions - DBFI

Montana - Currently no regulation of money transfer.

Nebraska Legislature - Nebraska Legislature Online
State of Nebraska Department of Banking and Finance - NDBF
Nebraska Licensee List

Nebraska Statutes - Sale of Checks and Funds Transmission Act - Chapter 8, Article 27
Nebraska Applications and Forms

Nevada Legislature - Nevada Legislature Web Site
Nevada Department of Business and Industry - Division of Financial Institutions
Nevada Licensee List - Choose "public search" then select "Search by Name for a Specified License Type" and choose "Money Transmitter" as License type.
Nevada Statutes and Regulations - Chapter 671 - Issuers of Instruments for Transmission or Payment of Money
Nevada License Application
671.040 Agent of a Payee: NRS - License required.

New Hampshire General Court - New Hampshire General Court's Home Page
State of New Hampshire Banking Department - Bank Commissioner's Office
New Hampshire Licensee List - Scroll down to Licensee Listing and select money transmitters.
New Hampshire Statues - Chapter 399-G: Licensing of Money Transmitters
New Hampshire Complete Money Transmitter Application Form - Includes all forms.
Individual Money Transmitter License Forms

New Jersey Legislature - New Jersey State Legislature's Home Page
New Jersey Department of Banking and Insurance - NJDoBI
New Jersey Licensee Search - Select money transmitter as license type.
New Jersey Licensee List
New Jersey Administrative Code - Go to Title 3 Banking, Chapter 27 Money Transmitters.
New Jersey Statutes - Go to 17:15C1-27
New Jersey Money Transmitter Application - Main page
New Jersey Money Transmitter Applications and Forms

New Mexico Legislature - New Mexico Legislature Web Site
New Mexico Regulation & Licensing Department - Financial Institutions Division
New Mexico - Currently no license required, unless there is a negotiable instrument. (The Financial Institutions Division does not license or regulate “money transmitters.”) -ed.
State of New Mexico 58-20-1 - Business of selling negotiable checks, drafts and money orders regulated.
Unannotated New Mexico Statutes and Court Rules
New Mexico Administrative Code

New York State Pending Measures - 4/29/15
New York State DFS Releases Proposed Bitlicense Regulatory Framework for Virtual Currency Firms
July 17, 2014 - DFS.NY.GOV - Press Release, Comment Due: c. September 5, 2014,
NYSDFS Contact: Matt Anderson, 212-709-1691
New York State DFS Proposed New York Codes, Rules and Regulations - Title 23.
Department of Financial Services, Chaper I.
New York State Assembly - New York State Assembly's Web Site
New York State Money Transmitter 2013 Annual Report
New York State Money Transmitter Application Form Instructions
New York State Money Transmitter Application
Oklahoma Money Transmitter Licensee List
Oklahoma Money Order Licensee List
Oklahoma Money Transmitter Statutes - Title 6, section 1511 et seq. of the Oklahoma Statutes.
Oklahoma Money Transmitter Rules - Title 85, Chapter 15 of the Oklahoma Administrative Code.
Text of Final Rules - (Effective May 11, 2007).
Oklahoma Money Transmission - Tax Commission Fee Rules - Title 710, Chapter 95, Subchapter 15 of the Oklahoma Administrative Code.
NMTA Page on Oklahoma Remittance Tax - This will link you to our NMTA page on Oklahoma Remittance Tax.
Oklahoma Financial Transaction Reporting Act - Scroll down to Article XVI - Oklahoma Financial Transaction Reporting Act
Oklahoma Sale of Checks Act - Title 6, section 2101 et seq. of the Oklahoma Statutes - Scroll down to Chapter 5, Sale of Checks Act.
Oklahoma Money Transmitter Forms and Applications - Main page
Oklahoma Money Transmitter Application

Oregon State Legislature - Oregon State Legislature’s Home Page
Oregon Division of Finance and Corporate Securities - DFCS
Oregon DFCS - Money Transmitters - Main page
Oregon Licensee List
Oregon DCFS Statutes and Administrative Rules - Main page
Oregon Laws - Main page
Oregon DFCS Administrative Rules - OAR Chapter 441, Div. 745 - Money Transmitter Program
Oregon Revised Statutes - ORS Chapter 717 - Volume 16 - Title 53
Oregon License Application