



STATE OF NEVADA
FINANCIAL INSTITUTIONS DIVISION
DEPARTMENT OF BUSINESS & INDUSTRY
ATTN: APPLICATION PROCESSING
3300 W. SAHARA AVE, SUITE 250
LAS VEGAS, NV 89102

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Documents Received on:

APPLICATION FOR LICENSING AN EARNED WAGE ACCESS PROVIDER
CHECKLIST

Submit all applicable attachments listed below to apply for the initial license as an Earned Wage Access Provider.

A. Checklist for Applicants

1. Application – Earned Wage Access Provider;
2. Initial Application Fee of \$1,000 and Initial Licensing Fee of \$1,000. Make check(s) payable to “Nevada Financial Institutions Division”;
3. For each Owner, Officer, Director and Responsible Person of the applicant and each person in control of the applicant must submit the following:
 - a. Personal History Form;
 - b. Complete set of fingerprints (Form FD-258);
4. Surety bond - \$35,000;
5. Nevada State Business License;
6. Lease Agreement for proposed location or Proof of Ownership for proposed location;
7. Management chart or List that includes all board members and executive officers;
8. Ownership Structure Chart; direct ownership must add up to 100 percent;
9. Audited Financial Statements for the immediately preceding year;
10. Detailed Business Plan: the plan must include a list of all proposed Nevada activities and a schedule of fees to be charged to a user or employer for the provision of earned wage access services, which must include, without limitation, a statement identifying at least one option for a user to obtain earned wage access services from the applicant at no cost to the user;
11. A sample copy of all account agreements and/or contracts for each product offered in Nevada;
12. A copy of the policy of the applicant relating to the privacy of information concerning users;
13. A copy of the proposed terms and condition of use which will govern the provision of earned wage access services by the applicant, which must include, without limitation, a statement by the applicant that he or she will provide services in accordance with the applicable provisions of the Federal Electronic Funds Transfer Act 15 U.S.C. §§ 1693 et. seq. and the regulations thereunder.

B. Applicants using DBAs or Trade Names

13. Trade Name Affidavit(s) from the appropriate municipal (city/county) jurisdiction. Nevada law requires a business to obtain a Fictitious Firm Name Filing (FFN) in every Nevada county they conduct business in. The applicant should obtain a Clark County or Washoe County FFN for purposes of the application. The company is responsible for ensuring it obtains an FFN for any other county in which it conducts business.

C. Type of Applicant (Select One)

- **Corporations and Limited Liability Companies:**
 - Articles of Incorporation or Organization from its home state
 - Qualification to do Business in Nevada (Foreign Authority) from the Nevada Secretary of State for applicants not domiciled in Nevada.
 - Bylaws or Operating Agreement
- **Partnerships:**
 - Partnership Agreement
 - Limited Partnerships
 - Recorded Certificate from the Nevada Secretary of State (Nevada-domiciled companies)
 - Statement of Foreign Authority filed with the Nevada Secretary of State (Companies domiciled outside Nevada)
- **Sole Proprietorships**