

As Amended by House Committee

Session of 2026

SENATE BILL No. 410

By Committee on Financial Institutions and Insurance

1-28

1 AN ACT concerning financial institutions; relating to cybersecurity;  
2 providing that earned wage access service registrants are subject to the  
3 provisions of the Kansas financial institutions information security act;  
4 amending K.S.A. 2025 Supp. 9-551 and repealing the existing section.  
5

6 *Be it enacted by the Legislature of the State of Kansas:*

7 Section 1. K.S.A. 2025 Supp. 9-551 is hereby amended to read as  
8 follows: 9-551. (a) K.S.A. 2025 Supp. 9-551 through 9-554, and  
9 amendments thereto, shall be known and may be cited as the Kansas  
10 financial institutions information security act.

11 (b) The purpose of the Kansas financial institutions information  
12 security act is to establish information security standards for any covered  
13 entity consistent with 16 C.F.R. § 314, as in effect on July 1, 2023.

14 (c) The Kansas financial institutions information security act applies  
15 to the handling of customer information by the following covered entities:  
16 (1) Credit services organizations, as defined in K.S.A. 50-1117, and  
17 amendments thereto; (2) mortgage companies, as defined in K.S.A. 9-  
18 2201, and amendments thereto; (3) supervised lenders, as defined in  
19 K.S.A. 16a-1-301, and amendments thereto; (4) financial institutions  
20 engaging in money transmission, as defined in K.S.A. ~~9-508~~ 9-555, and  
21 amendments thereto, *and not subject to licensure pursuant to K.S.A. 9-  
22 556, and amendments thereto*; (5) trust companies, as defined in K.S.A. 9-  
23 701, and amendments thereto; ~~and~~ (6) technology-enabled fiduciary  
24 financial institutions, as defined in K.S.A. 9-2301, and amendments  
25 thereto; *and (7) earned wage access service registrants, as defined in  
26 K.S.A. 9-2402, and amendments thereto.*

27 (d) The commissioner may adopt all rules and regulations necessary  
28 to govern and administer the provisions of the Kansas financial institutions  
29 information security act.

30 (e) The Kansas financial institutions information security act shall be  
31 a part of and supplemental to chapter 9 of the Kansas Statutes Annotated,  
32 and amendments thereto.

33 Sec. 2. K.S.A. 2025 Supp. 9-551 is hereby repealed.

34 Sec. 3. This act shall take effect and be in force from and after its  
35 publication in the ~~statute book~~ **Kansas register**.