

SESSION OF 2026

**SUPPLEMENTAL NOTE ON SENATE BILL NO. 410**

As Amended by House Committee on Financial  
Institutions and Pensions

**Brief\***

SB 410, as amended, would require earned wage access service registrants to be subject to the provisions of the Kansas Financial Institutions Information Security Act (Act) by adding such registrants to the list of covered entities under the Act.

The bill would also clarify that financial institutions engaging in money transmission and not subject to licensure under the Kansas Money Transmission Act are covered entities under the Act.

The bill would be in effect upon publication in the *Kansas Register*.

**Background**

The bill was introduced by the Senate Committee on Financial institutions and Insurance at the request of a representative of the Office of the State Bank Commissioner (OSBC).

***Senate Committee on Financial Institutions and  
Insurance***

In the Senate Committee hearing, **proponent** testimony was provided by a representative of the OSBC. The

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\*Supplemental notes are prepared by the Legislative Research Department and do not express legislative intent. The supplemental note and fiscal note for this bill may be accessed on the Internet at <https://klrd.gov/>

proponent stated the bill will carry over exemptions from the Kansas Money Transmission Act to the Act and align examinations for covered entities.

No other testimony was provided.

### ***House Committee on Financial Institutions and Pensions***

In the House Committee hearing, **proponent** testimony was provided by a representative of the OSBC. The proponent stated the bill would allow the OSBC to examine earned wage access service providers like other similarly covered entities.

No other testimony was provided.

The House Committee amended the bill to make a technical change and make the effective date upon publication in the *Kansas Register*.

### **Fiscal Information**

According to the fiscal note prepared by the Division of the Budget on the bill, as introduced, the OSBC states its information technology staff would absorb any new work that could result from adding earned wage access services registrants to the list of entities covered in the Act. Any fiscal effect associated with the bill is not reflected in *The FY 2027 Governor's Budget Report*.

Financial institutions; cybersecurity; Kansas Financial Institutions Information Security Act; Kansas Money Transmission Act; earned wage access service