

SESSION OF 2026

SUPPLEMENTAL NOTE ON SENATE BILL NO. 410

As Recommended by Senate Committee on
Financial Institutions and Insurance

Brief*

SB 410 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.

Background

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

Senate Committee on Financial Institutions and Insurance

In the Senate Committee hearing, **proponent** testimony was provided by a representative of the Office. The proponent stated the bill will carry over exemptions from the Kansas Money Transmission Act to the Act and align examinations for covered entities.

*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/>

No other testimony was provided.

Fiscal Information

According to the fiscal note prepared by the Division of the Budget on the bill, the Office 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