

STATE OF NEVADA

JOE LOMBARDO
Governor



DR. KRISTOPHER SANCHEZ
Director

SANDY O'LAUGHLIN
Commissioner

DEPARTMENT OF BUSINESS AND INDUSTRY
FINANCIAL INSTITUTIONS DIVISION

November 4, 2024

Mr. Carl Morris
FlexWage Solutions LLC
cmorris@flexwage.com

RE: FlexWage – Licensure Determination Request

Dear Mr. Morris:

On July 10, 2024, the Nevada Financial Institutions Division ("NFID") received your request for confirmation that the business activities of FlexWage Solutions LLC ("FlexWage") do not require licensure in Nevada under Nevada Revised Statutes ("NRS") Chapter 604D – Earned Wage Access Providers.

FlexWage provides payroll software to employers, which allows employers to provide access to earned wages to their employees. At no time does FlexWage advance funds to the employee nor do they take possession of, hold or transfer payroll funds. Based on the information provided, FlexWage's business activities are not considered earned wage access activities in Nevada.

The NFID reserves the right to revoke or change this determination should the information used to make this determination change. This determination does not exempt the company from any other licenses that may be required to conduct business in this state.

Should you have any questions, please contact Julie Hanevold at jhanevold@fid.state.nv.us or 702-486-4120.

Sincerely,

A handwritten signature in blue ink, appearing to read "Julie Hanevold".

Julie Hanevold
Supervisory Examiner