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Deryl K. Schuster, Bank Commissioner

Sam Brownback, Governor

January 28, 2016

Roseanne Lazer, CO  
TransferWise, Inc.  
175 Varick Street  
New York, NY 10013

Re: Money Transmitter Application – MT.0000106 (NMLS#1351219)

Dear Ms. Lazer:

This department acknowledges receipt of the information and fees necessary to review the above-mentioned money transmitter's application; all necessary criteria for authority to do business in Kansas have been satisfied. TransferWise, Inc. is authorized to engage in the money transmitter business in the State of Kansas for a period ending December 31, 2016. This letter serves as your license as our office no longer issues a paper certificate. You may also utilize our online lookup system through our website at [www.osbckansas.org](http://www.osbckansas.org) to view the status of your license at any time. Please be reminded that upon approval of your license you may be subject to an examination by our office per K.S.A. 9-509. Furthermore, we remind you that the licensee must maintain a tangible net worth of \$250,000 at all times and must be able to meet the permissible investment requirements as set forth in K.S.A. 9-513b. Additionally, we ask that should you deviate from the original business plan submitted that you please notify our office of any such changes.

We would like to remind you that the renewal period through NMLS will begin on November 1, 2016. Please be sure to complete your renewal online between November 1 and December 1, 2016 to ensure that there is no lapse in your license.

If you have any questions or comments about this matter, please contact Money Transmitter Director Robin Lobb at (785) 296-1555.

Sincerely,

Deryl Schuster  
Bank Commissioner

DS:RL:rl

cc: File: MT.0000106

