

1 STATE OF OKLAHOMA

2 2nd Session of the 60th Legislature (2026)

3 SENATE BILL 1915

By: Reinhardt

6 AS INTRODUCED

7 An Act relating to money transmission; amending
8 Section 2, Chapter 363, O.S.L. 2025 (6 O.S. Supp.
9 2025, Section 1520.1), which relates to digital asset
10 kiosk operators; updating statutory reference;
11 creating the Oklahoma Money Transmission
12 Modernization Act; providing short title; defining
13 terms; providing certain exclusions; allowing the
14 Insurance Commissioner to require certain information
15 for certain claim to exemption; allowing the
16 Commissioner to enter into certain agreements;
17 allowing the Commissioner to utilize certain software
18 for certain investigations; allowing the Commissioner
19 to accept certain information; allowing the
20 Commissioner to recover certain costs; requiring
21 certain information to adhere to Oklahoma Open
22 Records Act; allowing disclosure of certain
23 information; construing provisions; establishing
24 certain information as nonconfidential; allowing
Commissioner to conduct certain investigations;
allowing Commissioner to issue certain order;
allowing Commissioner to employ certain persons;
allowing Commissioner to participate in certain
multistate supervisory processes; prohibiting
Commissioner from waiving certain authorities;
prohibiting certain persons from engaging in certain
business without certain license; providing certain
exceptions; allowing Commissioner to engage in
certain actions and establish certain relationships;
allowing Commissioner to utilize Nationwide
Multistate Licensing System (NMLS) for certain
licensing provisions; allowing Commissioner to waive
certain requirements; establishing certain license
fees; requiring license form to include certain
information; requiring certain key individuals to
submit certain information to Commissioner; requiring

1 Commissioner to provide certain notice upon
2 completion of certain application; requiring
3 Commissioner to conduct certain investigations;
4 establishing certain requirements for certain
5 multistate licensees; allowing Commissioner to deny
6 certain licenses; requiring Commissioner to provide
7 certain notice upon certain denial of application;
8 establishing certain time frame of certain license;
9 requiring certain renewal time period for certain
10 license; requiring certain persons seeking certain
11 control to submit certain information; allowing
12 submission of certain information without use of
13 NMLS; requiring certain notice to certain applicant;
14 prohibiting approval of certain licenses; requiring
15 Commissioner to conduct certain investigations;
16 allowing Commissioner to accept certain results;
17 requiring Commissioner to issue certain written
18 notice of denial; excluding certain persons from
19 certain provisions; requiring certain notice to
20 Commissioner within certain time period; allowing
21 request for certain determination; requiring certain
22 licensee adding or replacing certain key individual
23 to provide certain information; requiring certain
24 notice; requiring licensees to submit certain report;
 requiring certain information in certain report;
 establishing certain time frame for submission of
 certain report; requiring licensee to maintain
 records for certain time period; allowing
 Commissioner to utilize NMLS for submission of
 certain reports; requiring licensee to conduct
 certain protocols before conducting certain business;
 requiring certain contract to have certain
 provisions; requiring notice to Commissioner of
 certain license status within certain time period;
 establishing certain status of certain commingled
 funds; prohibiting certain use of subdelegate;
 requiring certain licensees to forward all monies;
 providing certain exceptions; requiring certain
 response in certain situations; providing certain
 exemptions; requiring certain receipt to be sent to
 certain sender; requiring certain licensee to issue
 certain report; requiring certain licensee to
 maintain certain tangible net worth; allowing
 Commissioner to exempt certain licensee from certain
 tangible net worth requirements; requiring certain
 applicant to have certain surety bond; requiring
 certain licensee to maintain certain permissible

1 investments; allowing Commissioner to limit extent of
2 certain investments; subjecting certain permissible
3 investments to certain attachments; requiring
4 Commissioner to notify regulator of certain actions;
5 allowing Commissioner to allow certain investments;
6 establishing certain permissible investments;
7 allowing Commissioner to suspend or revoke certain
8 license; allowing Commissioner to issue certain cease
9 and desist order; amending Section 14, Chapter 366,
O.S.L. 2024 (21 O.S. Supp. 2025, Section 20N), which
relates to class D1 criminal offenses; creating
certain offense; updating statutory language;
updating statutory reference; repealing 6 O.S. 2021,
Sections 1511, 1512, 1513, 1514, and 1515, which
relate to the Oklahoma Financial Transaction
Reporting Act; providing for codification; and
providing an effective date.

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12 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

13 SECTION 1. AMENDATORY Section 2, Chapter 363, O.S.L.
14 2025 (6 O.S. Supp. 2025, Section 1520.1), is amended to read as
15 follows:

16 Section 1520.1. A. A digital asset kiosk operator shall not
17 engage in digital asset kiosk transactions or hold itself out as
18 being able to engage in digital asset kiosk transactions with or on
19 behalf of another person unless the digital asset kiosk operator is
20 licensed in this state as a money transmitter pursuant to the
21 ~~Oklahoma Financial Transaction Reporting Act~~ the Oklahoma Money
22 Transmission and Modernization Act.

23 1. Any digital asset kiosk operator acting in violation of this
24 subsection shall, upon conviction, be guilty of a misdemeanor,
25

1 punishable by a fine not less than Six Hundred Dollars (\$600.00) nor
2 more than Two Thousand Dollars (\$2,000.00) per violation, or by
3 imprisonment in the county jail for not less than thirty (30) days
4 nor more than one (1) year, or by both such fine and imprisonment.

5 2. Any digital asset kiosk which is used by a digital asset
6 kiosk operator in violation of this subsection may be seized at the
7 direction of the Attorney General by any commissioned peace officer
8 in this state. The procedures set forth in Section 1738 of Title 21
9 of the Oklahoma Statutes shall apply to any digital asset kiosk
10 seized under this subsection.

11 3. The Attorney General is authorized to promulgate rules to
12 effectuate the provisions of this subsection.

13 4. Any customer who has been fraudulently induced to engage in
14 digital asset transactions using a digital asset kiosk operated in
15 violation of this subsection may file a civil suit against the
16 digital asset kiosk operator for the amount of any losses sustained
17 by the customer related to such digital asset transactions.

18 B. A digital asset kiosk operator shall not locate or relocate,
19 or allow a third party to locate or relocate, a digital asset kiosk
20 in this state unless the digital asset kiosk operator has provided
21 notice of intent to locate or relocate a digital asset kiosk to the
22 Banking Department no less than ten (10) days prior to its
23 activation. The notice to the Banking Department shall contain the
24 same information for the digital asset kiosk to be located or

relocated as is required in the quarterly location report pursuant to subsection C of this section.

C. Each digital asset kiosk operator shall submit a quarterly report of the location of each digital asset kiosk located within this state within forty-five (45) days of the end of the calendar quarter. The location report shall include:

1. The company's legal name;

2. Any fictitious or trade name;

3. The physical address;

4. The start date of operation of the digital asset kiosk at
n location; and

5. The end date of operation of the digital asset kiosk at each location, if applicable.

D. A digital asset kiosk operator shall disclose in a clear, conspicuous, and easily readable manner in the chosen language of the customer all relevant terms and conditions generally associated with the products, services, and activities of the digital asset kiosk operator and digital assets.

1. The digital asset kiosk operator shall receive acknowledgement of receipt of all disclosures required under this act through confirmation of consent.

2. The disclosures under this act shall include:

a. a warning, written prominently and in bold type, and provided separately from the disclosures below,

stating: "WARNING: LOSSES DUE TO FRAUDULENT OR ACCIDENTAL TRANSACTIONS ARE NOT RECOVERABLE AND TRANSACTIONS IN DIGITAL ASSETS ARE IRREVERSIBLE. DIGITAL ASSET TRANSACTIONS MAY BE USED TO STEAL YOUR MONEY BY CRIMINALS IMPERSONATING THE GOVERNMENT, ORGANIZATIONS, OR YOUR LOVED ONES. THEY CAN THREATEN JAIL TIME, SAY YOUR IDENTITY HAS BEEN STOLEN, ALLEGUE YOUR COMPUTER HAS BEEN HACKED, INSIST YOU WITHDRAW MONEY FROM YOUR BANK ACCOUNT TO PURCHASE DIGITAL ASSETS, OR A NUMBER OF OTHER SCAMS. IF YOU BELIEVE YOU ARE BEING SCAMMED, CALL YOUR LOCAL LAW ENFORCEMENT.",

b. the material risks associated with digital assets and digital asset transactions including, but not limited to:

(1) a warning that once completed, the transaction may not be reversed.

(2) the digital asset kiosk operator's liability for unauthorized digital asset transactions,

(3) the digital asset customer's liability for unauthorized currency transactions.

(4) that digital assets are not legal tender, backed or insured by the government, and accounts and value balances are not subject to Federal Deposit

1 Insurance Corporation, National Credit Union
2 Administration, or Securities Investor Protection
3 Corporation protections,

4 (5) that some digital asset transactions are deemed
5 to be made when recorded on a public ledger,
6 which may not be the date or time when the person
7 initiates the transaction,

8 (6) that a digital asset's value may be derived from
9 market participants' continued willingness to
10 exchange currency for digital assets, which may
11 result in the permanent and total loss of a
12 particular digital asset's value if the market
13 for digital assets disappears,

14 (7) that a person who accepts a digital asset as
15 payment today is not required to accept and might
16 not accept a digital asset in the future,

17 (8) that the volatility and unpredictability of the
18 price of digital assets relative to currency may
19 result in a significant loss over a short period,

20 (9) that the nature of digital assets means that any
21 technological difficulties experienced by digital
22 asset kiosk operators may prevent access to or
23 use of a person's digital assets, and

1 (10) that any bond maintained by the digital asset
2 kiosk operator for the benefit of a person may
3 not cover all losses a person incurs,

4 c. the amount of the transaction denominated in United
5 States dollars as well as the applicable digital
6 assets,

7 d. any fees or expenses charged by the digital asset
8 kiosk operator,

9 e. any applicable exchange rates,

10 f. a daily digital asset transaction limit of no more
11 than Two Thousand Dollars (\$2,000.00) for new
12 customers,

13 g. notice of a change in the digital asset kiosk
14 operator's rules or policies,

15 h. the name, address, and telephone number of the owner
16 of the digital asset kiosk and the days, times, and
17 means by which a customer can contact the owner for
18 customer assistance, displayed on or at the location
19 of the digital asset kiosk, or on the first screen of
20 the digital asset kiosk,

21 i. under what circumstances the digital asset kiosk
22 operator, without a court or government order,
23 discloses a person's account information to third
24 parties, and

j. other disclosures that are customarily given in connection with a digital asset transaction.

E. Upon each transaction's completion, the digital asset kiosk operator shall provide the customer with a receipt, in paper where possible, in the language chosen by the customer containing the following information:

1. The digital asset kiosk operator's name and contact information, including a telephone number to answer questions and register complaints;

2. The type, value, date, and precise time of the transaction, transaction hash, and each applicable digital asset address;

3. All fees charged;

4. The exchange rate of the digital asset to United States dollars;

5. A statement of the digital asset kiosk operator's liability for nondelivery or delayed delivery; and

6. A statement of the digital asset kiosk operator's refund policy.

F. In the event that a paper receipt is not possible, the digital asset kiosk operator shall post in a conspicuous manner information by which a customer who has engaged in a digital asset kiosk transaction can contact the digital asset kiosk operator to obtain a copy of the receipt.

G. All digital asset kiosk operators shall use blockchain technology to assist in the prevention of sending purchased digital assets from a digital asset kiosk operator to a digital asset wallet known to be affiliated with fraudulent activity at the time of a transaction. The Banking Department may request evidence from any digital asset kiosk operator of the current use of blockchain analytics.

1. All digital asset kiosk operators shall take reasonable steps to detect and prevent fraud, including establishing and maintaining a written anti-fraud policy including, but not limited to:

- a. the identification and assessment of fraud-related risk areas,
- b. procedures and controls to protect against identified risks,
- c. allocation of responsibility for monitoring risks, and
- d. procedures for the periodic evaluation and revision of the anti-fraud procedures, controls, and monitoring mechanisms.

2. Each digital asset kiosk operator shall designate and employ a compliance officer with the following requirements:

a. the individual shall be qualified to coordinate and monitor compliance with this act and all other

applicable federal and state laws, rules, and regulations,

- b. the individual shall be employed full-time by the digital asset kiosk operator,
- c. the designated compliance officer cannot be an individual who owns more than twenty percent (20%) of the digital asset kiosk by whom the individual is employed, and
- d. compliance responsibilities required under federal and state laws, rules, and regulations shall be completed by full-time employees of the digital asset kiosk operator.

3. A digital asset kiosk operator shall issue a refund to a new customer for the full amount of all fraudulent transactions, including all transaction fees and charges that were charged to the customer pursuant to subsection I of this section, made while a new customer. To receive a refund under this section, a new customer shall have been fraudulently induced to engage in the digital asset transactions and shall contact the digital asset kiosk operator and the Office of the Attorney General to report the fraudulent nature of the transactions within fourteen (14) days of the last fraudulent transaction to occur while the customer was a new customer.

4. A digital asset kiosk operator shall issue a refund to an existing customer who qualifies under this paragraph for the full

1 amount of all transaction fees and charges that were charged to the
2 customer pursuant to subsection I of this section upon the request
3 of the customer. To receive a refund under this paragraph, a
4 customer shall have been fraudulently induced to engage in digital
5 asset transactions and shall contact the digital asset kiosk
6 operator and the Office of the Attorney General to report the
7 fraudulent nature of the transaction within fourteen (14) days of
8 the transaction.

9 H. A digital asset kiosk operator shall not accept transactions
10 of more than Two Thousand Dollars (\$2,000.00), or the equivalent in
11 digital assets, in a single day in connection with digital asset
12 kiosk transactions with a new customer in this state by one or more
13 digital asset kiosks.

14 I. The aggregate fees and charges directly or indirectly
15 charged to a customer related to a single transaction or series of
16 related transactions involving digital assets effected through a
17 digital asset kiosk in this state, including any difference between
18 the price charged to a customer to buy, sell, exchange, swap, or
19 convert digital assets and the prevailing market value of such
20 digital assets at the time of such transaction, shall not exceed
21 fifteen percent (15%) of the United States dollar equivalent of the
22 digital assets involved in the transaction or transactions.

23 J. All digital asset kiosk operators performing business in
24 this state shall provide live customer service at a minimum Monday
25

1 through Friday from 8:00 a.m. CST to 10:00 p.m. CST. The customer
2 service toll-free number shall be displayed on the digital asset
3 kiosk or the digital asset kiosk screens.

4 K. The Banking Department is authorized to promulgate rules
5 necessary to implement the provisions of this act.

6 SECTION 2. NEW LAW A new section of law to be codified
7 in the Oklahoma Statutes as Section 1531 of Title 6, unless there is
8 created a duplication in numbering, reads as follows:

9 Sections 2 through 19 may be known and shall be cited as the
10 "Oklahoma Money Transmission Modernization Act".

11 SECTION 3. NEW LAW A new section of law to be codified
12 in the Oklahoma Statutes as Section 1532 of Title 6, unless there is
13 created a duplication in numbering, reads as follows:

14 As used in this act:

15 1. "Acting in concert" means persons knowingly acting together
16 with a common goal of jointly acquiring control of a licensee;

17 2. "Authorized delegate" means a person a licensee designates
18 to engage in money transmission on behalf of the licensee;

19 3. "Average daily money transmission liability" means the
20 amount of the licensee's outstanding money transmission obligations
21 in this state at the end of each day in a given period of time,
22 added together, and divided by the total number of days in the given
23 period of time. For purposes of calculating average daily money
24 transmission liability under this act, for any licensee required to

1 do so, the given period of time shall be the quarters ending March
2 31, June 30, September 30, and December 31;

3 4. "Closed loop stored value" means stored value that is
4 redeemable by the issuer only for goods or services provided by the
5 issuer, such issuer's affiliate, or franchisees of the issuer or
6 such issuer's affiliate, except to the extent required by applicable
7 law to be redeemable in cash for its cash value;

8 5. "Control" means:

9 a. a controlling influence as determined by the Insurance
10 Commissioner, or the power to:

11 (1) vote at least twenty-five percent (25%) of the
12 outstanding voting shares or voting interests of
13 a person in control of a licensee,

14 (2) elect or appoint a majority of key individuals or
15 executive officers, managers, directors,
16 trustees, or other persons exercising managerial
17 authority of a person in control of a licensee,
18 or

19 (3) exercise a controlling influence over the
20 management or policies of a licensee or person in
21 control of a licensee.

22 b. A presumption of control:

23 (1) means a person shall be presumed to exercise a
24 controlling influence when the person holds the

1 power to vote at least ten percent (10%) of the
2 outstanding voting shares or voting interests of
3 a licensee or person in control of a licensee,
4 and

5 (2) may be rebutted by evidence that the person who
6 is presumed to exercise a controlling influence
7 is a passive investor.

8 c. For purposes of determining the percentage of a person
9 controlled by any other person's interest, such
10 percentage shall be aggregated with the interest of
11 any other immediate family member including, but not
12 limited to, the person's spouse, parents, children,
13 siblings, mothers- or fathers-in-law, sons- or
14 daughters-in-law, brothers- or sisters-in-law, or any
15 other person who shares such person's home.

16 d. The Commissioner shall have broad authority to
17 designate a person as someone who has controlling
18 influence if the person owns voting shares of a
19 licensee or if the person acts on behalf of someone
20 who owns voting shares of a licensee. A determination
21 made by the Commissioner pursuant to this paragraph
22 shall not be rebuttable;

23 6. "Currency" means coin and paper money issued by the United
24 States or another country that is designated as legal tender,
25

1 circulates, and is customarily used and accepted as a medium of
2 exchange in the country of issuance;

3 7. "Digital assets" means the same as defined in Section 1359
4 of Title 68 of the Oklahoma Statutes;

5 8. "Digital asset kiosk" means the same as defined in Section
6 1520 of Title 6 of the Oklahoma Statutes;

7 9. "Digital asset kiosk operator" means the same as defined in
8 Section 1520 of Title 6 of the Oklahoma Statutes;

9 10. "Eligible rating" means a sufficiently high rating given by
10 an eligible rating service. If a security has differing credit
11 ratings given by multiple eligible rating services, the higher
12 rating shall apply when determining whether the security has an
13 eligible rating. A sufficiently high credit rating shall be a
14 credit rating of any of the three highest rating categories provided
15 by an eligible rating service, including:

16 a. a long-term credit rating of A- or higher by S&P
17 Global,

18 b. a short-term credit rating of A-2, SP-2, or higher by
19 S&P Global, or

20 c. the relative equivalent rating from an eligible rating
21 service that does not have a rating described pursuant
22 to subparagraphs a and b of this paragraph;

23 11. "Eligible rating service" means any nationally recognized
24 statistical rating organization as defined by the United States

Securities and Exchange Commission and any other organization designated by the Commissioner;

12. "Federally insured depository financial institution" means a bank, credit union, industrial bank, or industrial loan company organization under federal or state law that has federally insured deposits;

13. "In this state" means a transaction is requested:

- a. in person at a physical location in this state,
- b. electronically or by phone if:
 - (1) the person is an individual whose residential address is in this state, or
 - (2) the person is a business entity, the entity whose principal place of business or other physical address is in this state, or
- c. has any records associated with the person that the provider of money transmission has that indicate the person's location is in this state;

14. "Key individual" means an individual ultimately responsible for establishing or directing policies and procedures of the licensee including, but not limited to, an executive officer, manager, director, or trustee;

15. "Material litigation" means litigation that, according to United States generally accepted accounting principles, is significant to a person's financial health and would be required to

be disclosed in the person's annual audited financial statements, report to shareholders, or similar records;

16. "Money" means currency or a claim that can be converted into currency through a financial institution, electronic payments network, or payment system. The term includes stablecoin that:

- a. is pegged to a sovereign currency,
- b. is fully backed by assets held in reserve, and
- c. grants a holder of the stablecoin the right to redeem the stablecoin for sovereign currency from the issuer;

17. "Money received for transmission" means receiving money or monetary value in the United States for transmission within or outside the United States by electronic or other means;

18. "Money transmission" means:

- a. selling or issuing payment instruments to a person located in this state,
- b. selling or issuing stored to a person located in this state, and
- c. receiving money for transmission from a person located in this state.

Money transmission shall include payroll processing services and shall not include the sole provision of online or telecommunication service or network access;

19. "MSB-accredited state" means a state agency that is accredited by the Conference of State Bank Supervisors and Money

1 Transmitter Regulators Association for money transmission licensing
2 and supervision;

3 20. "Multistate licensing process" means any agreement entered
4 into by and among state regulators relating to coordinated
5 processing of applications for money transmission licenses,
6 applications for the acquisition of control of a licensee, control
7 determinations, or notice, and information requirements for a change
8 of key individuals;

9 21. "Nationwide Multistate Licensing System" (NMLS) means the
10 licensing system and registry developed by the Conference of State
11 Bank Supervisors and the American Association of Residential
12 Mortgage Regulators and owned and operated by the State Regulatory
13 Registry, LLC, or any successor or affiliated entity, for the
14 licensing and registration of persons in financial services
15 industries;

16 22. "Outstanding money transmission obligations" means:
17 a. any payment instrument or stored value that has:
18 (1) been issued or sold by a money transmission
19 licensee to a person located in any state,
20 territory, or possession of the United States,
21 the District of Columbia, the Commonwealth of
22 Puerto Rico, or a United States military
23 installation that is located in a foreign
24 country,

(2) been reported as sold by an authorized delegate to a person who is located in any state, territory, or possession of the United States, the District of Columbia, the Commonwealth of Puerto Rico, or a United States military installation that is located in a foreign country, or

(3) not been paid or refunded by or for the licensee,
or escheated in accordance with applicable
abandoned property laws, or

b. money received for money transmission services by a money transmission licensee or an authorized delegate from a person located in any state, territory, or possession of the United States, the District of Columbia, the Commonwealth of Puerto Rico, or a United States military installation that is located in a foreign country that has not been received by the payee or refunded to the person or escheated in accordance with applicable abandoned property laws;

23. "Passive investor" means a person who:

- a. does not have the power to elect a majority of key individuals or executive officers, managers, directors, trustees, or other persons exercising

managerial authority of a person in control of a licensee,

- b. is not employed by and does not have any managerial duties of the licensee or person in control of a licensee,
- c. does not have the power to exercise a controlling influence over the management or policies of a licensee or person in control of a licensee, and
- d. either attests to subparagraphs a, b, and c of this paragraph in a form and medium prescribed by the Commissioner or commits to the passivity characteristics in a written document;

24. "Payment instrument" means a written or electronic check,

draft, money order, traveler's check, or other written or electronic instrument for the transmission or payment of money or monetary value, whether or not negotiable. Payment instrument shall not include stored value or any instrument that:

- a. is redeemable by the issuer only for goods or services provided by the issuer or its affiliate or franchisees of the issuer or its affiliate, except to the extent required by applicable law to be redeemable in cash for its cash value, or

- b. is not sold to the public but is issued and distributed as part of a loyalty, rewards, or promotional program;

25. "Payroll processing services" means receiving money for transmission pursuant to a contract with a person to deliver wages to salaries, make payment of payroll taxes to state and federal agencies, make payments relating to employee benefit plans, or make contributions of other authorized deductions from wages or salaries.

Payroll processing services shall not include an employer performing payroll processing services on its own behalf or on behalf of its affiliate, or a professional employer organization subject to regulations under other applicable state law;

26. "Person" means any individual, general partnership, limited partnership, limited liability company, corporation, trust, association, joint stock corporation, or other corporate entity identified by the Commissioner;

27. "Remit" means to make direct payments of money to a licensee or the licensee's representative authorized to receive money or to deposit money in a bank in an account specified by the licensee;

28. "Stored value" means monetary value representing a claim against the issuer evidenced by an electronic or digital record, and that is intended and accepted for use as a means of redemption for money or monetary value, or payment for goods or services,

1 including, but not limited to, prepaid access as defined by 31
2 C.F.R., Section 1010.100. Stored value does not include a payment
3 instrument or closed loop stored value, or stored value not sold to
4 the public but issued and distributed as part of a loyalty, rewards,
5 or promotional program; and

6 29. "Tangible net worth" means the aggregate assets of a
7 licensee excluding all intangible assets, less liabilities, as
8 determined in accordance with United States generally accepted
9 accounting principles.

10 SECTION 4. NEW LAW A new section of law to be codified
11 in the Oklahoma Statutes as Section 1533 of Title 6, unless there is
12 created a duplication in numbering, reads as follows:

13 A. This act shall not apply to:

14 1. An operator of a payment system to the extent that it
15 provides processing, clearing, or settlement services, between or
16 among persons or licensees exempted by this section in connection
17 with wire transfers, credit card transactions, debit card
18 transactions, stored value transactions, automated clearing house
19 transfers, or similar funds transfers;

20 2. A person appointed as an agent of a payee to collect and
21 process a payment from a payor to the payee for goods or services,
22 other than money transmission, provided to the payor by the payee,
23 provided that:

1 a. there exists a written agreement between the payee and
2 the agent directing the agent to collect and process
3 payments from payors on the payee's behalf,
4 b. the payee holds the agent out to the public as
5 accepting payments for goods or services on the
6 payee's behalf, and
7 c. payments for the goods and services are treated as
8 received by the payee upon receipt by the agent so
9 that the payor's obligation is extinguished and there
10 is no risk of loss to the payor if the agent fails to
11 remit the funds to the payee;

12 3. A person that acts as an intermediary by processing payments

13 between an entity that has directly incurred an outstanding money
14 transmission obligation to a sender, and the sender's designated
15 recipient, provided that the entity:

16 a. is properly licensed or exempt from licensing
17 requirements under this act,
18 b. provides a receipt, electronic record, or other
19 written confirmation to the sender identifying the
20 entity as provider of money transmission in the
21 transaction, and
22 c. bears sole responsibility to satisfy the outstanding
23 money transmission obligation to the sender, including
24 the obligation to make the sender whole in connection

with any failure to transmit the funds to the sender's designated recipient;

4. The United States or a department, agency, or instrumentality or its agent;

5. Money transmission by the United States Postal Service or by an agent of the United States Postal Service;

6. A state, county, city, or any other governmental agency or governmental subdivision or instrumentality of a state or its agent;

7. A federally insured depository financial institution, bank holding company, office of an international banking corporation, foreign bank that establishes a federal branch pursuant to 12 U.S.C., Section 3102, bank service company pursuant to 12 U.S.C., Sections 1861 through 1867, or corporation organized under 12 U.S.C., Sections 611 through 633;

8. Electronic funds transfer or governmental benefits for a federal, state, county, or governmental agency by a contractor on behalf of the United States or a department, agency, or instrumentality, or on behalf of a state or governmental subdivision, agency, or instrumentality;

9. A board of trade designated as a contract market under 7 U.S.C., Sections 1 through 25, or a person that in the ordinary course of business provides clearance and settlement services for a board of trade to the extent of its operation as or for such board;

1 10. A registered futures commission merchant under the federal
2 commodities laws to the extent of its operations as such merchant;

3 11. A person registered as a securities broker-dealer under
4 federal or state securities laws to the extent of its operation as
5 such broker-dealer;

6 12. An individual employed by a licensee, authorized delegate,
7 or any person exempted from the licensing requirements of this act
8 when acting within the scope of employment and under the supervision
9 of the licensee, authorized delegate, or exempted person as an
10 employee and not as an independent contractor;

11 13. A person expressly appointed as a third-party service
12 provider to or agent of an entity exempt under paragraph 7 of this
13 subsection to the extent that:

14 a. such service provider or agent is engaging in money
15 transmission on behalf of and pursuant to a written
16 agreement with the exempt entity that sets forth the
17 specific functions that the service provider or agent
18 is to perform, and

19 b. the exempt entity assumes all risk of loss and all
20 legal responsibility for satisfying the outstanding
21 money transmission obligations owed to purchasers and
22 holders of the outstanding money transmission
23 obligations upon receipt of the purchaser's or

holder's money or monetary value by the service provider or agent; and

14. A person exempt by regulation or order if the Insurance Commissioner finds such exemption to be in the public interest and that the regulation of such person is not necessary for the purposes of this act.

B. The Commissioner may require any person claiming to be exempt from licensing pursuant to this section to provide information and documentation to the Commissioner demonstrating that the person qualifies for any claimed exemption.

SECTION 5. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 1534 of Title 6, unless there is created a duplication in numbering, reads as follows:

A. The Insurance Commissioner may, subject to the provisions of subsections C and D of this section:

1. Enter into agreements or relationships with other government officials, federal or state regulatory agencies, or regulatory associations to improve efficiencies and reduce regulatory burden by standardizing methods or procedures, and sharing resources, records, or related information obtained pursuant to this act;

2. Use, hire, contract, or employ analytical systems, methods, or software to examine or investigate any person subject to this act;

1 3. Accept, from other state or federal government agencies or
2 officials, licensing, examination, or investigation reports made by
3 such agencies or officials; and

4 4. Accept audit reports made by an independent certified public
5 accountant or other qualified third-party auditor for an applicant
6 or licensee and incorporate the audit report in any report of
7 examination or investigation.

8 B. The Commissioner shall have the authority to recover the
9 cost of administering and enforcing this act by imposing and
10 collecting proportionate and equitable fees and costs associated
11 with applications, examinations, or investigations.

12 C. Unless otherwise provided in this subsection, all
13 information or reports obtained by the Commissioner from an
14 applicant, licensee, or authorized delegate, and all information
15 contained in or related to an examination, investigation, operating
16 report, or condition report prepared by, on behalf of, or for the
17 use of the Commissioner, or financial statements, balance sheets, or
18 authorized delegate information, shall be confidential and shall not
19 be subject to disclosure under the Oklahoma Open Records Act. The
20 Commissioner may disclose information to representatives of state or
21 federal agencies who promise in a record that they will maintain the
22 confidentiality of the information or, where the Commissioner finds
23 that the release is reasonably necessary for the protection and
24 interest of the public, shall maintain confidentiality in accordance

1 with the Oklahoma Open Records Act. This subsection shall not be
2 construed to prohibit the Commissioner from disclosing to the public
3 a list of all licensees or the aggregate financial or transactional
4 data concerning those licensees.

5 D. The following information contained in the records of the
6 Insurance Department shall not be confidential and may be made
7 available to the public either on the Insurance Department's
8 website, upon receipt by the Department of a written request, or in
9 NMLS:

10 1. The name, business address, telephone number, and unique
11 identifier of a licensee;

12 2. The business address of a licensee's registered agent for
13 service;

14 3. The name, business address, and telephone number of all
15 authorized delegates;

16 4. The terms of or a copy of any bond filed by a licensee,
17 provided that confidential information including, but not limited
18 to, prices and fees for such bond is redacted;

19 5. Copies of any nonconfidential final order of the Department
20 relating to any violation of this act or regulations promulgated
21 pursuant to this act; and

22 6. Notice of the imposition of an administrative fine or
23 penalty under this act.

1 E. The Commissioner may conduct investigations in Oklahoma or
2 outside this state and the United States as the Commissioner
3 considers necessary or appropriate to administer and enforce this
4 act. For purposes of such investigation, examination, or other
5 proceeding under this act, the Commissioner may:

6 1. Administer oaths or cause oaths to be administered;

7 2. Compel the attendance of witnesses;

8 3. Require the production of any document that the Commissioner
9 determines to be relevant to the inquiry;

10 4. Subpoena witnesses; and

11 5. Take evidence.

12 F. If a person refuses to obey a subpoena, the District Court
13 of Oklahoma County, on application by the Commissioner, may issue an
14 order requiring the person to appear before the Commissioner and
15 produce documents or give evidence regarding the matter under
16 investigation.

17 G. The Commissioner may employ a person or request the Attorney
18 General, or another state, federal, or local law enforcement agency,
19 to assist in enforcing the provisions of this act.

20 H. The Commissioner may recover the reasonable costs incurred
21 in connection with an investigation conducted under this act from
22 the person that is the subject of the investigation.

1 SECTION 6. NEW LAW A new section of law to be codified
2 in the Oklahoma Statutes as Section 1535 of Title 6, unless there is
3 created a duplication in numbering, reads as follows:

4 A. The Insurance Commissioner may conduct an examination or
5 investigation of a licensee or authorized delegate or otherwise take
6 independent action authorized pursuant to this act. The
7 Commissioner may:

8 1. Conduct an examination either on-site or off-site;
9 2. Conduct an examination in conjunction with an examination
10 conducted by representatives of other state or federal agencies;

11 3. Accept the examination report of another state or federal
12 agency or independent accounting firm, which upon being accepted,
13 shall be considered for all purposes an official report of the
14 Commissioner; and

15 4. Summon and examine under oath a key individual or employee
16 of a licensee or authorized delegate and require such person to
17 produce records regarding any matter related to the condition and
18 business of the licensee or authorized delegate.

19 B. A licensee or authorized delegate shall provide to the
20 Commissioner all records reasonably required to conduct a complete
21 examination. Such records shall be provided to the location and in
22 the format established by the Commissioner. The Commissioner shall
23 be authorized to utilize multistate record production standards and

1 examination procedures when such standards and procedures will
2 reasonably achieve the requirements of this section.

3 C. Unless otherwise directed by the Commissioner, a licensee
4 shall pay all costs reasonably incurred in connection with an
5 examination of the licensee or the licensee's authorized delegate.

6 SECTION 7. NEW LAW A new section of law to be codified
7 in the Oklahoma Statutes as Section 1536 of Title 6, unless there is
8 created a duplication in numbering, reads as follows:

9 A. The Insurance Commissioner shall be authorized to
10 participate in multistate supervisory processes established between
11 states and coordinated through the Conference of State Bank
12 Supervisors, Money Transmitter Regulators Association, or any
13 affiliates and successors for all licensees that hold licenses in
14 this state and other states. As a participant in multistate
15 supervision, the Commissioner may:

16 1. Cooperate, coordinate, and share information with other
17 state and federal regulators in accordance with subsections C and D
18 of Section 5 of this act;

19 2. Enter into written cooperation, coordination, or
20 information-sharing contracts or agreements with organizations the
21 membership of which is made up of state or federal governmental
22 agencies; and

23 3. Cooperate, coordinate, and share information with
24 organizations in which the membership is composed of state or

1 federal agencies, provided that such organizations agree in writing
2 to maintain the confidentiality and security of shared information
3 in accordance with the provisions of subsections C and D of Section
4 5 of this act.

5 B. The Commissioner shall not waive his or her authority to
6 conduct an examination or investigation or otherwise take
7 independent action pursuant to the provisions of this act to enforce
8 compliance with applicable state or federal law. Nothing in this
9 section shall be construed to waive the Commissioner's authority.

10 C. A joint examination or investigation, or acceptance of an
11 examination or investigation report, shall not waive an examination
12 assessment provided for in this act.

13 D. In the event of any inconsistencies between this act and a
14 federal law that governs pursuant to this section, the Commissioner
15 may provide interpretive guidance that identifies the inconsistency
16 and identifies the appropriate means of compliance with federal law.

17 SECTION 8. NEW LAW A new section of law to be codified
18 in the Oklahoma Statutes as Section 1537 of Title 6, unless there is
19 created a duplication in numbering, reads as follows:

20 No person shall engage in the business of money transmission or
21 advertise, solicit, or hold himself or herself out as providing
22 money transmission unless such person is licensed pursuant to this
23 act. This section shall not apply to any person:

1 1. That is an authorized delegate of a person licensed pursuant
2 to this act who is acting within the scope of authority conferred by
3 a written contract with the licensee; or

4 2. Exempt pursuant to subsection A of Section 4 of this act and
5 who does not engage in money transmission outside of the scope of
6 such exemption.

7 SECTION 9. NEW LAW A new section of law to be codified
8 in the Oklahoma Statutes as Section 1538 of Title 6, unless there is
9 created a duplication in numbering, reads as follows:

10 A. The Insurance Commissioner shall be authorized to:

11 1. Implement the provisions of this act in a manner consistent
12 with other states that have adopted this act or multistate licensing
13 processes; and

14 2. Participate in nationwide protocols for licensing
15 cooperation and coordination among state regulators provided that
16 such protocols are consistent with this act.

17 B. The Commissioner shall be authorized to establish
18 relationships or contracts with the Nationwide Multistate Licensing
19 System (NMLS) or other entities designated by NMLS to:

20 1. Collect and maintain records;
21 2. Coordinate multistate licensing and supervision processes;
22 3. Process fees; and
23 4. Facilitate communication between states and licensees or
24 other persons subject to the provisions of this act.

1 C. The Commissioner shall be authorized to utilize NMLS for
2 licensing in accordance with the provisions of this act including,
3 but not limited to, license applications, applications for
4 acquisitions of control, surety bonds, reporting, criminal history
5 background checks, credit checks, fee processing, and examinations.

6 D. The Commissioner shall be authorized to utilize NMLS forms,
7 processes, and functionalities in accordance with the provisions of
8 this act. In the event NMLS does not provide functionality, forms,
9 or processes for a provision of this act, the Commissioner may
10 implement such requirements in a manner that facilitates uniformity
11 in licensing, supervision, reporting, and regulation of licensees
12 which are licensed in multiple jurisdictions.

13 E. The Commissioner shall be authorized to waive or modify a
14 rule, policy, order, or any or all of the requirements and to
15 establish new requirements as reasonably necessary to participate in
16 the Nationwide Multistate Licensing System.

17 SECTION 10. NEW LAW A new section of law to be codified
18 in the Oklahoma Statutes as Section 1539 of Title 6, unless there is
19 created a duplication in numbering, reads as follows:

20 A. Any license issued pursuant to this act shall not be
21 transferable or assignable. A nonrefundable application fee of Four
22 Thousand Dollars (\$4,000.00) and a nonrefundable license fee of
23 Three Thousand Dollars (\$3,000.00) shall accompany such application
24 for a license. The Insurance Commissioner shall establish a form

1 for application for a license issued pursuant to this act. Such
2 form shall include, but not be limited to:

3 1. The legal name and residential business addresses of the
4 applicant and any fictitious or trade name used by the applicant in
5 conducting such business;

6 2. A list of any criminal convictions of the applicant and any
7 material litigation in which the applicant has been involved in the
8 ten-year period preceding the submission of such application;

9 3. A description of any money transmission previously provided
10 in this state;

11 4. A description of any money transmission the applicant seeks
12 to provide in this state;

13 5. A list of the applicant's proposed authorized delegates and
14 the locations in this state where the applicant and his or her
15 authorized delegates propose to engage in money transmission;

16 6. A list of any other state in which the applicant is licensed
17 to engage in money transmission and any license revocations,
18 suspensions, or other disciplinary action taken against the
19 applicant in such state;

20 7. Information concerning any bankruptcy or receivership
21 proceedings affecting the applicant or person in control of the
22 applicant;

23 8. A sample form of contract for authorized delegates, as
24 applicable;

25

1 9. A sample form of payment instrument or stored value, as
2 applicable;

3 10. The name and address of any federally insured depository
4 financial institution through which the applicant plans to conduct
5 money transmissions; and

6 11. Any other information the Commissioner determines as
7 necessary.

8 B. If an applicant is a corporation, limited liability company,
9 partnership, or other legal entity, the applicant shall provide, in
10 addition to the information set forth in subsection A of this
11 section:

12 1. The date of the applicant's incorporation or formation and
13 state or county of incorporation or formation;

14 2. If applicable, a certificate of good standing from the state
15 or county in which the applicant is incorporated or formed;

16 3. A brief description of the structure or organization of the
17 applicant, including any parents or subsidiaries of the applicant,
18 and whether such parents or subsidiaries are publicly traded;

19 4. The legal name, any fictitious or trade name, all business and
20 residential addresses, and the employment, if applicable, in the
21 ten-year period preceding the submission of the application of each
22 key individual and person in control of the applicant;

23 5. A list of any criminal convictions and material litigation
24 in which a person in control of the applicant that is not an

1 individual has been involved in the ten-year period preceding the
2 submission of the application;

3 6. A copy of audited financial statements of the applicant for
4 the most recent fiscal year and for the two-year period preceding
5 the submission of the application or, if determined necessary by the
6 Commissioner, certified unaudited financial statements for the most
7 recent fiscal year or other period determined necessary by the
8 Commissioner;

9 7. A certified copy of unaudited financial statements of the
10 applicant for the most recent fiscal quarter;

11 8. If the applicant is a publicly traded corporation, a copy of
12 the most recent report filed with the United States Securities and
13 Exchange Commission pursuant to Section 13 of the federal Securities
14 Exchange Act of 1934, 15 U.S.C., Section 78m;

15 9. If the applicant is a wholly owned subsidiary of:

16 a. a copy of audited financial statements for the parent
17 corporation for the most recent fiscal year or a copy
18 of the parent corporation's most recent report filed
19 pursuant to Section 13 of the federal Securities
20 Exchange Act of 1934, 15 U.S.C., Section 78m, for a
21 corporation publicly traded in the United States, or

22 b. a copy of similar documentation filed with the
23 regulator of the parent corporation's domicile outside

of the United States, for a corporation publicly traded outside of the United States;

10. The name and address of the applicant's registered agent in this state; and

11. Any other information the Commissioner determines as necessary.

C. The Commissioner may waive one or more requirements set forth in this section or permit an applicant to submit alternative information to such waived requirement.

D. Any individual in control of a licensee or applicant, any individual that seeks to acquire control of a licensee or applicant, and each key individual shall furnish to the Commissioner, in a form established by the Commissioner, through the Nationwide Multistate Licensing System (NMLS) the following information:

1. The individual's fingerprints for submission to the Federal Bureau of Investigation and the Commissioner for purposes of a national criminal history background check unless the individual has resided outside of the United States for the previous ten (10) years;

2. Personal history and experience including:

- a. an independent credit report from a consumer reporting agency unless the individual does not have a Social Security number, in which case this requirement shall be waived.

b. information related to any criminal convictions or pending charges, and

- c. information related to any regulatory or administrative action and any civil litigation involving claims of fraud, misrepresentation, conversion, mismanagement of funds, breach of fiduciary duty, or breach of contract; and

3. If such individual has resided outside of the United States

at any time in the last ten (10) years, the individual shall provide an investigative background report prepared by an independent research firm.

a. Such independent research firm shall:

(1) demonstrate it has sufficient knowledge and resources and employs accepted and reasonable methodologies to conduct the research of such report, and

(2) not be affiliated with or have an interest in such individual.

b. The report shall be written in the English language in a form and medium as prescribed by the Commissioner and shall contain:

(1) if available in the individual's current jurisdiction of residence, a comprehensive credit report or any equivalent information obtained or

generated by such independent research firm,
including a search of court data in the
countries, providences, states, cities, towns,
and contiguous areas where the individual resided
and worked,

- (2) criminal records information for the past ten (10) years including, but not limited to, felonies, misdemeanors, or similar convictions for violations of the law in countries, providences, states, cities, towns, and contiguous areas where the individual resided or worked,
- (3) employment history,
- (4) media history, including an electronic search of national and local publications, wire services, and business applications, and
- (5) financial service-related regulatory history including, but not limited to, money transmission, securities, banking, insurance, and mortgage-related industries.

E. When an application for a license is determined by the Commissioner to include all items and matters required by this act, it shall be deemed complete. The Commissioner shall notify the applicant of the date on which the application was determined to be

1 complete and shall either approve or deny the application within one
2 hundred eighty (180) days after the completion date or extend the
3 review period.

4 F. The Commissioner shall, upon completion, ensure compliance
5 with the requirements set forth in this section and investigate the
6 financial condition and responsibility, financial and business
7 experiences, competence, character, and general fitness of the
8 applicant and key individuals and persons in control of the
9 applicant to determine that it is in the interest of the public to
10 permit the applicant to acquire a license. The Commissioner may
11 conduct an on-site investigation of the applicant and determine the
12 reasonable cost the applicant shall pay for such investigation.

13 G. If an applicant is subject to a multistate licensing
14 process:

15 1. The Commissioner may accept the investigation results of a
16 lead investigative state pursuant to this section; and

17 2. If this state is the lead investigative state, the
18 Commissioner may investigate the applicant pursuant to this section.

19 H. The Commissioner may deny a license application if the
20 applicant has not received approval to operate as a money
21 transmitter in the state in which such applicant's main office is
22 located or based on the findings of another state.

23 I. The Commissioner shall issue a formal written notice of
24 denial of a license application within thirty (30) days of the

1 decision to deny the application. The Commissioner shall set forth
2 in such notice the specific reasons for denial of the application.
3 If such applicant appeals such denial, the applicant shall file an
4 appeal with the Banking Board within fifteen (15) calendar days
5 after the date of the written notice of denial.

6 J. The term of a license shall begin on the day the application
7 is approved and shall expire on December 31 of the year in which the
8 term began, unless the term of a license began between November 1
9 and December 31, in which case the license shall expire on December
10 31 of the following year.

11 K. All licenses shall be renewed annually and shall have an
12 annual renewal fee of Three Thousand Dollars (\$3,000.00) and shall
13 be paid no more than sixty (60) days before the expiration of the
14 license. A licensee shall submit a renewal report with the renewal
15 fee in a form established by the Commissioner. The renewal report
16 shall include a description of each material change in information
17 submitted by the licensee in its original license application that
18 has not been reported to the Commissioner. The Commissioner may
19 grant an extension for the renewal of a license. The Commissioner
20 may utilize Nationwide Multistate Licensing System (NMLS) to process
21 license renewals in accordance with the provisions of this section.
22 The Commissioner may suspend or revoke a license in accordance with
23 the provisions of this act.

1 SECTION 11. NEW LAW A new section of law to be codified
2 in the Oklahoma Statutes as Section 1540 of Title 6, unless there is
3 created a duplication in numbering, reads as follows:

4 A. Any persons acting in concert that are seeking to acquire
5 control of a licensee shall:

6 1. Obtain written approval by the Insurance Commissioner prior
7 to acquiring control. Any individual who is a key individual in the
8 ordinary course of business shall not be subject to the provisions
9 of this subsection;

10 2. Submit an application in a form established by the
11 Commissioner;

12 3. Submit a nonrefundable fee of Four Thousand Dollars
13 (\$4,000.00); and

14 4. Submit all information provided for in subsection D of
15 Section 10 of this act for all key individuals who have not
16 submitted such information.

17 B. The Commissioner may permit, upon request, submission of the
18 information provided for in this section without using Nationwide
19 Multistate Licensing System (NMLS).

20 C. When an application for a license is determined by the
21 Commissioner to include all items and matters required by this act,
22 it shall be deemed complete. The Commissioner shall notify the
23 applicant of the date on which the application was determined to be
24 complete and shall either approve or deny the application within

1 ninety (90) days after the completion date or extend the review
2 period.

3 D. The Commissioner shall not approve an application for
4 acquisition of control if the applicant has not received such
5 approval in the state in which it is organized and the main office
6 is located. If such application has been approved in the state in
7 which the applicant is organized and located and the Commissioner
8 has not approved or denied the application for acquisition of
9 control in this state after the ninety-day period, the application
10 shall be deemed approved.

11 E. The Commissioner shall, upon completion, ensure compliance
12 with the requirements set forth in this section and investigate the
13 financial condition and responsibility, financial and business
14 experiences, competence, character, and general fitness of the
15 applicant and key individuals and persons in control of the
16 applicant to determine that it is in the interest of the public to
17 permit the applicant to acquire a license.

18 F. If an applicant is subject to a multistate licensing
19 process:

20 1. The Commissioner may accept the investigation results of a
21 lead investigative state; and

22 2. If this state is the lead investigative state, the
23 Commissioner may investigate the applicant.

1 G. The Commissioner shall issue a formal written notice of
2 denial of a license application within thirty (30) days of the
3 decision to deny the application. The Commissioner shall set forth
4 in such notice the specific reasons for denial of the application.
5 If such applicant appeals such denial, the applicant shall file an
6 appeal with the Oklahoma State Banking Board within fifteen (15)
7 calendar days after the date of the written notice of denial. If
8 such notice is not disapproved within thirty (30) days after the
9 date on which the notice was determined to be complete, the notice
10 shall be deemed to be approved.

11 H. The requirements set forth in subsections A and B of this
12 section shall not apply to:

13 1. A person acting as a proxy for the sole purpose of voting at
14 a designated meeting of the shareholders, holders of voting shares
15 or voting interests of a licensee, or a person in control of a
16 licensee;

17 2. A person that acquired control of a licensee by devise or
18 descent;

19 3. A person that acquires control of a licensee as a personal
20 representative, custodian, guardian, conservator, trustee, or as an
21 officer appointed by a court of competent jurisdiction or by
22 operation of law;

23 4. A person who is exempt pursuant to the provisions of
24 paragraph 7 of subsection A of Section 4 of this act;

25

1 5. A person who has been determined by the Commissioner to be
2 exempt based on public interest;

3 6. A public offering of securities of a licensee or a person in
4 control of a licensee; or

5 7. An internal reorganization of a person in control of the
6 licensee where the ultimate person in control of the licensee
7 remains the same.

8 I. Any persons pursuant to paragraphs 2, 3, 4, 6, and 7 of
9 subsection H of this section shall notify the Commissioner within
10 fifteen (15) days after the acquisition of control.

11 J. The provisions of subsections A and B of this section shall
12 not apply to a person that has complied with and received approval
13 to engage in money transmission under this act or was identified as
14 a person in control in a prior application approved by the
15 Commissioner or by an MSB-accredited state pursuant to a multistate
16 licensing process, provided that:

17 1. The person has not had or controlled a license that has been
18 revoked or suspended within the previous five (5) years;

19 2. The person is a licensee that has been determined to be well
20 managed and has received at least a satisfactory rating for
21 compliance at the most recent examination by an MSB-accredited state
22 if such rating was given;

1 3. The licensee to be acquired is projected to meet the
2 requirements of Sections 15 and 16 of this act after the acquisition
3 of control is completed;

4 4. If the person acquiring such licensee is a licensee and such
5 licensee meets the requirements of Sections 16 and 17 of this act
6 after the acquisition of control is completed;

7 5. The licensee to be acquired will not implement any material
8 changes to the licensee's business plan as a result of the
9 acquisition of control;

10 6. If the person acquiring control is a licensee, such licensee
11 will not implement any material changes to such licensee's business
12 plan as a result of the acquisition of control; and

13 7. The person provides notice of the acquisition in cooperation
14 with the licensee and provides attestation of compliance with this
15 section in a form established by the Commissioner.

16 K. Before filing an application for approval to acquire control
17 of a licensee, a person may request in writing a determination from
18 the Commissioner as to whether such person would be considered a
19 person in control of a licensee pursuant to this section. If the
20 Commissioner determines such person is not considered a person in
21 control of a licensee, such person shall not be subject to the
22 provisions of this section.

1 SECTION 12. NEW LAW A new section of law to be codified

2 in the Oklahoma Statutes as Section 1541 of Title 6, unless there is
3 created a duplication in numbering, reads as follows:

4 A. A licensee adding or replacing any key individual shall:

5 1. Provide notice in a manner determined by the Insurance

6 Commissioner within fifteen (15) days after the effective date of
7 the key individual's appointment; and

8 2. Provide the information set forth in subsection D of Section

9 10 of this act within forty-five (45) days of the effective date of
10 the key individual's appointment.

11 B. Within ninety (90) days of such notice, provided pursuant to

12 subsection A of this section, has been determined to be complete,
13 the Commissioner may issue a notice of disapproval of a key

14 individual if the competence, experience, character, or integrity of
15 the individual result in a determination that is not in the best

16 interests of the public or the customers of the licensee to permit
17 the individual to be a key individual of such licensee. Such notice

18 of disapproval shall contain a statement of the basis for

19 disapproval and shall be sent to the licensee and the disapproved
20 individual. If a licensee chooses to appeal such notice, the

21 licensee shall file an appeal with the Banking Board within fifteen
22 (15) calendar days after the date of the written notice. If such

23 notice is not disapproved or the review period has not been extended

1 within one hundred twenty (120) days after such notice was deemed
2 complete, the application shall be deemed approved.

3 C. If the key individual is subject to a multistate licensing
4 process:

5 1. The Commissioner may accept the investigation results of a
6 lead investigative state pursuant this section; and

7 2. If this state is the lead investigative state, the
8 Commissioner may investigate the applicant.

9 SECTION 13. NEW LAW A new section of law to be codified
10 in the Oklahoma Statutes as Section 1542 of Title 6, unless there is
11 created a duplication in numbering, reads as follows:

12 A. Each licensee shall submit a report of condition within
13 forty-five (45) days of the end of the calendar quarter. Such
14 report shall include:

15 1. Financial information at the licensee level;

16 2. Nationwide and state-specific money transmission transaction
17 information in every jurisdiction in the United States where the
18 licensee is licensed to engage in money transmission;

19 3. Permissible investment reports; and

20 4. Any other information determined by the Insurance
21 Commissioner.

22 B. Transaction destination country reporting for money received
23 for transmission, if applicable, shall be submitted in such report
24 filed at the end of the fourth calendar quarter.

1 C. 1. Each licensee shall within ninety (90) days of the end
2 of each fiscal year file with the Commissioner:

3 a. an audited financial statement of the licensee for the
4 fiscal year prepared in accordance with United States
5 generally accepted accounting principles, and
6 b. any additional information requested by the
7 Commissioner.

8 2. The audited financial statements shall be prepared by an
9 independent certified public accountant or an independent public
10 accountant who has been approved by the Commissioner. The audited
11 financial statements shall include or be accompanied by a
12 certificate of opinion of such accountant, as determined
13 satisfactory by the Commissioner. If the certificate is qualified,
14 the Commissioner may order a licensee to take any action the
15 Commissioner determines necessary to enable such accountant to
16 remove the qualification.

17 D. Each licensee shall submit a report of authorized delegates
18 within forty-five (45) days of the end of the calendar quarter. The
19 report shall include each authorized delegate's:

20 1. Company legal name;
21 2. Taxpayer employer identification number;
22 3. Principal provider identifier;
23 4. Physical address;
24 5. Mailing address;

1 6. Business conducted in other states;

2 7. Fictitious or trade name;

3 8. Contact person name, phone number, and email;

4 9. Start date acting as the licensee's authorized delegate;

5 10. End date acting as the licensee's authorized delegate, if

6 applicable;

7 11. Court orders; and

8 12. Any other information as determined by the Commissioner.

9 E. A licensee shall file a report with the Commissioner within
10 one (1) business day after any of the following:

11 1. The filing of a petition by or against the licensee under 11
12 U.S.C., Sections 101 through 110, for bankruptcy or reorganization;

13 2. The filing of a petition by or against the licensee for
14 receivership, the commencement of any other judicial or
15 administrative proceeding for the licensee's dissolution or
16 reorganization, or the making of a general assignment for the
17 benefit of its creditors; or

18 3. The commencement of a proceeding to revoke or suspend its
19 licensee in a state or country in which the licensee engages in
20 business or is licensed.

21 F. A licensee shall file a report with the Commissioner within
22 three (3) business days after there is a known occurrence of a
23 felony charge or conviction of:

24 1. The licensee or a key individual;

1 2. A person in control of the licensee; or
2 3. An authorized delegate.

3 G. A licensee or an authorized delegate shall file all reports
4 required by federal currency reporting, recordkeeping, and
5 suspicious activity reporting requirements set forth in the Currency
6 and Foreign Transactions Reporting Act and any other federal and
7 state laws pertaining to money laundering.

8 H. A licensee shall maintain records for determination of
9 compliance with this act for a minimum of five (5) years. Such
10 records may be maintained in any form and may be maintained outside
11 of this state if they are made available to the Commissioner within
12 seven (7) business days of notice. All such records shall be open
13 to inspection by the Commissioner pursuant to Section 5 of this act.
14 Such records shall be as follows:

15 1. A record of each outstanding money transmission obligation
16 sold;
17 2. A general ledger posted at least monthly containing all
18 asset, liability, capital, income, and expense accounts;
19 3. Bank statements and bank reconciliation records;
20 4. Records of outstanding money transmission obligations;
21 5. Records of all outstanding money transmission obligations
22 paid within the five-year period;
23 6. A list of the last-known names and addresses of all of the
24 licensee's authorized delegates; and

1 7. Any other records as determined by the Commissioner.

2 I. The Commissioner may utilize the Nationwide Multistate
3 Licensing System (NMLS) for the submission of reports required
4 pursuant to this section and may extend the time period in which a
5 licensee shall provide such reports.

6 SECTION 14. NEW LAW A new section of law to be codified
7 in the Oklahoma Statutes as Section 1543 of Title 6, unless there is
8 created a duplication in numbering, reads as follows:

9 A. Before a licensee shall be authorized to conduct business
10 through an authorized delegate or allows a person to act as such
11 licensee's authorized delegate, the licensee shall:

12 1. Adopt and update as necessary, written policies and
13 procedures reasonably designed to ensure that the licensee's
14 authorized delegate complies with all applicable state and federal
15 laws;

16 2. Enter into a written contract that complies with the
17 provisions of subsection B of this section; and

18 3. Conduct a reasonable risk-based background investigation
19 sufficient for the licensee to determine whether the authorized
20 delegate has complied with all applicable state and federal laws.

21 B. The written contract required pursuant to paragraph 2 of
22 subsection A of this section shall:

23 1. Be signed by the licensee and the authorized delegate;

1 2. Appoint the person signing the contract as the licensee's
2 authorized delegate with the authority to conduct money transmission
3 on behalf of the licensee;

4 3. Require the authorized delegate to agree to fully comply
5 with all applicable state and federal laws, rules, and regulations
6 pertaining to money transmission;

7 4. Require the authorized delegate to remit and handle money
8 and monetary value in accordance with the terms of the contract
9 between the licensee and the authorized delegate;

10 5. Impose a trust on money and monetary value net of fees
11 received for money transmission for the benefit of the licensee;

12 6. Require the authorized delegate to prepare and maintain
13 records as required by the provisions of this act or required by the
14 Insurance Commissioner;

15 7. Acknowledge that the authorized delegate consents to
16 examination or investigation by the Commissioner;

17 8. State that the licensee is subject to regulation by the
18 Commissioner and that the Commissioner may suspend or revoke an
19 authorized delegate designation or require the licensee to terminate
20 an authorized delegate designation; and

21 9. Acknowledge receipt of the written policies and procedures
22 provided pursuant to paragraph 1 of subsection A of this section.

23 C. If the licensee's license is suspended, revoked,
24 surrendered, or expired, the licensee shall provide documentation to

1 the Commissioner within five (5) business days that the licensee has
2 notified all applicable authorized delegates of the licensee whose
3 names are in a record filed with the Commissioner. All authorized
4 delegates shall immediately cease to provide money transmission as
5 an authorized delegate of the licensee upon such notification.

6 D. If an authorized delegate commingles any funds received from
7 money transmission with any other funds or property owned or
8 controlled by the authorized delegate, all such funds shall be
9 considered held in trust in favor of the licensee in an amount equal
10 to the amount of money net of fees received from money transmission.

11 E. An authorized delegate shall not use a subdelegate to
12 conduct money transmission on behalf of a licensee.

13 F. No person shall engage in the business of money transmission
14 on behalf of a person not licensed under this act or not exempt
15 pursuant to subsection A of Section 4 of this act. Such person
16 shall be jointly and severally liable with the unlicensed or
17 nonexempt person.

18 SECTION 15. NEW LAW A new section of law to be codified
19 in the Oklahoma Statutes as Section 1544 of Title 6, unless there is
20 created a duplication in numbering, reads as follows:

21 A. All licensees shall forward all money received for
22 transmission in accordance with the terms of the agreement between
23 the licensee and the sender unless such licensee has reasonable
24 belief that such sender may be a victim of fraud or that a crime or

1 violation is occurring. If a licensee fails to forward money
2 received for transmission in accordance with this subsection, the
3 licensee shall respond to inquiries by the sender with the reason
4 for failure, unless providing such response would constitute a
5 violation of state or federal law.

6 B. The provisions of this subsection shall not apply to money
7 received for transmission subject to 12 C.F.R., Part 1005, Subpart
8 B, or pursuant to a written agreement between the licensee and payee
9 to process payments for goods or services provided by the payee.
10 All licensees shall refund to the sender within ten (10) days of
11 receipt of the sender's written request for a refund any and all
12 money received for transmission unless any of the following occurs:

13 1. The money has been forwarded within ten (10) days of when
14 such money was received for transmission;

15 2. Instructions have been given committing an equivalent amount
16 of money to the person designated by the sender within ten (10) days
17 of the date on which such money was received for transmission;

18 3. The agreement between the licensee and the sender instructs
19 the licensee to forward the money at a time more than ten (10) days
20 after the date on which such money was received for transmission.

21 If such money has not yet been forwarded in accordance with the
22 terms of the agreement between the licensee and the sender, the
23 licensee shall issue a refund in accordance with the provisions of
24 this act;

1 4. The refund is requested for a transaction that the licensee
2 has not completed based on a reasonable belief that a crime or
3 violation of law, rule, or regulation has occurred; or

4 5. The refund request does not enable the licensee to identify
5 the sender's name, address, or telephone number or the particular
6 transaction to be refunded in the event the sender has multiple
7 transactions outstanding.

8 C. 1. The provisions of this subsection shall not apply to:

- 9 a. money received for transmission subject to 12 C.F.R.,
10 Part 1005, Subpart B,
- 11 b. money received for transmission that is not primarily
12 for personal, family, or household purposes,
- 13 c. money received for transmission pursuant to a written
14 agreement between the licensee and payee to process
15 payments for goods or services provided by the payee,
16 or
- 17 d. payroll processing services.

18 2. Every licensee or such licensee's authorized delegate shall
19 provide the sender a receipt for money received for transmission.
20 For a transaction conducted in person, the receipt may be provided
21 electronically if the sender requests or agrees to receive an
22 electronic receipt. For a transaction conducted electronically or
23 by phone, a receipt may be provided electronically. All electronic
24 receipts shall be provided in a retainable form. Such receipt shall

1 be in English and in the language principally used by the licensee
2 or authorized delegate to advertise, solicit, or negotiate for a
3 transaction conducted, if other than English. Such receipt shall
4 contain:

- 5 a. the name of the sender,
- 6 b. the name of the designated recipient,
- 7 c. the date of the transaction,
- 8 d. the unique transaction or identification number,
- 9 e. the name of the licensee, Nationwide Multistate
10 Licensing System (NMLS) Unique Identifier, the
11 licensee's business address, and the licensee's
12 customer service telephone number,
- 13 f. the amount of the transaction in United States
14 dollars,
- 15 g. any fee charged by the licensee to the sender for the
16 transaction, and
- 17 h. any taxes collected by the licensee from the sender
18 for the transaction.

19 D. A licensee that provides payroll processing services shall

20 issue reports to clients detailing client payroll obligations in
21 advance of the payroll funds being deducted from an account and make
22 available worker paystubs or an equivalent statement to workers.

23 This section shall not apply to a licensee providing payroll
24 processing services where the licensee's client designates the

1 intended recipients to the licensee and is responsible for providing
2 the disclosures required by this section.

3 E. Nothing in this section shall be construed to alter the
4 disclosures required by Section 1520.1 of Title 6 of the Oklahoma
5 Statutes.

6 SECTION 16. NEW LAW A new section of law to be codified
7 in the Oklahoma Statutes as Section 1545 of Title 6, unless there is
8 created a duplication in numbering, reads as follows:

9 A. A licensee established pursuant to this act shall maintain a
10 tangible net worth as established by this subsection. Such tangible
11 net worth shall be demonstrated by the licensee at initial
12 application by the application's most recent audited or unaudited
13 financial statements pursuant to paragraphs 6 and 7 of subsection B
14 of Section 10 of this act. The Insurance Commissioner shall have
15 the authority to exempt any applicant from the provisions of this
16 subsection. Such tangible net worth shall be the greater of:

17 1. One Hundred Thousand Dollars (\$100,000.00);
18 2. Three percent (3%) of total assets for One Hundred Million
19 Dollars (\$100,000,000.00);

20 3. Two percent (2%) of additional assets for One Hundred
21 Million Dollars (\$100,000,000.00) to One Billion Dollars
22 (\$1,000,000,000.00); or

23 4. Five percent (5%) of additional assets for over One Billion
24 Dollars (\$1,000,000,000.00).

1 B. An applicant for a money transmission license shall provide
2 and maintain security consisting of a surety bond in a form
3 established by the Commissioner or, with approval by the
4 Commissioner, a deposit of such amount. A licensee may exceed the
5 maximum required bond amount established pursuant to paragraph 5 of
6 subsection A of Section 18 of this act. The Commissioner may
7 increase the amount of security required to a maximum of One Million
8 Dollars (\$1,000,000.00) based on the financial condition of a
9 licensee including, but not limited to, net worth or financial
10 losses. Such security shall be:

- 11 1. If an applicant or licensee operates digital asset kiosks or
12 provides services related to digital assets, less than Five Hundred
13 Thousand Dollars (\$500,000.00); or
- 14 2. If an applicant or licensee does not operate digital asset
15 kiosks or provide services related to digital assets, the greater
16 of:
 - 17 a. Two Hundred Thousand Dollars (\$200,000.00),
 - 18 b. one hundred percent (100%) of the licensee's average
19 daily money transmission liability in this state,
20 calculated for the most recently completed three-month
21 period, up to a maximum of Five Hundred Thousand
22 Dollars (\$500,000.00), or

c. Two Hundred Thousand Dollars (\$200,000.00) if the licensee's tangible net worth exceeds ten percent (10%) of total assets.

SECTION 17. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 1546 of Title 6, unless there is created a duplication in numbering, reads as follows:

A. A licensee shall maintain permissible investments that have a market value computed in accordance with United States generally accepted accounting principles of not less than the aggregate amount of all its outstanding money transmission obligations.

B. Except for permissible investments set forth in Section 18 of this act, the Insurance Commissioner may limit the extent to which a specific investment maintained by a licensee within a class of permissible investments may be considered a permissible investment, if the specific investment represents undue risk to customers not reflected in the market value of investments.

C. Permissible investments shall be subject to attachment, levy of execution, or sequestration by order of any court except for a beneficiary of such trust, even if commingled with other assets of the licensee, held in trust for the benefit of the purchasers and holders of the licensee's outstanding money transmission obligations in the event of insolvency, the filing of a petition by or against the licensee under 11 U.S.C., Sections 101 through 110, for bankruptcy or reorganization, the filing of a petition by or against

1 the licensee for receivership, the commencement of any other
2 judicial or administrative proceedings for its dissolution or
3 reorganization, or in the event of an action by a creditor against
4 the licensee who is not a beneficiary of such statutory trust.

5 D. The Commissioner shall notify the applicable regulator of
6 each state in which the licensee is licensed to engage in money
7 transmission upon the establishment of a statutory trust, or when
8 any funds are drawn on a letter of credit pursuant to paragraph 7 of
9 subsection A of Section 18 of this act. Such notice may be
10 performed pursuant to a multistate agreement or though the
11 Nationwide Multistate Licensing System (NMLS). Funds drawn on a
12 letter of credit, and any other permissible investments held in
13 trust for the benefit of the purchasers and holders of the
14 licensee's outstanding money transmission obligations, shall be
15 deemed held in trust for the benefit of such purchasers and holders
16 on a pro rata and equitable basis in accordance with state or
17 federal law. Any statutory trust shall be terminated upon
18 extinguishment of all the licensee's outstanding money transmission
19 obligations.

20 E. The Commissioner may allow other types of investments
21 determined to be of sufficient liquidity and quality to be
22 considered a permissible investment pursuant to this section. The
23 Commissioner shall be authorized to work with other state regulators
24

1 to determine such investments are of sufficient liquidity and
2 quality.

3 SECTION 18. NEW LAW A new section of law to be codified
4 in the Oklahoma Statutes as Section 1547 of Title 6, unless there is
5 created a duplication in numbering, reads as follows:

6 A. The following investments shall be permissible pursuant to
7 Section 17 of this act:

8 1. Cash including demand deposits, savings deposits, and funds
9 in such accounts held for the benefit of the licensee's customers in
10 a federally insured depository financial institution;

11 2. Cash equivalents including Automated Clearing House (ACH)
12 items in transit to the licensee and ACH items or international
13 wires in transit to a payee, cash in transit via armored car, smart
14 safes, licensee-owned locations, debit card or credit card funded
15 transmission receivables owed by any bank or money market mutual
16 funds rated AAA by S&P Global, or the equivalent from any eligible
17 rating service;

18 3. Certificates of deposit or senior debt obligations of an
19 insured depository institution or insured credit union as defined by
20 12 U.S.C., Section 1813 or 12 U.S.C., Section 1752;

21 4. An obligation:

22 a. of the United States or a commission, agency, or
23 instrumentality,

- b. that is guaranteed fully as to principal and interest by the United States, or
- c. of a state or a governmental subdivision, agency, or instrumentality;

5. One hundred percent (100%) of the surety bond or deposit

pursuant to subsection B of Section 16 of this act which shall
exceed the average daily money transmission liability in this state;

6. Stablecoin, to the extent of outstanding transmission

obligations received by the licensee in the same kind of stablecoin. Such stablecoin shall be held, stored, or kept in custody of the licensee or by a third-party custodian that meets the qualifications established by the Insurance Commissioner; and

7. The fully drawable amount of an irrevocable standby letter of credit for which the stated beneficiary is the Commissioner, that stipulates that the beneficiary need only draw a sight draft under the letter of credit and present it to obtain funds up to the letter of credit amount within seven (7) days of presentation of the items required pursuant this paragraph.

a. Such letter of credit shall:

(1) be issued by a federally insured depository financial institution, a foreign bank that is authorized under federal law to maintain a federal agency or federal branch office in a state or states, or a foreign bank that is

authorized under state law to maintain a branch in a state that bears an eligible rating or whose parent company bears an eligible rating and is regulated, supervised, and examined by United States federal or state authorities having regulatory authority over banks, credit unions, and trust companies,

- (2) be irrevocable and unconditional, and indicate that it is not subject to any condition or qualification outside of the letter of credit,
- (3) not contain reference to any other agreements, documents, or entities, or otherwise provide for any security interest in the licensee,
- (4) contain an issue date and expiration date and expressly provide for automatic extension without a written amendment for an additional period of one (1) year from the present or each future expiration date, unless the issuer of the letter of credit notifies the Commissioner in writing at least sixty (60) days prior to any expiration date that the irrevocable letter of credit will not be extended, and
- (5) provide that the issuer of the letter of credit will honor, at sight, a presentation made by the

beneficiary to the issuer of the following documents on or prior to the expiration date of the letter of credit. The original letter of credit, including any amendments, shall include a written statement from the beneficiary stating that any of the following events have occurred:

- (a) the filing of a petition by or against the licensee under 11 U.S.C., Sections 101 through 110, for bankruptcy or reorganization,
- (b) the filing of a petition by or against the licensee for receivership, or the commencement of any other judicial or administrative proceeding for its dissolution or reorganization,
- (c) the seizure of assets of a licensee by the Commissioner pursuant to an emergency order issued in accordance with applicable law, on the basis of an action, violation, or condition that has caused or is likely to cause the insolvency of the licensee, or
- (d) the beneficiary has received notice of expiration or non-extension of a letter of credit and the licensee failed to

1 demonstrate to the satisfaction of the
2 beneficiary that the licensee will maintain
3 permissible investments in accordance with
4 subsection A of Section 17 of this act upon
5 the expiration or non-extension of the
6 letter of credit.

7 b. In the event of any notice of expiration or non-
8 extension of a letter of credit issued pursuant to
9 division (4) of subparagraph a of this paragraph, the
10 licensee shall be required to demonstrate to the
11 Commissioner fifteen (15) days prior to expiration,
12 that the licensee maintains and will maintain
13 permissible investments in accordance with the
14 provisions of subsection A of Section 17 of this act
15 upon such expiration. If the licensee is not able to
16 provide such demonstration, the Commissioner may draw
17 on the letter of credit in an amount up to the amount
18 necessary to meet the licensee's requirements to
19 maintain such permissible investments. Any such draw
20 shall be offset against the licensee's outstanding
21 money transmission obligations. Such drawn funds
22 shall be held in trust by the Commissioner or the
23 Commissioner's designated agent, to the extent
24 authorized by law, as agent or the benefit of the

1 purchasers and holders of the licensee's outstanding
2 money transmission obligations.

3 c. The Commissioner may designate an agent to serve on
4 the Commissioner's behalf as beneficiary to a letter
5 of credit so long as the agent and letter of credit
6 meet requirements established by the Commissioner.

7 Such agent may serve as an agent for multiple
8 licensing authorities for a single irrevocable letter
9 of credit if the proceeds of the drawable amount
10 pursuant to subparagraph a of this paragraph are
11 assigned to the Commissioner.

12 d. In the event of any notice of expiration or non-
13 extension of a letter of credit issued pursuant to
14 division (4) of subparagraph a of this paragraph, the
15 licensee shall be required to demonstrate fifteen (15)
16 days prior to expiration of such letter of credit,
17 that the licensee maintains and will maintain
18 permissible investments pursuant to subsection A of
19 Section 17 of this act upon such expiration or non-
20 extension. If the licensee fails to demonstrate such
21 maintenance, the Commissioner may draw on the letter
22 of credit in an amount determined by the Commissioner
23 to meet the licensee's requirements to maintain
24 permissible investments. Such draw shall be offset

against the licensee's outstanding money transmission obligations. Such draw funds shall be held in trust by the Commissioner or the Commissioner's designated agent, to the extent authorized by law, as agent for the benefit of the purchasers and holders of the licensee's outstanding money transmission obligations.

- e. The Commissioner may participate in multistate processes designed to facilitate the issuance and administration of letters of credit including, but not limited to, services provided by Nationwide Multistate Licensing System (NMLS) and the State Regulatory Registry, LLC.

B. Unless otherwise permitted by the Commissioner, the following investments shall be permissible to the limits specified:

1. Receivables that are payable to the licensee from such licensee's authorized delegates in the ordinary course of business that are less than seven (7) days old, not to exceed fifty percent (50%) of the aggregate value of the licensee's total permissible investments;

2. Receivables, pursuant to paragraph 2 of subsection A of this section, payable to a licensee from a single authorized delegate in the ordinary course of business, not to exceed ten percent (10%) of the aggregate value of the licensee's total permissible investment;

1 3. The following investments, not to exceed twenty percent
2 (20%) each:

- 3 a. a short-term investment, up to six (6) months, bearing
4 an eligible rating,
- 5 b. commercial paper bearing an eligible rating,
- 6 c. a bill, note, bond, or debenture bearing an eligible
7 rating,
- 8 d. United States tri-party repurchase agreements
9 collateralized at one hundred percent (100%) or more
10 with United States government or agency securities,
11 municipal bonds, or other securities bearing an
12 eligible rating,
- 13 e. money market mutual funds rated less than an AAA
14 rating and equal to or higher than an A- rating by S&P
15 Global, or the equivalent from any other eligible
16 rating service, or
- 17 f. a mutual fund or other investment fund composed solely
18 of one or more permissible investments pursuant to
19 subsection A of this section; and

20 4. Cash, including demand deposits, savings deposits, and funds
21 in such accounts held for the benefit of the licensee's customers,
22 at foreign depository institutions, not to exceed ten percent (10%)
23 of the aggregate value of the licensee's total permissible

1 investments if the licensee has received a satisfactory rating in
2 its most recent examination and such foreign depository institution:
3 a. has an eligible rating,
4 b. is registered under pursuant to 26 U.S.C., Sections
5 1471 through 1474,
6 c. is not located in any country subject to sanctions
7 from the Office of Foreign Asset Control, and
8 d. is not located in a high-risk or noncooperative
9 jurisdiction as designated by the Financial Action
10 Task Force.

11 SECTION 19. NEW LAW A new section of law to be codified
12 in the Oklahoma Statutes as Section 1548 of Title 6, unless there is
13 created a duplication in numbering, reads as follows:

14 A. The Insurance Commissioner may suspend or revoke a license
15 or order a licensee to revoke the designation of an authorized
16 delegate if:

17 1. The licensee violates any provisions of this act;
18 2. The licensee does not cooperate with an examination or
19 investigation by the Commissioner;

20 3. The licensee engages in fraud, intentional
21 misrepresentation, or gross negligence;

22 4. An authorized delegate is convicted of a violation of state
23 or federal anti-money laundering law, or violated a rule adopted or
24

1 an order issued pursuant to this act, as a result of the licensee's
2 willful misconduct or blindness;

3 5. The competence, experience, character, or general fitness of
4 the licensee, authorized delegate, person in control of a licensee,
5 key individual, or responsible person of the authorized delegate
6 indicates that it is not in the public interest to permit the person
7 to provide money transmission;

8 6. The licensee engages in an unsafe or unsound practice;

9 7. The licensee is insolvent, suspends payment of the
10 licensee's obligations, or makes a general assignment for the
11 benefit of the licensee's creditors;

12 8. The licensee does not remove an authorized delegate after
13 the Commissioner issues and serves upon the licensee a final order
14 including a finding that the authorized delegate has violated this
15 act; or

16 9. The licensee's license has been suspended or revoked in
17 another state.

18 B. The Commissioner may suspend or revoke the designation of an
19 authorized delegate if:

20 1. The authorized delegate violates the provisions of this act;

21 2. The authorized delegate did not cooperate with an
22 examination or investigation by the Commissioner;

23 3. The authorized delegate engaged in fraud, intentional
24 misrepresentation, or gross negligence;

1 4. The authorized delegate is convicted of a violation of state
2 or federal anti-money laundering law;

3 5. The competence, experience, character, or general fitness of
4 the authorized delegate or a person in control of the authorized
5 delegate indicates that it is not in the public interest to permit
6 the authorized delegate to provide money transmission; or

7 6. The authorized delegate is engaging in an unsafe or unsound
8 practice.

9 C. An authorized delegate may apply for relief from a
10 suspension or revocation of designation as an authorized delegate
11 through procedures established by the Commissioner.

12 D. The Commissioner may consider the size and condition of the
13 licensee's money transmission, the magnitude of the loss, the
14 gravity of the violation, and the licensee's previous conduct when
15 determining whether a licensee or authorized delegate is engaging in
16 unsafe or unsound practices.

17 E. If the Commissioner determines that a violation of the
18 provisions of this act is likely to cause immediate or irreparable
19 harm to the licensee, the licensee's customers, or the public, or
20 cause insolvency or significant dissipation of assets of the
21 licensee, the Commissioner may issue a cease and desist order. The
22 Commissioner may issue a cease and desist order against a licensee
23 for providing money transmission through an authorized delegate that
24 is the subject of a separate order by the Commissioner. Such cease

1 and desist order shall be effective upon service upon the licensee
2 or authorized delegate, shall remain effective and enforceable
3 pending the completion of administrative proceedings, and shall
4 become permanent unless the licensee or authorized delegate files an
5 appeal with the Banking Board within fifteen (15) calendar days
6 after the date of the order.

7 F. The Commissioner may enter into a consent order at any time
8 with a person to resolve a matter that has arisen due to the
9 provisions of this act. Such consent order shall be signed by the
10 person to whom it is issued or by the person's authorized
11 representative and shall indicate agreement with the terms contained
12 in the order. A consent order may provide that such order does not
13 constitute an admission by a person that the provisions of this act
14 have been violated. A consent order shall be a final order and may
15 not be appealed.

16 G. A person that intentionally makes a false statement,
17 misrepresentation, or false certification in a record filed or
18 required to be maintained pursuant to this act, that intentionally
19 makes a false entry or omits a material entry in such a record, or
20 engages in an activity for which a license is required pursuant to
21 this act without having been licensed shall be guilty of a Class D1
22 felony.

23 H. The Commissioner may assess a fine against a person that
24 violates the provisions of this act in an amount not to exceed Five

1 Thousand Dollars (\$5,000.00) per violation for each day a violation
2 is outstanding, plus the Insurance Department's and this state's
3 costs and expenses for the investigation and prosecution of the
4 matter, including reasonable attorney fees.

5 I. The Commissioner may issue a cease and desist order if he or
6 she has reason to believe that a person has violated the provisions
7 of Section 8 of this act. Such cease and desist order shall become
8 effective upon service upon such person, shall remain effective and
9 enforceable pending the completion of administrative proceedings,
10 and shall become permanent unless the licensee or authorized
11 delegate files an appeal with the Board within fifteen (15) calendar
12 days after the date of such order. The Commissioner may petition
13 the District Court of Oklahoma County for the issuance of a
14 temporary restraining order *ex parte* in an emergency.

15 J. The Commissioner shall be authorized to establish rules
16 necessary for the provisions of this act.

17 SECTION 20. AMENDATORY Section 14, Chapter 366, O.S.L.
18 2024 (21 O.S. Supp. 2025, Section 20N), is amended to read as
19 follows:

20 Section 20N. A. ~~Upon the effective date of this act On or~~
21 after January 1, 2026, Class D1 shall include the following criminal
22 offenses:

23 1. Public warehouse ~~and/or or~~ commodity stock fraud, as
24 provided for in Section 9-34 of Title 2 of the Oklahoma Statutes;

1 2. False issuance of warehouse receipt, as provided for in
2 Section 9-35 of Title 2 of the Oklahoma Statutes;

3 3. Misrepresentation of charter, as provided for in Section 9-
4 36 of Title 2 of the Oklahoma Statutes;

5 4. Tampering with anhydrous equipment, as provided for in
6 subsection A of Section 11-10 of Title 2 of the Oklahoma Statutes;

7 5. Willfully burn forest, grass, crops, or woodlands, as
8 provided for in Section 16-25 of Title 2 of the Oklahoma Statutes;

9 6. Willful and unlawful burning of forest, grass, croplands,
10 rangeland, or other wild lands by owner, as provided for in Section
11 16-28.1 of Title 2 of the Oklahoma Statutes;

12 7. Possession of incendiary device with the intent to burn, as
13 provided for in Section 16-34 of Title 2 of the Oklahoma Statutes;

14 8. Operate aircraft not registered with the Federal Aviation
15 Administration Office of Aircraft Registry or foreign country, as
16 provided for in subsection A of Section 258 of Title 3 of the
17 Oklahoma Statutes;

18 9. Supply false information in regard to aircraft ownership, as
19 provided for in subsection B of Section 258 of Title 3 of the
20 Oklahoma Statutes;

21 10. Concealing identity of aircraft, as provided for in
22 subsection C of Section 258 of Title 3 of the Oklahoma Statutes;

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1 11. Destruction of registration or serial number on aircraft,
2 as provided for in subsection A of Section 259 of Title 3 of the
3 Oklahoma Statutes;

4 12. Destruction of registration or serial number on aircraft
5 with intent to conceal, as provided for in subsection B of Section
6 259 of Title 3 of the Oklahoma Statutes;

7 13. Sell, purchase, or possess aircraft with removed or
8 falsified identification number with intent to misrepresent the
9 identity of aircraft, as provided for in subsection D of Section 259
10 of Title 3 of the Oklahoma Statutes;

11 14. Operating aircraft under the influence of alcohol, second
12 or subsequent offense within ten (10) years, as provided for in
13 subsection A of Section 301 of Title 3 of the Oklahoma Statutes;

14 15. Operating aircraft under the influence of intoxicant,
15 second or subsequent offense with ten (10) years, as provided for in
16 subsection A of Section 301 of Title 3 of the Oklahoma Statutes;

17 16. Unauthorized use of aircraft, as provided for in subsection
18 A of Section 321 of Title 3 of the Oklahoma Statutes;

19 17. Charge fee for horse race without a license, as provided
20 for in Section 205 of Title 3A of the Oklahoma Statutes;

21 18. Pari-mutuel wagering without a license, as provided for in
22 subsection A of Section 208.4 of Title 3A of the Oklahoma Statutes;

23 19. Entering racehorse under false name, as provided for in
24 subsection A of Section 208.6 of Title 3A of the Oklahoma Statutes;

1 20. Entering racehorse without name being registered, as
2 provided for in subsection B of Section 208.6 of Title 3A of the
3 Oklahoma Statutes;

4 21. Using racing stimulating devices, as provided for in
5 Section 208.7 of Title 3A of the Oklahoma Statutes;

6 22. Racetrack bribery or ticket falsification, as provided for
7 in Section 208.8 of Title 3A of the Oklahoma Statutes;

8 23. Unauthorized wagering on horse racing, as provided for in
9 Section 208.9 of Title 3A of the Oklahoma Statutes;

10 24. Falsification of information on racehorse, as provided for
11 in Section 208.10 of Title 3A of the Oklahoma Statutes;

12 25. Administer a drug or medication without authorization to
13 horse prior to racing, as provided for in subsection C of Section
14 208.11 of Title 3A of the Oklahoma Statutes;

15 26. Violation of horse racing drug provisions, as provided for
16 in subsection D of Section 208.11 of Title 3A of the Oklahoma
17 Statutes;

18 27. Forging ~~and/or~~ or counterfeiting state lottery ticket, as
19 provided for in subsection A of Section 727 of Title 3A of the
20 Oklahoma Statutes;

21 28. Influence lottery win by fraud, as provided for in
22 subsection B of Section 727 of Title 3A of the Oklahoma Statutes;

23 29. Own dog that attacks and kills a person, as provided for in
24 subsection B of Section 42.4 of Title 4 of the Oklahoma Statutes;

1 30. Release dog on law enforcement officer, as provided for in
2 subsection C of Section 42.4 of Title 4 of the Oklahoma Statutes;

3 31. Pledging assets of bank as collateral, as provided in
4 Section 809 of Title 6 of the Oklahoma Statutes;

5 32. Unlawful compensation of bank officer, as provided for in
6 Section 1405 of Title 6 of the Oklahoma Statutes;

7 33. Receipt of deposits while insolvent, as provided for in
8 Section 1406 of Title 6 of the Oklahoma Statutes;

9 34. Unlawful service as bank officer or director, as provided
10 for in Section 1407 of Title 6 of the Oklahoma Statutes;

11 35. Serving as bank commissioner, administrative assistant, or
12 assistant banking commissioner with a felony conviction, as provided
13 for in Section 1408 of Title 6 of the Oklahoma Statutes;

14 36. Concealing bank transaction, as provided for in Section
15 1409 of Title 6 of the Oklahoma Statutes;

16 37. Improper maintenance of accounts or false or deceptive
17 entries and statements, as provided for in Section 1410 of Title 6
18 of the Oklahoma Statutes;

19 38. Payment of penalties and judgments against others, as
20 provided for in Section 1411 of Title 6 of the Oklahoma Statutes;

21 39. Embezzlement of bank funds, as provided for in Section 1412
22 of Title 6 of the Oklahoma Statutes;

1 40. Circulation of statement or representation for the purpose
2 of injuring any bank institution, as provided for in Section 1413 of
3 Title 6 of the Oklahoma Statutes;

4 41. Authorizing, executing, or ratifying a criminal offense, as
5 provided for in subsection A of Section 1414 of Title 6 of the
6 Oklahoma Statutes;

7 42. Violation of any lawful order of the Board or Commissioner,
8 as provided for in subsection C of Section 1414 of Title 6 of the
9 Oklahoma Statutes;

10 43. Bank advertising with confusingly similar name, as provided
11 for in subsection A of Section 1417 of Title 6 of the Oklahoma
12 Statutes;

13 44. Using shortened confusingly similar name for advertising,
14 as provided for in subsection B of Section 1417 of Title 6 of the
15 Oklahoma Statutes;

16 45. Acquiring another bank but using former name, as provided
17 for in subsection C of Section 1417 of Title 6 of the Oklahoma
18 Statutes;

19 46. Non-banking business using confusingly similar name, as
20 provided for in subsection D of Section 1417 of Title 6 of the
21 Oklahoma Statutes;

22 47. Intentionally making false statement, misrepresentation,
23 false certification, or false entry or engages in money transmission

1 without a license, as provided for in subsection G of Section 19 of
2 this act;

3 48. Registered sex offender providing services in a child care
4 facility, as provided for in subsection F of Section 404.1 of Title
5 10 of the Oklahoma Statutes;

6 48. 49. Failure to report child abuse, as provided for in
7 subsection C of Section 1-2-101 of Title 10A of the Oklahoma
8 Statutes;

9 49. 50. Interception of wire, oral, or electronic
10 communication, as provided for in paragraph 1 of Section 176.3 of
11 Title 13 of the Oklahoma Statutes;

12 50. 51. Using devices to intercept oral communication, as
13 provided for in paragraph 2 of Section 176.3 of Title 13 of the
14 Oklahoma Statutes;

15 51. 52. Disclosing contents of wire, oral, or electronic
16 communication, as provided for in paragraph 3 of Section 176.3 of
17 Title 13 of the Oklahoma Statutes;

18 52. 53. Using contents of wire, oral, or electronic
19 communication, as provided for in paragraph 4 of Section 176.3 of
20 Title 13 of the Oklahoma Statutes;

21 53. 54. Removing, injuring, or obstructing telephone line, as
22 provided for in paragraph 5 of Section 176.3 of Title 13 of the
23 Oklahoma Statutes;

1 54. 55. Carrying devices for interception of wire, oral, or
2 electronic communication, as provided for in paragraph 6 of Section
3 176.3 of Title 13 of the Oklahoma Statutes;

4 55. 56. Making devices for interception of wire, oral, or
5 electronic communication, as provided for in paragraph 7 of Section
6 176.3 of Title 13 of the Oklahoma Statutes;

7 56. 57. Using communication facility in committing felonies, as
8 provided for in paragraph 8 of Section 176.3 of Title 13 of the
9 Oklahoma Statutes;

10 57. 58. Violation of the Oklahoma Consumer Protection Act, as
11 provided for in Section 753 of Title 15 of the Oklahoma Statutes;

12 58. 59. Violation of the Home Repair Fraud Act, as provided for
13 in Section 765.3 of Title 15 of the Oklahoma Statutes;

14 59. 60. Conduct closing-out sale without license, as provided
15 for in Section 767 of Title 15 of the Oklahoma Statutes;

16 60. 61. Violation of the Unlawful Electronic Mail Act, as
17 provided for in Section 776.1 of Title 15 of the Oklahoma Statutes;

18 61. 62. Violation of the Unlawful Electronic Mail Act for
19 commercial electronic mail, as provided for in Section 776.6 of
20 Title 15 of the Oklahoma Statutes;

21 62. 63. Conceal or destroy corporation records, as provided for
22 in Section 16 of Title 17 of the Oklahoma Statutes;

23 63. 64. Misapplication of funds, as provided for in Section 411
24 of Title 18 of the Oklahoma Statutes;

1 64. 65. Solicit funds to secure old age assistance by deception
2 or fraud, as provided for in Section 553.1 of Title 18 of the
3 Oklahoma Statutes;

4 65. 66. Inspector, judge, or clerk refusing to extend or
5 enforce the right to sign and deliver the certificate of election
6 votes, as provided for in Section 90 of Title 19 of the Oklahoma
7 Statutes;

8 66. 67. Knowing and willful failure or refusal to perform
9 duties, as provided for in Section 91 of Title 19 of the Oklahoma
10 Statutes;

11 67. 68. County officer failing to make daily deposit, as
12 provided for in Section 682 of Title 19 of the Oklahoma Statutes;

13 68. 69. Use of false or illegal voucher by county official, as
14 provided for in Section 686 of Title 19 of the Oklahoma Statutes;

15 69. 70. Gift to influence legislator, as provided for in
16 Section 318 of ~~Title 21 of the Oklahoma Statutes this title~~;

17 70. 71. Legislator receiving payoff for employment of other, as
18 provided for in Section 321 of ~~Title 21 of the Oklahoma Statutes~~
19 this title;

20 71. 72. Lobbying legislature on contingency fee basis, as
21 provided for in Section 334 of ~~Title 21 of the Oklahoma Statutes~~
22 this title;

1 72. 73. Furnishing public supplies for profit, as provided for
2 in subsection A of Section 355 of ~~Title 21 of the Oklahoma Statutes~~
3 this title;

4 73. 74. Purchase public supplies from business that employs
5 family member or spouse with more than five percent (5%) interest,
6 as provided for in subsection C of Section 355 of ~~Title 21 of the~~
7 ~~Oklahoma Statutes~~ this title;

8 74. 75. Make false claim against the state, as provided for in
9 subsection A of Section 358 of ~~Title 21 of the Oklahoma Statutes~~
10 this title;

11 75. 76. Bribing an officer, as provided for in Section 381 of
12 ~~Title 21 of the Oklahoma Statutes~~ this title;

13 76. 77. Bribing participant or official in athletic contest, as
14 provided for in Section 399 of ~~Title 21 of the Oklahoma Statutes~~
15 this title;

16 77. 78. Engaging in pattern of criminal offenses, as provided
17 for in Section 425 of ~~Title 21 of the Oklahoma Statutes~~ this title;

18 78. 79. Escape from county or city jail, as provided for in
19 subsection A of Section 443 of ~~Title 21 of the Oklahoma Statutes~~
20 this title;

21 79. 80. Escape from the Department of Corrections or
22 alternative incarceration, as provided for in subsection B of
23 Section 443 of ~~Title 21 of the Oklahoma Statutes~~ this title;

1 80. 81. Escape from juvenile detention facility, as provided
2 for in subsection E of Section 443 of ~~Title 21 of the Oklahoma~~
3 ~~Statutes this title;~~

4 81. 82. Unauthorized entry into penal institution or jail, as
5 provided for in Section 445 of ~~Title 21 of the Oklahoma Statutes~~
6 ~~this title;~~

7 82. 83. Preparing false evidence, as provided for in Section
8 453 of ~~Title 21 of the Oklahoma Statutes~~ this title;

9 83. 84. Bribing witness to falsely testify, as provided for in
10 Section 456 of ~~Title 21 of the Oklahoma Statutes~~ this title;

11 84. 85. Larceny or destruction of records by clerk or officer,
12 as provided for in Section 461 of ~~Title 21 of the Oklahoma Statutes~~
13 this title;

14 85. 86. Larceny or destruction of records by person other than
15 officers, as provided for in Section 462 of ~~Title 21 of the Oklahoma~~
16 ~~Statutes this title;~~

17 86. 87. Offer forged or false instruments for the record, as
18 provided for in Section 463 of ~~Title 21 of the Oklahoma Statutes~~
19 this title;

20 87. 88. Perjury, as provided for in Section 491 of ~~Title 21 of~~
21 ~~the Oklahoma Statutes~~ this title;

22 88. 89. Contradictory statements as perjury, as provided for in
23 Section 496 of ~~Title 21 of the Oklahoma Statutes~~ this title;

1 89. 90. Perjury by subornation, as provided for in Section 504
2 of ~~Title 21 of the Oklahoma Statutes~~ this title;

3 90. 91. Falsify public record, as provided for in Section 531
4 of ~~Title 21 of the Oklahoma Statutes~~ this title;

5 91. 92. Fortifying access point to place where felony is being
6 committed, as provided for in Section 540C of ~~Title 21 of the~~
7 ~~Oklahoma Statutes~~ this title;

8 92. 93. Compounding a crime, as provided for in Section 543 of
9 ~~Title 21 of the Oklahoma Statutes~~ this title;

10 93. 94. Substitute a child to deceive a parent or guardian, as
11 provided for in Section 579 of ~~Title 21 of the Oklahoma Statutes~~
12 this title;

13 94. 95. Record, listen to, or observe jury proceedings, as
14 provided for in Section 588 of ~~Title 21 of the Oklahoma Statutes~~
15 this title;

16 95. 96. Abuse, sexual abuse, or exploitation of a vulnerable
17 adult, as provided for in subsection A of Section 843.3 of ~~Title 21~~
18 ~~of the Oklahoma Statutes~~ this title;

19 96. 97. Neglect of a vulnerable adult, as provided for in
20 subsection B of Section 843.3 of ~~Title 21 of the Oklahoma Statutes~~
21 this title;

22 97. 98. Procuring an abortion, as provided for in Section 861
23 of ~~Title 21 of the Oklahoma Statutes~~ this title;

1 98. 99. Adultery, as provided for in Section 871 of ~~Title 21 of~~
2 ~~the Oklahoma Statutes this title;~~

3 99. 100. Bigamy, as provided for in Section 881 of ~~Title 21 of~~
4 ~~the Oklahoma Statutes this title;~~

5 100. 101. Knowingly marrying a bigamist, as provided for in
6 Section 884 of ~~Title 21 of the Oklahoma Statutes this title;~~

7 101. 102. Confidence game by cards, as provided for in Section
8 954 of ~~Title 21 of the Oklahoma Statutes this title;~~

9 102. 103. Dealing in gambling devices, as provided for in
10 Section 984 of ~~Title 21 of the Oklahoma Statutes this title;~~

11 103. 104. Install communication of gambling information, as
12 provided for in Section 986 of ~~Title 21 of the Oklahoma Statutes~~
13 this title;

14 104. 105. Dissemination of gambling information, as provided
15 for in Section 987 of ~~Title 21 of the Oklahoma Statutes this title;~~

16 105. 106. Conspiracy to violate gambling laws, as provided for
17 in Section 988 of ~~Title 21 of the Oklahoma Statutes this title;~~

18 106. 107. Engaging in prostitution while HIV-infected, as
19 provided for in subsection B of Section 1031 of ~~Title 21 of the~~
20 ~~Oklahoma Statutes this title;~~

21 107. 108. Engage in or operate prostitution within one thousand
22 (1,000) feet of a school or church, as provided for in subsection D
23 of Section 1031 of ~~Title 21 of the Oklahoma Statutes this title;~~

1 108. 109. Interactive computer service provider failing to
2 remove child pornography, third or subsequent offense, as provided
3 for in Section 1040.80 of ~~Title 21 of the Oklahoma Statutes~~ this
4 title;

5 109. 110. Gain or attempt to gain value from nonconsensual
6 dissemination of private sexual images, as provided for in
7 subsection G of Section 1040.13b of ~~Title 21 of the Oklahoma~~
8 ~~Statutes~~ this title;

9 110. 111. Sex offender entering safety zone around school, as
10 provided for in Section 1125 of ~~Title 21 of the Oklahoma Statutes~~
11 this title;

12 111. 112. Unlawful removal of dead body, as provided for in
13 Section 1161 of ~~Title 21 of the Oklahoma Statutes~~ this title;

14 112. 113. Purchasing or receiving dead body, as provided for in
15 Section 1162 of ~~Title 21 of the Oklahoma Statutes~~ this title;

16 113. 114. Using photographic, electronic, or video equipment in
17 clandestine manner, as provided for in subsection B of Section 1171
18 of Title 21 of the Oklahoma Statutes;

19 114. 115. Obscene, threatening, or harassing phone call, second
20 or subsequent offense, as provided for in Section 1172 of ~~Title 21~~
21 ~~of the Oklahoma Statutes~~ this title;

22 115. 116. Spreading infectious diseases, as provided for in
23 Section 1192 of ~~Title 21 of the Oklahoma Statutes~~ this title;

1 116. 117. Altering livestock appearance for exhibition, second
2 or subsequent offense, as provided for in Section 1229 of ~~Title 21~~
3 ~~of the Oklahoma Statutes this title~~;

4 117. 118. Unlawfully transport hazardous waste, as provided for
5 in Section 1230.3 of ~~Title 21 of the Oklahoma Statutes this title~~;

6 118. 119. Unlawful waste management, as provided for in Section
7 1230.4 of ~~Title 21 of the Oklahoma Statutes this title~~;

8 119. 120. False statements and acts concerning permits and
9 waste, as provided for in Section 1230.5 of ~~Title 21 of the Oklahoma~~
10 ~~Statutes this title~~;

11 120. 121. Unlawful disposal of hazardous waste, as provided for
12 in Section 1230.6 of ~~Title 21 of the Oklahoma Statutes this title~~;

13 121. 122. Attempts to violate the Sabotage Prevention Act, as
14 provided for in Section 1265.4 of ~~Title 21 of the Oklahoma Statutes~~
15 ~~this title~~;

16 122. 123. Carry weapon with intent to injure another, as
17 provided for in Section 1278 of ~~Title 21 of the Oklahoma Statutes~~
18 ~~this title~~;

19 123. 124. Teaching, demonstrating, or training use of firearms
20 in furtherance of riot, as provided for in Section 1320.10 of ~~Title~~
21 ~~21 of the Oklahoma Statutes this title~~;

22 124. 125. Delivering fraudulent bill of lading, as provided for
23 in Section 1411 of ~~Title 21 of the Oklahoma Statutes this title~~;

1 125. 126. Maintaining fraudulent warehouse receipts, as
2 provided for in Section 1412 of ~~Title 21 of the Oklahoma Statutes~~
3 this title;

4 126. 127. Issuing duplicate bills of lading or warehouse
5 receipts, as provided for in Section 1414 of ~~Title 21 of the~~
6 ~~Oklahoma Statutes~~ this title;

7 127. 128. Selling goods without consent of holder of bill of
8 lading, as provided for in Section 1415 of ~~Title 21 of the Oklahoma~~
9 ~~Statutes~~ this title;

10 128. 129. Unlawful delivery of goods, value from Two Thousand
11 Five Hundred Dollars (\$2,500.00) to Fifteen Thousand Dollars
12 (\$15,000.00), as provided for in paragraph 3 of Section 1416 of
13 ~~Title 21 of the Oklahoma Statutes~~ this title;

14 129. 130. Burglary in the third degree, as provided for in
15 subsection B of Section 1435 of ~~Title 21 of the Oklahoma Statutes~~
16 this title;

17 130. 131. Embezzlement of property, value from Two Thousand
18 Five Hundred Dollars (\$2,500.00) to Fifteen Thousand Dollars
19 (\$15,000.00), as provided for in subsection A of Section 1451 of
20 ~~Title 21 of the Oklahoma Statutes~~ this title;

21 131. 132. Extortion, as provided for in Section 1481 of ~~Title~~
22 ~~21 of the Oklahoma Statutes~~ this title;

23 132. 133. Extortion induced by threats, as provided for in
24 Section 1482 of ~~Title 21 of the Oklahoma Statutes~~ this title;

1 133. 134. Obtain signatures by extortion, as provided for in

2 Section 1485 of ~~Title 21 of the Oklahoma Statutes~~ this title;

3 134. 135. Extortion by threatening letter, as provided for in

4 Section 1486 of ~~Title 21 of the Oklahoma Statutes~~ this title;

5 135. 136. Blackmail, as provided for in Section 1488 of ~~Title~~

6 ~~21 of the Oklahoma Statutes~~ this title;

7 136. 137. Defrauding hotel, inn, or restaurant, value of One

8 Thousand Dollars (\$1,000.00) or more, as provided for in Section

9 1503 of ~~Title 21 of the Oklahoma Statutes~~ this title;

10 137. 138. Renting motor vehicle with bogus check, value of One

11 Thousand Dollars (\$1,000.00) or more, as provided for in Section

12 1521 of ~~Title 21 of the Oklahoma Statutes~~ this title;

13 138. 139. Receive money or property by impersonating another,

14 value from Two Thousand Five Hundred Dollars (\$2,500.00) to Fifteen

15 Thousand Dollars (\$15,000.00), as provided for in paragraph 3 of

16 Section 1532 of ~~Title 21 of the Oklahoma Statutes~~ this title;

17 139. 140. False use of "State Police" with intent to

18 communicate policing authority, and another is injured, defrauded,

19 harassed, or vexed, as provided for in subsection G of Section 1533

20 of ~~Title 21 of the Oklahoma Statutes~~ this title;

21 140. 141. Identity theft, as provided for in Section 1533.1 of

22 ~~Title 21 of the Oklahoma Statutes~~ this title;

23 141. 142. Felony value - false pretense, bogus check, con game,

24 valued from Two Thousand Five Hundred Dollars (\$2,500.00) to Fifteen

1 Thousand Dollars (\$15,000.00), as provided for in subsection A of
2 Section 1541.2 of ~~Title 21 of the Oklahoma Statutes this title;~~

3 ~~142.~~ 143. Two or more false or bogus checks, valued from Two
4 Thousand Five Hundred Dollars (\$2,500.00) to Fifteen Thousand
5 Dollars (\$15,000.00), as provided for in subsection A of Section
6 1541.3 of ~~Title 21 of the Oklahoma Statutes this title;~~

7 ~~143.~~ 144. Obtaining money or property with false negotiable
8 paper, as provided for in Section 1544 of ~~Title 21 of the Oklahoma
9 Statutes this title;~~

10 ~~144.~~ 145. Signs credit or debit card with intent to defraud, as
11 provided for in subsection ~~(a)~~ A of Section 1550.28 of ~~Title 21 of
12 the Oklahoma Statutes this title;~~

13 ~~145.~~ 146. Possess credit or debit card of another with intent
14 to defraud, as provided for in subsection ~~(b)~~ B of Section 1550.28
15 of ~~Title 21 of the Oklahoma Statutes this title;~~

16 ~~146.~~ 147. Possessing incomplete credit cards with intent to
17 complete, as provided for in Section 1550.31 of ~~Title 21 of the
18 Oklahoma Statutes this title;~~

19 ~~147.~~ 148. Possess firearm with altered ID during commission of
20 a felony, as provided for in subsection A of Section 1550 of ~~Title
21 of the Oklahoma Statutes this title;~~

22 ~~148.~~ 149. Make, sell, or display false identification for
23 felony purposes or to mislead police officer, as provided for in
24

1 subsection C of Section 1550.41 of ~~Title 21 of the Oklahoma Statutes~~
2 this title;

3 ~~149.~~ 150. Forgery of state, public, court, or corporate seals,
4 as provided for in Section 1571 of ~~Title 21 of the Oklahoma Statutes~~
5 this title;

6 ~~150.~~ 151. Forgery of records, as provided for in Section 1572
7 of ~~Title 21 of the Oklahoma Statutes~~ this title;

8 ~~151.~~ 152. Making false entry in records, as provided for in
9 Section 1573 of ~~Title 21 of the Oklahoma Statutes~~ this title;

10 ~~152.~~ 153. Forgery of certification or acknowledgement of
11 conveyance, as provided for in Section 1574 of ~~Title 21 of the~~
12 ~~Oklahoma Statutes~~ this title;

13 ~~153.~~ 154. Forgery II / Forgery III, valued from Two Thousand
14 Five Hundred Dollars (\$2,500.00) to Fifteen Thousand Dollars
15 (\$15,000.00), as provided for in subsection A of Section 1577 of
16 ~~Title 21 of the Oklahoma Statutes~~ this title;

17 ~~154.~~ 155. Possession of forged evidence of debt, valued from
18 Two Thousand Five Hundred Dollars (\$2,500.00) to Fifteen Thousand
19 Dollars (\$15,000.00), as provided for in subsection A of Section
20 1578 of ~~Title 21 of the Oklahoma Statutes~~ this title;

21 ~~155.~~ 156. Possession of other forged instrument, valued from
22 Two Thousand Five Hundred Dollars (\$2,500.00) to Fifteen Thousand
23 Dollars (\$15,000.00), as provided for in subsection A of Section
24 1579 of ~~Title 21 of the Oklahoma Statutes~~ this title;

1 156. 157. Issuing spurious or false certificates of stock, as
2 provided for in Section 1580 of ~~Title 21 of the Oklahoma Statutes~~
3 this title;

4 157. 158. Reissuing canceled certificates of stock, as provided
5 for in Section 1581 of ~~Title 21 of the Oklahoma Statutes~~ this title;

6 158. 159. Issuing or pledging false evidence of debt, as
7 provided for in Section 1582 of ~~Title 21 of the Oklahoma Statutes~~
8 this title;

9 159. 160. Counterfeiting coin, as provided for in Section 1583
10 of ~~Title 21 of the Oklahoma Statutes~~ this title;

11 160. 161. Counterfeiting coin for exportation, as provided for
12 in Section 1584 of ~~Title 21 of the Oklahoma Statutes~~ this title;

13 161. 162. Forging process of court or title to property, as
14 provided for in Section 1585 of ~~Title 21 of the Oklahoma Statutes~~
15 this title;

16 162. 163. Making false entries in public book, as provided for
17 in Section 1586 of ~~Title 21 of the Oklahoma Statutes~~ this title;

18 163. 164. Forging tickets of passage, as provided for in
19 Section 1587 of ~~Title 21 of the Oklahoma Statutes~~ this title;

20 164. 165. Forging postage stamps, as provided for in Section
21 1588 of ~~Title 21 of the Oklahoma Statutes~~ this title;

22 165. 166. Falsification of corporate records, as provided for
23 in Section 1589 of ~~Title 21 of the Oklahoma Statutes~~ this title;

1 166. 167. Employee making false entries, as provided for in

2 Section 1590 of ~~Title 21 of the Oklahoma Statutes this title;~~

3 167. 168. Possessing counterfeit coin with intent to circulate,

4 as provided for in Section 1591 of ~~Title 21 of the Oklahoma Statutes~~
5 this title;

6 168. 169. Uttering forged instruments, value from Two Thousand

7 Five Hundred Dollars (\$2,500.00) to Fifteen Thousand Dollars

8 (\$15,000.00), as provided for in subsection A of Section 1592 of

9 ~~Title 21 of the Oklahoma Statutes this title;~~

10 169. 170. Falsely procuring another's signature, as provided

11 for in Section 1593 of ~~Title 21 of the Oklahoma Statutes this title;~~

12 170. 171. Utter signature of another with same name, as

13 provided for in Section 1622 of ~~Title 21 of the Oklahoma Statutes~~

14 this title;

15 171. 172. Uttering one's endorsement as another's, as provided

16 for in Section 1623 of ~~Title 21 of the Oklahoma Statutes this title;~~

17 172. 173. Erasure or alterations with intent to defraud, as

18 provided for in Section 1624 of ~~Title 21 of the Oklahoma Statutes~~

19 this title;

20 173. 174. Sign fictitious name as officer of corporation, as

21 provided for in Section 1626 of ~~Title 21 of the Oklahoma Statutes~~

22 this title;

23 174. 175. Fraudulent insolvency of corporation, as provided for

24 in Section 1639 of ~~Title 21 of the Oklahoma Statutes this title;~~

1 175. 176. Workers' compensation fraud, as provided for in
2 Section 1663 of ~~Title 21 of the Oklahoma Statutes this title~~;

3 176. 177. Willfully poisoning animal, as provided for in
4 Section 1681 of ~~Title 21 of the Oklahoma Statutes this title~~;

5 177. 178. Larceny of lost property, value from Two Thousand
6 Five Hundred Dollars (\$2,500.00) to Fifteen Thousand Dollars
7 (\$15,000.00), as provided for in paragraph 3 of Section 1702 of
8 ~~Title 21 of the Oklahoma Statutes this title~~;

9 178. 179. Grand larceny, value from Two Thousand Five Hundred
10 Dollars (\$2,500.00) to Fifteen Thousand Dollars (\$15,000.00), as
11 provided for in subsection A of Section 1705 of ~~Title 21 of the~~
12 ~~Oklahoma Statutes this title~~;

13 179. 180. Larceny of written instrument, as provided for in
14 Section 1709 of ~~Title 21 of the Oklahoma Statutes this title~~;

15 180. 181. Receive, possess, or conceal stolen property, value
16 from Two Thousand Five Hundred Dollars (\$2,500.00) to Fifteen
17 Thousand Dollars (\$15,000.00), as provided for in subsection A of
18 Section 1713 of ~~Title 21 of the Oklahoma Statutes this title~~;

19 181. 182. Bringing stolen property into state, value from Two
20 Thousand Five Hundred Dollars (\$2,500.00) to Fifteen Thousand
21 Dollars (\$15,000.00), as provided for in Section 1715 of ~~Title 21 of~~
22 ~~the Oklahoma Statutes this title~~;

23 182. 183. Larceny of dogs, as provided for in Section 1718 of
24 ~~Title 21 of the Oklahoma Statutes this title~~;

1 183. 184. Larceny of or receiving stolen fowls, as provided for
2 in Section 1719 of ~~Title 21 of the Oklahoma Statutes~~ this title;

3 184. 185. Larceny of domesticated fish or game, value One
4 Thousand Dollars (\$1,000.00) or more, as provided for in Section
5 1719.1 of ~~Title 21 of the Oklahoma Statutes~~ this title;

6 185. 186. Larceny of auto, aircraft, or other motor vehicle,
7 value less than Fifty Thousand Dollars (\$50,000.00), as provided for
8 in Section 1720 of ~~Title 21 of the Oklahoma Statutes~~ this title;

9 186. 187. Larceny from building or house, as provided for in
10 Section 1723 of ~~Title 21 of the Oklahoma Statutes~~ this title;

11 187. 188. Possession of mercury, as provided for in Section
12 1726 of ~~Title 21 of the Oklahoma Statutes~~ this title;

13 188. 189. Entering with intent to steal copper, as provided for
14 in Section 1727 of ~~Title 21 of the Oklahoma Statutes~~ this title;

15 189. 190. Possessing, receiving, or transporting stolen copper,
16 as provided for in Section 1728 of ~~Title 21 of the Oklahoma Statutes~~
17 this title;

18 190. 191. Larceny of merchandise from retailer, value from Two
19 Thousand Five Hundred Dollars (\$2,500.00) to Fifteen Thousand
20 Dollars (\$15,000.00), as provided for in subsection A of Section
21 1731 of ~~Title 21 of the Oklahoma Statutes~~ this title;

22 191. 192. Larceny of trade secrets, value from Two Thousand
23 Five Hundred Dollars (\$2,500.00) to Fifteen Thousand Dollars

24

1 (\$15,000.00), as provided for in Section 1732 of ~~Title 21 of the~~
2 Oklahoma Statutes this title;

3 192. 193. Procuring, selling, or receiving telephone records by
4 fraud (single telephone record), as provided for in subsection A of
5 Section 1742.2 of ~~Title 21 of the Oklahoma Statutes this title~~;

6 193. 194. Injury to or obstruction of railroad, as provided for
7 in Section 1751 of ~~Title 21 of the Oklahoma Statutes this title~~;

8 194. 195. Interfering with railroad, as provided for in Section
9 1752.1 of ~~Title 21 of the Oklahoma Statutes this title~~;

10 195. 196. Possess, use, manufacture, or threaten to use
11 incendiary device or explosives without injury, as provided for in
12 Section 1767.1 of ~~Title 21 of the Oklahoma Statutes this title~~;

13 196. 197. Removing or injuring piles securing bank or dam, as
14 provided for in Section 1777 of ~~Title 21 of the Oklahoma Statutes~~
15 this title;

16 197. 198. Maliciously injuring written instrument, value from
17 Two Thousand Five Hundred Dollars (\$2,500.00) to Fifteen Thousand
18 Dollars (\$15,000.00), as provided for in Section 1779 of ~~Title 21 of~~
19 the Oklahoma Statutes this title;

20 198. 199. Place hard object or inflammable object in grain or
21 cotton, as provided for in Section 1837 of ~~Title 21 of the Oklahoma~~
22 Statutes this title;

1 199. 200. Selling five or more unlawful telecommunication
2 devices within six (6) months, as provided for in subsection B of
3 Section 1873 of ~~Title 21 of the Oklahoma Statutes~~ this title;

4 200. 201. Manufacturing five or more unlawful
5 telecommunications devices within six (6) months, as provided for in
6 subsection B of Section 1874 of ~~Title 21 of the Oklahoma Statutes~~
7 this title;

8 201. 202. Unauthorized removal of baggage or cargo from bus or
9 terminal, as provided for in Section 1904 of ~~Title 21 of the~~
10 ~~Oklahoma Statutes~~ this title;

11 202. 203. Access computer system or network with unlawful
12 intent, as provided for in Section 1958 of ~~Title 21 of the Oklahoma~~
13 ~~Statutes~~ this title;

14 203. 204. Reproduction of sound recording without consent, one
15 hundred ~~(+100)~~ or more articles, as provided for in Section 1976 of
16 ~~Title 21 of the Oklahoma Statutes~~ this title;

17 204. 205. Unlawfully sell sound recordings, as provided for in
18 Section 1977 of ~~Title 21 of the Oklahoma Statutes~~ this title;

19 205. 206. Broadcast or live recording for sale without consent,
20 as provided for in Section 1978 of ~~Title 21 of the Oklahoma Statutes~~
21 this title;

22 206. 207. Rent or sell articles without true name of
23 manufacturer, as provided for in Section 1979 of ~~Title 21 of the~~
24 ~~Oklahoma Statutes~~ this title;

1 207. 208. Counterfeiting recording or article label, as
2 provided for in Section 1980 of ~~Title 21 of the Oklahoma Statutes~~
3 this title;

4 208. 209. Violation of Trademark Anti-Counterfeiting Act, as
5 provided for in Section 1990.2 of ~~Title 21 of the Oklahoma Statutes~~
6 this title;

7 209. 210. Tampering with security equipment, as provided for in
8 Section 1993 of ~~Title 21 of the Oklahoma Statutes~~ this title;

9 210. 211. Sex offender engaging in ice cream truck vending, as
10 provided for in Section 2100.1 of ~~Title 21 of the Oklahoma Statutes~~
11 this title;

12 211. 212. Protective order violation, second or subsequent
13 offense, as provided for in subsection A of Section 60.6 of Title 22
14 of the Oklahoma Statutes;

15 212. 213. Protective order violation resulting in physical
16 injury, as provided for in subsection B of Section 60.6 of Title 22
17 of the Oklahoma Statutes;

18 213. 214. Disposal of seized liquor by officer, as provided for
19 in Section 1263 of Title 22 of the Oklahoma Statutes;

20 214. 215. False affidavits, as provided for in Section 1264 of
21 Title 22 of the Oklahoma Statutes;

22 215. 216. Interfering with voting machine, as provided for in
23 Section 9-118 of Title 26 of the Oklahoma Statutes;

1 216. 217. Voting illegally, as provided for in Section 16-102
2 of Title 26 of the Oklahoma Statutes;

3 217. 218. Removing ballot from or carrying ballot into polling
4 place, as provided for in Section 16-102.1 of Title 26 of the
5 Oklahoma Statutes;

6 218. 219. False application for an absentee ballot, as provided
7 for in Section 16-102.2 of Title 26 of the Oklahoma Statutes;

8 219. 220. False affidavit in voting registration, as provided
9 for in Section 16-103 of Title 26 of the Oklahoma Statutes;

10 220. 221. Causing unqualified persons to be invalidly
11 registered, as provided for in Section 16-103.1 of Title 26 of the
12 Oklahoma Statutes;

13 221. 222. False notarization of absentee ballot, as provided
14 for in Section 16-104 of Title 26 of the Oklahoma Statutes;

15 222. 223. Perpetrate fraud or theft to affect election, as
16 provided for in Section 16-105 of Title 26 of the Oklahoma Statutes;

17 223. 224. Bribes to influence votes, as provided for in Section
18 16-106 of Title 26 of the Oklahoma Statutes;

19 224. 225. Offer bribe to withdraw as candidate, as provided for
20 in Section 16-107 of Title 26 of the Oklahoma Statutes;

21 225. 226. Solicit or accept bribe for withdrawal of candidacy,
22 as provided for in Section 16-108 of Title 26 of the Oklahoma
23 Statutes;

1 226. 227. Prevent person from registering to vote or voting, as
2 provided for in Section 16-109 of Title 26 of the Oklahoma Statutes;

3 227. 228. Printing or possession of ballots illegally, as
4 provided for in Section 16-120 of Title 26 of the Oklahoma Statutes;

5 228. 229. Violation of the Oklahoma Pollutant Discharge
6 Elimination System Act, as provided for in subsection G of Section
7 2-6-206 of Title 27A of the Oklahoma Statutes;

8 229. 230. Falsely state information to the Department of
9 Environmental Quality, as provided for in Section 2-7-109 of Title
10 27A of the Oklahoma Statutes;

11 230. 231. Falsify information on permit application for
12 Oklahoma Solid Waste Management Act, as provided for in Section 2-
13 10-302 of Title 27A of the Oklahoma Statutes;

14 231. 232. Violation of use of solid waste disposal sites, as
15 provided for in Section 2-10-801 of Title 27A of the Oklahoma
16 Statutes;

17 232. 233. Filing false sale with Insurance Commissioner, as
18 provided for in Section 311.1 of Title 36 of the Oklahoma Statutes;

19 233. 234. Selling insurance with revoked or suspended license,
20 as provided for in subsection A of Section 1435.26 of Title 36 of
21 the Oklahoma Statutes;

22 234. 235. Aiding or conspiring with a person whose insurance
23 license is revoked or suspended, as provided for in subsection B of
24 Section 1435.26 of Title 36 of the Oklahoma Statutes;

1 235. 236. False statements, reports, or filings with intent to
2 deceive Insurance Commissioner, as provided for in subsection E of
3 Section 1643 of Title 36 of the Oklahoma Statutes;

4 236. 237. Violation of the Viatical Settlements Act of 2008,
5 value from Five Hundred Dollars (\$500.00) to Two Thousand Five
6 Hundred Dollars (\$2,500.00), as provided for in subsection F of
7 Section 4055.14 of Title 36 of the Oklahoma Statutes;

8 237. 238. Violation of prepaid funeral provisions, as provided
9 for in Section 6130 of Title 36 of the Oklahoma Statutes;

10 238. 239. Out-of-state retailer shipping alcoholic beverages
11 into state, as provided for in Section 3-101 of Title 37A of the
12 Oklahoma Statutes;

13 239. 240. Permit invitee under twenty-one (21) to possess or
14 consume alcohol, as provided for in subsection A of Section 6-101 of
15 Title 37A of the Oklahoma Statutes;

16 240. 241. Permit invitee under twenty-one (21) to possess or
17 consume alcohol resulting in great bodily injury or death, as
18 provided for in subsection C of Section 6-101 of Title 37A of the
19 Oklahoma Statutes;

20 241. 242. Sale of alcoholic beverages outside of authorized day
21 or hours, as provided for in Section 6-123 of Title 37A of the
22 Oklahoma Statutes;

1 242. 243. Disclosing confidential information concerning
2 violation of Employment Security Act of 1980, as provided for in
3 Section 4-508 of Title 40 of the Oklahoma Statutes;

4 243. 244. Hiring armed guards without permit, as provided for
5 in Section 169 of Title 40 of the Oklahoma Statutes;

6 244. 245. Causing employee death by commanding to enter steam
7 boiler, as provided for in Section 183 of Title 40 of the Oklahoma
8 Statutes;

9 245. 246. False statement about lien by contractor, as provided
10 for in Section 142.4 of Title 42 of the Oklahoma Statutes;

11 246. 247. Mechanics liens/embezzlement, valued from Two
12 Thousand Five Hundred Dollars (\$2,500.00) to Fifteen Thousand
13 Dollars (\$15,000.00), as provided for in Section 142.6 of Title 42
14 of the Oklahoma Statutes;

15 247. 248. Marrying prohibited persons, as provided for in
16 Section 14 of Title 43 of the Oklahoma Statutes;

17 248. 249. Bigamy and remarriage, as provided for in Section 123
18 of Title 43 of the Oklahoma Statutes;

19 249. 250. Mistreatment of mental health patient, as provided
20 for in Section 2-219 of Title 43A of the Oklahoma Statutes;

21 250. 251. Violation of opioid substitution treatment program,
22 as provided for in Section 3-601 of Title 43A of the Oklahoma
23 Statutes;

1 251. 252. Coerce another to execute a declaration of revocation
2 of an advanced directive, as provided for in subsection D of Section
3 11-113 of Title 43A of the Oklahoma Statutes;

4 252. 253. Unauthorized use of implement of husbandry, as
5 provided for in subsection B of Section 4-102 of Title 47 of the
6 Oklahoma Statutes;

7 253. 254. Receive, possess, or conceal implement of husbandry,
8 as provided for in subsection B of Section 4-103 of Title 47 of the
9 Oklahoma Statutes;

10 254. 255. Removed, falsified, or unauthorized identification,
11 as provided for in subsection A of Section 4-107 of Title 47 of the
12 Oklahoma Statutes;

13 255. 256. Buy, receive, possess, or sell motor vehicle with VIN
14 removed or defaced with intent to conceal, as provided for in
15 subsection C of Section 4-107 of Title 47 of the Oklahoma Statutes;

16 256. 257. Destroying, removing, altering, covering, or
17 counterfeiting trim tag plates, as provided for in Section 4-107a of
18 Title 47 of the Oklahoma Statutes;

19 257. 258. Misuse of manufactured home certificate of title, as
20 provided for in subsection B of Section 4-110 of Title 47 of the
21 Oklahoma Statutes;

22 258. 259. Alter manufactured home certificate of title, as
23 provided for in subsection B of Section 4-110 of Title 47 of the
24 Oklahoma Statutes;

1 259. 260. Remove receipt with intent to misrepresent payment of
2 tax or fees, as provided for in subsection B of Section 4-110 of
3 Title 47 of the Oklahoma Statutes;

4 260. 261. Purchase registration receipt on assigned certificate
5 of title, as provided for in subsection B of Section 4-110 of Title
6 47 of the Oklahoma Statutes;

7 261. 262. Misuse of forged, counterfeit, or suspended driver
8 license, as provided for in Section 6-301 of Title 47 of the
9 Oklahoma Statutes;

10 262. 263. Perjury through false affidavit, as provided for in
11 Section 6-302 of Title 47 of the Oklahoma Statutes;

12 263. 264. Interference with traffic control device resulting in
13 injury or death, as provided for in subsection B of Section 11-207
14 of Title 47 of the Oklahoma Statutes;

15 264. 265. Buy, sell, or dispose vehicle with altered VIN, chop
16 shop, as provided for in subsection C of Section 1503 of Title 47 of
17 the Oklahoma Statutes;

18 265. 266. Attempt to violate chop shop laws, as provided for in
19 subsection D of Section 1503 of Title 47 of the Oklahoma Statutes;

20 266. 267. Perjury before the Corporation Commission, as
21 provided for in Section 108 of Title 52 of the Oklahoma Statutes;

22 267. 268. Delay probation duties of the Corporation Commission
23 with use or attempted use of firearms, as provided for in Section
24 114 of Title 52 of the Oklahoma Statutes;

1 268. 269. Conspiracy to violate Oklahoma Oil and Gas
2 Conservation Act, as provided for in Section 115 of Title 52 of the
3 Oklahoma Statutes;

4 269. 270. Corruption of Corporation Commission, as provided for
5 in Section 117 of Title 52 of the Oklahoma Statutes;

6 270. 271. Misappropriation of gas, as provided for in Section
7 235 of Title 52 of the Oklahoma Statutes;

8 271. 272. Falsification of application for emergency relief, as
9 provided for in Section 26.18 of Title 56 of the Oklahoma Statutes;

10 272. 273. Medicaid fraud, as provided for in Section 1005 of
11 Title 56 of the Oklahoma Statutes;

12 273. 274. Fraudulently obtaining or receiving assistance, value
13 of Five Thousand Dollars (\$5,000.00) or more, as provided for in
14 Section 1005.1 of Title 56 of the Oklahoma Statutes;

15 274. 275. Carry contraband into jail or prison, as provided for
16 in subsection B of Section 21 of Title 57 of the Oklahoma Statutes;

17 275. 276. Possess cell phone in jail or prison, as provided for
18 in subsection E of Section 21 of Title 57 of the Oklahoma Statutes;

19 276. 277. Jail employee receiving compensation from inmate,
20 value of Five Hundred Dollars (\$500.00) or more, as provided for in
21 Section 22 of Title 57 of the Oklahoma Statutes;

22 277. 278. Use of convict labor on private property, as provided
23 for in Section 222 of Title 57 of the Oklahoma Statutes;

1 278. 279. Failure to comply with Mary Rippy Violent Crime
2 Offenders Registration Act, as provided for in Section 599 of Title
3 57 of the Oklahoma Statutes;

4 279. 280. Practicing dentistry without a license, as provided
5 for in subsection B of Section 328.49 of Title 59 of the Oklahoma
6 Statutes;

7 280. 281. Giving false information to obtain license, as
8 provided for in subsection B of Section 328.49 of Title 59 of the
9 Oklahoma Statutes;

10 281. 282. Impersonating a pharmacist, as provided for in
11 Section 353.17A of Title 59 of the Oklahoma Statutes;

12 282. 283. Alteration of prescription or unlawful dispensing of
13 drugs, second violation, as provided for in Section 353.24 of Title
14 59 of the Oklahoma Statutes;

15 283. 284. False representation in procuring license under the
16 Oklahoma Pharmacy Act, as provided for in subsection B of Section
17 353.25 of Title 59 of the Oklahoma Statutes;

18 284. 285. Cremation without license and permit, as provided for
19 in Section 396.33 of Title 59 of the Oklahoma Statutes;

20 285. 286. Practicing medicine without a license, as provided
21 for in Section 491 of Title 59 of the Oklahoma Statutes;

22 286. 287. Violation of the Oklahoma Osteopathic Medicine Act,
23 as provided for in Section 638 of Title 59 of the Oklahoma Statutes;

1 287. 288. Acting as building inspector without a license, as
2 provided for in Section 1044 of Title 59 of the Oklahoma Statutes;

3 288. 289. Affidavit as to undertaking, as provided for in
4 Section 1322 of Title 59 of the Oklahoma Statutes;

5 289. 290. Bail jumping, as provided for in Section 1335 of
6 Title 59 of the Oklahoma Statutes;

7 290. 291. False declaration of ownership in pawn shop, value of
8 One Thousand Dollars (\$1,000.00) or more, if property is firearms,
9 or was acquired through robbery or burglary, as provided for in
10 subsection C of Section 1512 of Title 59 of the Oklahoma Statutes;

11 291. 292. Violation of Oklahoma Security Guard and Private
12 Investigator Act, as provided for in subsection B of Section 1750.11
13 of Title 59 of the Oklahoma Statutes;

14 292. 293. Collusion among bidders, as provided for in Section
15 115 of Title 61 of the Oklahoma Statutes;

16 293. 294. Disclosure of terms of bids, as provided for in
17 Section 116 of Title 61 of the Oklahoma Statutes;

18 294. 295. False or illegal voucher by public official, as
19 provided for in Section 81 of Title 62 of the Oklahoma Statutes;

20 295. 296. Use of facsimile signature or seal with intent to
21 defraud, as provided for in Section 604 of Title 62 of the Oklahoma
22 Statutes;

1 296. 297. Distribution of controlled substance, possession with
2 intent, Schedule III, IV, and V drugs, as provided for in subsection
3 A of Section 2-401 of Title 63 of the Oklahoma Statutes;

4 297. 298. Distribution of counterfeit controlled substance,
5 possession with intent, Schedule III, IV, and V drugs, as provided
6 for in subsection A of Section 2-401 of Title 63 of the Oklahoma
7 Statutes;

8 298. 299. Robbery of controlled dangerous substance, as
9 provided for in subsection B of Section 2-403 of Title 63 of the
10 Oklahoma Statutes;

11 299. 300. Distribute or dispense controlled substance without
12 required order form, as provided for in subsection A of Section 2-
13 404 of Title 63 of the Oklahoma Statutes;

14 300. 301. Manufacture, distribute, or dispense controlled
15 substance not authorized by registration, as provided for in
16 subsection A of Section 2-404 of Title 63 of the Oklahoma Statutes;

17 301. 302. Omit, remove, alter, or obliterate symbol required on
18 controlled substance, as provided for in subsection A of Section 2-
19 404 of Title 63 of the Oklahoma Statutes;

20 302. 303. Refuse or fail to make, keep, or furnish required
21 information, as provided for in subsection A of Section 2-404 of
22 Title 63 of the Oklahoma Statutes;

1 303. 304. Refuse entry or inspection of premises with respect
2 to controlled substance, as provided for in subsection A of Section
3 2-404 of Title 63 of the Oklahoma Statutes;

4 304. 305. Maintain place for keeping or selling controlled
5 substance, as provided for in subsection A of Section 2-404 of Title
6 63 of the Oklahoma Statutes;

7 305. 306. Sell, transfer, or provide money transmitter
8 equipment to unlicensed person, second or subsequent offense, as
9 provided for in subsection A of Section 2-503.1d of Title 63 of the
10 Oklahoma Statutes;

11 306. 307. Responsibility of permit holders, as provided for in
12 subsection A of Section 124.8 of Title 63 of the Oklahoma Statutes;

13 307. 308. Purchase or sell body parts for transplantation, as
14 provided for in Section 2200.16A of Title 63 of the Oklahoma
15 Statutes;

16 308. 309. Falsification, forgery, concealment, defacement, or
17 obliteration of document of gift, as provided for in Section
18 2200.17A of Title 63 of the Oklahoma Statutes;

19 309. 310. Unlawful possession of vessel or motor, as provided
20 for in Section 4209 of Title 63 of the Oklahoma Statutes;

21 310. 311. Receive, possess, sell, or dispose of stolen vessel
22 or motor, as provided for in Section 4209.1 of Title 63 of the
23 Oklahoma Statutes;

1 311. 312. Remove or alter ID number of vessel, as provided for
2 in subsection B of Section 4209.2 of Title 63 of the Oklahoma
3 Statutes;

4 312. 313. Buy, receive, possess, or dispose of vessel with
5 false ID number with intent to conceal, as provided for in
6 subsection D of Section 4209.2 of Title 63 of the Oklahoma Statutes;

7 313. 314. False statement in application for certificate of
8 title for stolen vehicle, as provided for in Section 4209.3 of Title
9 63 of the Oklahoma Statutes;

10 314. 315. Alteration or forging of vessel certificate of title,
11 as provided for in Section 4209.4 of Title 63 of the Oklahoma
12 Statutes;

13 315. 316. Possess vessel with altered ID number, as provided
14 for in subsection C of Section 4253 of Title 63 of the Oklahoma
15 Statutes;

16 316. 317. Destroying or falsifying checks to the Land Office,
17 as provided for in Section 1026 of Title 64 of the Oklahoma
18 Statutes;

19 317. 318. Prospecting on public lands without permit, as
20 provided for in Section 1094 of Title 64 of the Oklahoma Statutes;

21 318. 319. Business for profit by a member of the Department of
22 Transportation, as provided for in subsection B of Section 304 of
23 Title 66 of the Oklahoma Statutes;

1 319. 320. Business for profit by a member of the Department of
2 Transportation, as provided for in subsection B of Section 324 of
3 Title 66 of the Oklahoma Statutes;

4 320. 321. Failure to comply with request for county records, as
5 provided for in Section 83 of Title 67 of the Oklahoma Statutes;

6 321. 322. Refusal to file tax return with intent to defraud, as
7 provided for in Section 240.1 of Title 68 of the Oklahoma Statutes;

8 322. 323. Filing false sales tax report, as provided for in
9 Section 241 of Title 68 of the Oklahoma Statutes;

10 323. 324. Possession of controlled dangerous substances without
11 tax stamp, as provided for in Section 450.8 of Title 68 of the
12 Oklahoma Statutes;

13 324. 325. Remove tax stamp with intent to reuse, as provided
14 for in Section 450.9 of Title 68 of the Oklahoma Statutes;

15 325. 326. Making false oath to report required by Cotton
16 Manufacturers Act, as provided for in Section 2003 of Title 68 of
17 the Oklahoma Statutes;

18 326. 327. File false income tax return with intent to defraud,
19 as provided for in Section 2376 of Title 68 of the Oklahoma
20 Statutes;

21 327. 328. Fraudulent tax receipt by county treasurer, as
22 provided for in Section 2920 of Title 68 of the Oklahoma Statutes;

23 328. 329. False or fraudulent lists of taxable property, as
24 provided for in Section 2945 of Title 68 of the Oklahoma Statutes;

1 329. 330. False application under Oklahoma Quality Jobs Program
2 Act, as provided for in Section 3609 of Title 68 of the Oklahoma
3 Statutes;

4 330. 331. False application under Former Military Facility
5 Development Act, as provided for in Section 3807 of Title 68 of the
6 Oklahoma Statutes;

7 331. 332. False application under Oklahoma Specialized Quality
8 Investment Act, as provided for in Section 4109 of Title 68 of the
9 Oklahoma Statutes;

10 332. 333. False application under Oklahoma Quality Investment
11 Act, as provided for in Section 4209 of Title 68 of the Oklahoma
12 Statutes;

13 333. 334. Conflict of interest by a member of the
14 Transportation Commission, as provided for in Section 310 of Title
15 69 of the Oklahoma Statutes;

16 334. 335. Conflict of interest by a member of the Oklahoma
17 Turnpike Authority, as provided for in Section 1705 of Title 69 of
18 the Oklahoma Statutes;

19 335. 336. Violation of Oklahoma Highway Code of 1968, as
20 provided for in Section 1802 of Title 69 of the Oklahoma Statutes;

21 336. 337. Conflict of interest by Oklahoma Educational
22 Television Authority member, as provided for in Section 23-106 of
23 Title 70 of the Oklahoma Statutes;

1 337. 338. Alter or destroy audit records by Board of Regents,
2 as provided for in subsection E of Section 3909 of Title 70 of the
3 Oklahoma Statutes;

4 338. 339. Authority to receive gifts or funds, as provided for
5 in subsection B of Section 4306 of Title 70 of the Oklahoma
6 Statutes;

7 339. 340. Make takeover offer which is not effective under
8 Oklahoma Take-over Disclosure Act of 1985, as provided for in
9 subsection A of Section 453 of Title 71 of the Oklahoma Statutes;

10 340. 341. Fraudulent, deceptive, or manipulative acts in
11 takeover offer, as provided for in Section 455 of Title 71 of the
12 Oklahoma Statutes;

13 341. 342. Violation of Oklahoma Take-over Disclosure Act of
14 1985, as provided for in Section 460 of Title 71 of the Oklahoma
15 Statutes;

16 342. 343. Conflict of interest by Oklahoma Capitol Improvement
17 Authority member, as provided for in Section 162 of Title 73 of the
18 Oklahoma Statutes;

19 343. 344. Fraud in obtaining certification as a minority
20 business, as provided for in Section 85.45h of Title 74 of the
21 Oklahoma Statutes;

22 344. 345. False statement for small business surety bond
23 guarantee, as provided for in Section 85.47h of Title 74 of the
24 Oklahoma Statutes;

1 345. 346. Forge or alter criminal history record, as provided
2 for in subsection D of Section 150.9 of Title 74 of the Oklahoma
3 Statutes;

4 346. 347. Making or receiving kickback, as provided for in
5 Section 3404 of Title 74 of the Oklahoma Statutes;

6 347. 348. Pooling of bridge or highway contracts, as provided
7 for in Section 101 of Title 79 of the Oklahoma Statutes;

8 348. 349. Business for profit by Oklahoma Water Resources Board
9 member, as provided for in Section 1086.3 of Title 82 of the
10 Oklahoma Statutes;

11 349. 350. Conflict of interest by water district official or
12 employee, as provided for in Section 1281 of Title 82 of the
13 Oklahoma Statutes;

14 350. 351. Falsely executes a written declaration as a witness
15 to a will, as provided for in paragraph 6 of Section 55 of Title 84
16 of the Oklahoma Statutes; and

17 351. 352. False statement and misrepresentation, as provided
18 for in Section 6 of Title 85A of the Oklahoma Statutes.

19 B. Any person convicted of a Class D1 criminal offense set
20 forth in this section shall be punished by imprisonment in the
21 custody of the Department of Corrections for a term of not more than
22 five (5) years and shall serve at least twenty percent (20%) of the
23 sentence imposed before release from custody including release to

1 electronic monitoring pursuant to Section 510.9 of Title 57 of the
2 Oklahoma Statutes.

3 C. 1. Every person who, having been previously convicted of
4 one or two Class C or Class D criminal offenses, commits a Class D1
5 criminal offense shall, upon conviction, be punished by imprisonment
6 in the custody of the Department of Corrections for a term of not
7 less than one (1) year nor more than seven (7) years and shall serve
8 at least twenty percent (20%) of the sentence imposed before release
9 from custody including release to electronic monitoring pursuant to
10 Section 510.9 of Title 57 of the Oklahoma Statutes.

11 2. Every person who, having been previously convicted of three
12 Class C or Class D criminal offenses, or one or more Class Y, Class
13 A, or Class B criminal offenses, commits a Class D1 criminal offense
14 shall, upon conviction, be punished by imprisonment in the custody
15 of the Department of Corrections for a term of not less than two (2)
16 years nor more than ten (10) years and shall serve at least thirty
17 percent (30%) of the sentence imposed before release from custody
18 including release to electronic monitoring pursuant to Section 510.9
19 of Title 57 of the Oklahoma Statutes.

20 D. Unless specifically exempted pursuant to subsection E of
21 this section, Section 51.1 of ~~Title 21 of the Oklahoma Statutes~~ this
22 title shall not apply to Class D1 criminal offenses.

23 E. The criminal offenses listed in paragraphs ~~98~~ 99, ~~108~~ 109,
24 ~~212~~, 213, 214, and ~~229~~ 230 of subsection A of this section shall be

1 exempt from the penalty provisions provided for in subsections B and
2 C of this section. Persons convicted of the criminal offenses
3 provided for in paragraphs ~~98~~ 99, ~~108~~ 109, ~~212~~, 213, 214, and ~~229~~
4 230 of subsection A of this section shall be punished in accordance
5 with the corresponding penalties provided for in the Oklahoma
6 Statutes including Section 51.1 of ~~Title 21 of the Oklahoma Statutes~~
7 this title.

8 F. All Class D1 criminal offenses shall be punishable by the
9 corresponding fines as provided for in the Oklahoma Statutes.

10 SECTION 21. REPEALER 6 O.S. 2021, Sections 1511, 1512,
11 1513, 1514, and 1515, are hereby repealed.

12 SECTION 22. This act shall become effective November 1, 2026.

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