

# State and Federal Legal Authority Addressing Payroll Cards

(as of September 1, 2019)

State Legal Authority Expressly Addressing Payroll Cards		
Jurisdiction	Statutes or Regulations	Agency Guidance
Alabama	None	None
Alaska	None	None
Arizona	Ariz. Rev. Stat. § 23-351	None
Arkansas	Ark. Code Ann. § 11-4-403	None
California	None	California Division of Labor Standards Enforcement, <a href="#">DLSE Opinion Letter 2008.07.07</a> (July 7, 2008)
Colorado	Colo. Rev. Stat. § 8-4-102	Colorado Department. of Labor and Employment, <a href="#">Methods of Payment</a> ; Advisory Bulletins, <a href="#">Methods of Payment, 1(I)</a>
Connecticut	Conn. Gen. Stat. §§ 31-71b, 31-71k	None
Delaware	19 Del. Admin. Code 1324-2.0	None
District of Columbia	None	None
Florida	Fla. Stat. § 532.01 Fla. Stat. § 448.24 (labor pools)	None
Georgia	Ga. Stat. §34-7-2	None
Hawaii	Haw. Rev. Stat. §§ 388-1, 388-5.7	Hawaii Department of Labor and Industrial Relations, Wage Standards Division, <a href="#">Direct Deposits, Debit Cards, Electronic Pay Statements.</a>
Idaho	None	None
Illinois	820 ILCS 115/4, 115/14.5; 56 Ill. Adm. Code § 300.600	Illinois Department of Labor, <a href="#">Electronic Payroll Debit/Credit Cards for Payment of Wages</a> ; <a href="#">Form of Payment FAQ</a>
Indiana	None	None
Iowa	None	Iowa Workforce Development, <a href="#">Wage Frequently Asked Questions</a>
Kansas	Kan. Stat. § 44-314	None

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Kentucky	Ky Rev. Stat. §337.010	None
Louisiana	None	None
Maine	26 Maine Rev. Stat. § 663 (addressing ATM cards or other means)	None
Maryland	Md. Lab. & Emp. Code § 3-502	None
Massachusetts	Mass. Gen. Stat. ch. 149, § 159C ; 209 CMR 31.18; 454 CMR 24.09, 24.10 (staffing agencies and worksite employers)	<a href="#">Information for Staffing Agencies Regarding the Temporary Workers Right to Know Law; Information for Worksite Employers Using Employment, Placement, or Staffing Agency Services</a>
Michigan	MCLS § 408.476; Mich. Admin. Code R. 408.9035	Michigan Department of Licensing and Regulatory Affairs, Wage and Hour Division, Informational Sheet: <a href="#">Record Keeping Requirements</a>
Minnesota	Minn. Stat. §§ 177.23; 177.255	Minnesota Department of Labor and Industry, Labor Standards, <a href="#">Frequently asked questions about wages and overtime, Labor Standards - Payroll Cards in Minnesota</a>
Mississippi	None	None
Missouri	1 CSR 10-8.010 (public employees)	None
Montana	None	Montana Department of Labor and Industry, <a href="#">Electronic Wage Payments FAQs</a>
Nebraska	Neb. Rev. Stat. §§ 48-1229; 48-1230	None
Nevada	Nev. Admin. Code R. 608.135	None
New Hampshire	N.H. Rev. Stat. §§ 275:42; 275:43	None
New Jersey	N.J. Admin. Code 12:55-2.4	New Jersey Department of Labor and Workforce Development, <a href="#">Wage &amp; Hour Compliance (Employer) FAQs</a>
New Mexico	None	None
New York	12 NYCRR 192-2.3 (litigation pending)	New York Department of Labor, Letters from Maria L. Colavitos, dated <a href="#">October 29, 2009</a> and <a href="#">January 15, 2010</a>

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North Carolina	None	North Carolina Department of Labor, <a href="#">Fact Sheet on Debit-Payroll Card Payment and Direct Deposit</a>
North Dakota	N.D. Cent. Code Ann. § 34-14-02	None
Ohio	None	None
Oklahoma	40 Okla. Stat. § 165.2; Okla. AG Op. No. 9-31	Oklahoma Department of Labor, <a href="#">Wage and Hour FAQs</a>
Oregon	Or. Rev. Stat. §§ 292.026 (state employees); 652.110	BOLI, <a href="#">State Laws Regulating Minimum Wage and the Payment of Wages; Frequently Asked Questions: Paydays</a> . Technical Assistance for Employers, <a href="#">Direct Deposit of Employee Wages; Paychecks</a>
Pennsylvania	7 Pa. Stat. §§ 6121, 6121.1, 6122, 6122.1	None
Puerto Rico	Laws of P.R. 29 § 171; P.R. AG Op. No. 2006-1	None
Rhode Island	R.I. Gen. Law § 28-14-10.1	None
South Carolina	None	None
South Dakota	None	None
Tennessee	Tenn. Code § 50-2-103	None
Texas	Tex. Labor Code § 61.017	Texas Workforce Commission, Especially For Texas Employers, <a href="#">Electronic Fund Transfer of Wages</a>
Utah	Utah Admin. Code R610-3-22	None
Vermont	21 Vt. Stat. § 342	None
Virginia	Va. Code Ann. § 40.1-29	The Virginia Department Labor and Industries, <a href="#">Field Operations Manual</a>

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Washington	Rev. Code of Wa. § 41.04.240 (applying only to higher ed employees)	Washington State Department of Labor and Industries, <a href="#">Pay Requirements – Getting Paid</a>
West Virginia	W.Va. Code § 21-5-3	West Virginia Division of Labor, <a href="#">Direct Deposits &amp; Payroll Accounts; Wage Payment &amp; Collection (WPCA): Acceptable Methods for Meeting Payroll</a>
Wisconsin	None	None
Wyoming	None	None

<b>Federal Regulations Expressly Addressing Payroll Cards</b>	
<b>Agency</b>	<b>Regulation and Guidance</b>
Consumer Financial Protection Bureau (CFPB)	Electronic Fund Transfers (Regulation E) <a href="#">12 CFR Part 1005</a>
	Prepaid Accounts Final Rule, <a href="#">81 Fed.Reg. 83934 (Nov. 22, 2016)</a>
	Prepaid Accounts Final Rule – Delay of Effective Date, <a href="#">82 Fed.Reg. 13782 (Mar. 15, 2017)</a>
	Prepaid Accounts Final Rule – Amendments, <a href="#">83 Fed.Reg. 6364 (Feb. 13, 2018)</a>
	Payroll Card Accounts, <a href="#">CFPB Bulletin 2013-10 (Sept. 12, 2013)</a>
Federal Deposit Insurance Corp. (FDIC)	Insurability of Funds Underlying Stored Value Cards and Other Nontraditional Access Mechanisms, <a href="#">73 Fed.Reg. 67155 (Nov. 11, 2008)</a>