

Subject: Official Notice Regarding Legislative Changes Affecting Division of Consumer Protection Registrations

During the 2026 General Legislative Session, the Legislature passed [SB 38](#), which takes effect on **May 6, 2026**. This bill modifies registration and compliance requirements for the statutes enforced by the Division.

Highlighted below are some key registration changes to the **Earned Wage Access Services Act**, Utah Code § 13-78-101 *et seq.* Refer to lines 7263-7440 of [SB 38](#) that pertain to the Earned Wage Access Services Act.

Definitions

- Added “Division” as a defined term. See line 7267 of SB 38.

Registration Requirement Modifications

- Designate a registered agent for service of process in the state and provide contact information. See lines 7313-7318 of SB 38.
- Update the Division within 30 days of any changes to the registration application. See lines 7340-7341 of SB 38.

Enforcement, Penalties, and Prohibited Acts

- For enforcement and penalties, see lines of SB 38.
- For prohibited acts, see lines 7401-7406 of SB 38.

Please review the full text of [SB 38](#) to ensure your entity meets ALL updated requirements for your specific registration type before the May 6, 2026, effective date.

The Division is unable to provide legal advice. For specific legal interpretations of the bill, please consult an attorney. For all other inquiries, contact the Division directly.