

March 23, 2025
Nevada Legislature
Assembly Committee on Commerce and Labor



RE: Opposition to AB430

To Members of the Committee:

On behalf of the Henderson Chamber of Commerce (HCC), which represents over 2,000 members throughout Southern Nevada, the majority of whom are small businesses, we would like to express our opposition to Assembly Bill 430.

This proposed legislation would undermine important consumer protections regarding payroll. The exclusion of payroll processing services from the money transmission regulations creates a potential loophole for fraudulent activities. Payroll processors handle large amounts of sensitive financial information, including workers' wages and employer funds, and their exemption from money transmission oversight could expose businesses and employees to greater risks. Without proper regulation, businesses that process payroll could potentially misuse or mismanage client funds, leaving workers vulnerable to fraud or delayed payments.

Furthermore, repealing provisions that impose certain duties for payroll processing services would remove crucial safeguards designed to protect both employers and employees. The current regulations require payroll service providers to issue detailed reports and provide paystubs, ensuring that employees receive accurate, transparent information about their earnings. Removing these requirements could lead to greater errors and misunderstandings in payroll, which would erode trust between businesses and their employees.

While we appreciate the intent of streamlining requirements for payroll companies, this would come at the expense of business owners and their employees.

Thank you,

A blue ink signature of Aviva Gordon.

Aviva Gordon
Chair, Legislative Committee
Henderson Chamber of Commerce

A blue ink signature of Emily Osterberg.

Emily Osterberg
Director of Government Affairs
Henderson Chamber of Commerce

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