USA Money Transmitter License (MTL)

State licensing strategy • Authorized delegate route • FinCEN MSB foundation

Direct MTL stack

Authorized delegate / agent

Montana LLC + FinCEN MSB

About Ready Corp

Global financial licensing & compliance - delivered 100% remotely

Who we are

Ready Corp is a global consultancy firm specializing in licensing, compliance, and corporate structuring for companies operating in the crypto, fintech, and financial sectors. With years of hands-on experience, our expert team has helped hundreds of businesses navigate complex regulatory landscapes - efficiently, remotely, and always with full legal clarity.

Whether you're looking to launch a VASP, establish a PSP, or register a MSB, Ready Corp provides tailored support at every stage - from incorporation and licensing to ongoing compliance and maintenance.

Our services are designed with international founders and foreign investors in mind. We understand the challenges of entering unfamiliar markets - the legal systems, regulatory differences, and cultural nuances - and we work to eliminate that friction.

Core services

Licensing:

- Crypto / VASP / DASP / CASP
- MiCA
- PSP
- PI
- EMI
- MSB
- IFPE

Compliance:

- Local Director / Office
- Accounting
- MLRO
- Audit

Delivered remotely with clear milestones and documentation.

Why the United States

A strategic market for payment, remittance, crypto-to-fiat, and cross-border fintech models

Large payments market

The U.S. remains a key target market for fintech, payment, remittance, and digital asset businesses seeking global credibility.

Route flexibility

Teams can pursue a direct state-by-state MTL stack or launch faster through an authorized delegate / agent structure.

Compliance credibility

A structured U.S. compliance approach can improve trust with users, banking partners, and institutional counterparties.

Choose the route based on capital, timeline, operational control, and target state coverage.

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Regulatory overview: USA money transmission

Federal AML obligations layered over state-by-state licensing requirements

State-by-state licensing

Money transmission is primarily regulated at the state level. Each state can have distinct licensing rules, timelines, bonding, and net-worth requirements.

Federal AML layer

FinCEN registration as a Money Services Business is commonly treated as a core federal AML component for many U.S.-facing structures.

Route planning

The practical route depends on the flow of funds, target states, services offered, launch speed, and long-term licensing strategy.

Money Transmitter strategy options

Two main pathways depending on long-term control, capital burden, and time-to-market

Option 1 - Build your own state MTL stack

- Full-control route for established teams
- Can extend up to ~24 months depending on state mix
- Reference capital burden can reach ~USD 2.2M in certain scenarios
- Direct regulatory autonomy and banking strategy

Option 2 - Authorized Delegate / Agent launch

- Faster route for market entry
- Typical launch window: ~3-8 weeks
- Reference range: USD 37,500-64,500
- Sub-account flow-of-funds architecture and branded customer workflow

Most teams evaluate both paths first, then choose the cleanest route for launch and scalability.

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Who this is for

Fintech and payment operators seeking U.S. market entry with structured compliance

01 Non-U.S. fintechs

Foreign founders and teams entering the U.S. payment market.

02 Crypto-to-fiat models

Operators moving between fiat and digital asset payment rails.

03 Cross-border payments

Remittance, payout, merchant, and international money movement models.

04 Fast-entry teams

Companies prioritizing speed, compliance, and partner readiness.

Decision logic

We map target states, customer flows, funds flow, product scope, monthly volume, and preferred launch speed before recommending the route.

Practical outcome

The goal is a legally structured market-entry plan with clear milestones and documentation requirements.

Package A - Montana LLC + FinCEN MSB Foundation

Reference package for teams starting with a practical U.S. foundational structure

Package A

USD 26,500
Estimated timeframe: ~1 month

Designed for foundational U.S. entity setup and FinCEN MSB workflow readiness.

Included workstreams

- Montana LLC formation workflow support
- Bank account onboarding support
- FinCEN registration workflow as MSB
- Core documentation readiness guidance
- Operational kickoff checklist

Best for teams starting with a practical U.S. structure before broader state or partner rollout.

Package B - Authorized Delegate / Agent Route

Reference range for faster U.S. market entry through a principal-partner structure

Package B

USD 37,500-64,500
Estimated timeframe: 3-8 weeks

Designed for teams prioritizing faster market entry and scalable rollout.

Included workstreams

- Principal-partner route assessment and fit mapping
- Flow-of-funds model support via sub-account structures
- KYC/KYB framework and branded-customer workflow setup
- Co-signed correspondent-agreement support track
- Regulatory track-record buildout planning

Reference figures and timelines are indicative and depend on partner availability, state scope, and implementation complexity.

Core implementation building blocks

A production-grade U.S. launch requires legal structure, controls, partner alignment, and operating evidence

Corporate & governance

- Entity architecture
- Ownership structure
- Responsible persons mapping
- Internal control governance

AML/KYC framework

- Risk-based onboarding
- Sanctions controls
- Monitoring logic
- Escalation procedures

Partner & banking

- Principal onboarding
- Correspondent pathways
- Flow-of-funds design
- Operational coordination

Continuity

- Go-live checklist
- SOP readiness
- Evidence pack
- Post-launch support

The strongest applications and partner files are built before market activation - not after.

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Implementation timeline

A practical sequence used for most USA MTL engagements

01 Scope mapping

Classify services, target states, flow of funds, and choose between own-license build or authorized delegate route.

02 Structure & docs

Set up entity and governance model, then prepare compliance and operational documentation.

03 Registration & partner workflow

Execute FinCEN/MSB components where applicable and coordinate partner/principal onboarding.

04 Launch readiness

Finalize controls, handoff, and rollout priorities for market activation.

Scoping call: 30 minutes • Roadmap delivery: 3-5 business days

Route comparison

Practical differences between direct licensing and authorized delegate market entry

Direct MTL stack

- Highest long-term control
- State-by-state applications
- Can take up to ~24 months
- Higher capital and bonding burden
- Direct regulator and bank relationships

Authorized Delegate

- Faster market entry
- Operates under principal structure
- Typical 3-8 week route
- Revenue share/commercial terms
- Requires strong customer-level compliance

Hybrid roadmap

- Launch through partner first
- Build internal track record
- Plan own licenses later
- Scale state coverage by priority
- Reduce timing pressure

The right route depends on launch speed, state coverage, capital plan, and operational control goals.

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Our approach (value to your team)

Comprehensive, practical, and results-driven support for U.S. market entry

Route analysis

Evaluate your services, customer profile, states, funds flow, and target launch timeline before selecting the pathway.

Documentation & controls

Prepare documentation, AML/KYC logic, governance evidence, policies, and operational readiness materials.

Partner readiness

Support partner onboarding, banking coordination, correspondent workflow, and compliance evidence for launch.

Outcome: a structured, compliant route toward U.S. market activation with realistic milestones.

Client support

Built with founders, fintech teams, and regulated operators across jurisdictions

Payment & Remittance Operators

Route planning, U.S. structure, compliance file preparation, and partner workflow coordination.

Crypto-to-Fiat Platforms

Entity setup, MSB/MTL strategy, KYC/KYB controls, and operational readiness for regulated launch.

Enterprise & Growth Teams

Cross-border advisory, rollout roadmap, policy updates, and ongoing governance workflows.

Compliance-first

Clear controls from day one.

Faster launch

Milestone-driven execution.

Global reach

Multi-jurisdiction support.

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Trusted Partnerships, Proven Results

Local presence for operational continuity and support

A few select clients and partners

whitebit

Guavapay

Webull

chainger

KEYTOM

Bitolo

nebeus

EL DORADO

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