

From: Wendy Turk [REDACTED]

Sent: Monday, October 6, 2025 2:43 PM

To: Tina Padovano <tpadovano@tax.state.nv.us>

Subject: public comment for Oct 7 workshop - AB404 (83rd Session)

WARNING - This email originated from outside the State of Nevada. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Good afternoon, Ms. Padovano.

I plan to attend the October 7 workshop for AB 404 tomorrow (in person). The Notice contained conflicting instructions, so I'm unclear as to whether I need to supply my planned comments ahead of time. Below is what I intend to comment in person.

~~~~~

My name is Wendy Turk and I am the Vice President of Regulatory Affairs for a company called Fintech. For those who aren't familiar with Fintech, we are the industry leader in providing electronic payment services for wholesale deliveries of alcohol. We provide our service in all 50 states, are partnered with more than 6,000 alcohol wholesalers including self-distributing manufacturer and control states, and we've been doing so since 1991.

While our company is honored and eager to help the industry become compliant with AB 404, I have taken questions from many industry members in Nevada that I haven't been able to answer. So, my comment today is actually a list of questions that I would ask the department to clarify during their rulemaking.

1. Will the law apply to deliveries made to "Special event" permit holders?
2. With regard to electronic payment transactions, how may "non-sufficient funds" returns be repaid?
3. How may "closed account" returns, and "frozen account" returns be handled? Banking laws forbid them from being reattempted via ACH.
4. The new law mentions, twice, that retailers may elect to pay via credit card. Does this mean that retailers may elect to pay by credit card only IF the distributor offers it as an option, or does it necessarily require that ALL wholesalers offer a credit card option?
5. When and how will the conflict between the codified language from AB404 (requiring electronic payments) and the proposed language in NAC 369.055 (making electronic payments optional) be settled?

Thank you for your time!

Wendy Turk



**Wendy Turk**

Vice President, Regulatory Affairs



[www.fintech.com](http://www.fintech.com)



**CONFIDENTIAL INFORMATION**

This email, including any attachments, is for the sole use of the intended recipient(s) and may contain trade secrets or other confidential information of Financial-Information-Technologies, LLC (Fintech). Any unauthorized review, use, distribution, copying, or disclosure of this email or its contents is strictly prohibited and may be subject to criminal or civil liability. If you have received this message in error, please let us know by email reply and delete it from your system.