§ 645. Assignment of claims to superintendent. At the written request of any claimant or creditor of the licensee whose claim is based on a transaction, in this state, for the sale or issuance of a check or the receipt of money for transmission or transmission of the same, under the provisions of this article, the superintendent may, in his discretion, take an assignment of such claim in trust for the benefit of the assigning claimant or creditor and may bring any legal action necessary to collect such claim. Two or more such claims against the licensee may be combined in one such action.