

Quarterly MSB Newsletter

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division

Quarterly Summary of Money Service Businesses Activities for the Period Ending December 31, 2015

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2016 License Renewal (Transition) Period Has Ended

The Annual License Renewal Period for 2016 has ended. A licensee that has submitted a filing through the [Nationwide Multistate Licensing System](#) on or before December 31, 2015, can continue to work as a MSB unless and until there is a surrender/withdrawal of the license or a final order of denial or revocation is issued by the Department.

PENDING RENEWAL REQUESTS

Does your license have a renewal request pending? If so, please check your NMLS record for any deficiencies, or license items, placed by the Department. No renewal request will be approved with outstanding license items.

Many licensees that have not yet been approved owe fines and fees – check your NMLS record to see if your renewal is being delayed due to unpaid fines and fees.

Fines and fees must be paid through the NMLS Agency Fee Invoice

Please visit the following link for information on how to pay the Agency Fee Invoice in NMLS:

For a Company -

http://mortgage.nationwidelicencingsystem.org/licensees/resources/LicenseeResources/Paying%20an%20Invoice_C.pdf

Forgot to Renew an MSB License?

If an MSB did not request renewal by December 31, 2015, the license expired by operation of law effective January 1, 2016 AND the licensee may not conduct MSB activity in Georgia. The licensee must submit a new application through the NMLS: <http://mortgage.nationwidelicencingsystem.org/slr/Pages/DynamicLicenses.aspx?StateID=GA>

This new application submission includes mailing to the Department the jurisdiction-specific documents listed in the New Application Checklist that say, “click to download document”. All changes to your company structure including ownership, officers, address, etc., must be made through NMLS. Please refer to the amendment checklist for your license type: <http://mortgage.nationwidelicencingsystem.org/slr/Pages/DynamicLicenses.aspx?StateID=GA>

2016 LICENSE CERTIFICATES

When you receive e-mail notification of your 2016 license or renewal approval from the Department (noreply@dbf.state.ga.us or msb@dbf.state.ga.us), you will be provided with a link to the Department's secure website to retrieve and print your license certificate for 2016. You will need your Georgia license number and assigned password. There is a 'forgot your password' option on the license certificate retrieval website. Please do not call the Department and ask for your password.

- ♦ **CHECK CASHERS** - <https://bkgfin.dbf.state.ga.us/CCCERT2016.html>
- ♦ **MONEY TRANSMITTERS AND SELLERS OF PAYMENT INSTRUMENTS** - <https://bkgfin.dbf.state.ga.us/SOCMTCERT2016.html>

Quarterly Reporting for Seller of Payment Instruments and Money Transmitter Licensees

All Money Transmitter and Seller of Payment Instruments Licensees were emailed directly with instructions on how to complete the online form that is being used as part of the quarterly reporting requirements for the period ending December 31, 2015.

In addition to completing the webform, agent/office information must be uploaded via the Uniform Authorized Agent Report (UAAR) in the Nationwide Multistate Licensing System (NMLS) to complete your quarterly reporting.

If you have no agents or offices, you must still report through the NMLS. Learn more about the UAAR and uploading authorized agents [here](#). Questions regarding the UAAR should be directed to the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).

Please complete and submit both reports by February 14, 2016. Any reports received after the deadline will be subject to a fine of \$1,000.

2016 State Holidays

Please refer to Georgia Governor Nathan Deal's website -- <http://gov.georgia.gov/2016-state-calendar> -- for a list of the dates in 2016 proclaimed by the Governor as public and legal state holidays when the Capitol and all State agencies will be closed.

COMMONLY USED ACRONYMS

CC— Check Cashier License

Department — Ga. Department of Banking and Finance

MSB — Money Services Business

MT—Money Transmitter License

NMLS or NMLSR — Nationwide Multistate Licensing System & Registry

O.C.G.A. — Official Code of Georgia Annotated

SPI—Seller of Payment Instruments License

UAAR — Uniform Authorized Agent Report

Upcoming Atlanta Check Cashing Classes

The Department offers a check cashing class that benefits first-time and experienced check cashers. Classes are scheduled on Tuesdays at 10:00 a.m. and generally last about an hour and a half.

There is no cost for the class and it is a great way to learn about Georgia law, Department regulations, the Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) requirements. During examinations, those who have attended the class have stated that the knowledge and information they gained helped prevent violations and avoid the imposition of fines.

As a further benefit, the Department provides a certificate of attendance that licensees may use as evidence of training received on BSA and Anti-Money Laundering.

The classes are limited to a maximum of seven attendees, so you must make an advance reservation by calling 770-986-1639 or emailing tkoeppel@dbf.state.ga.us.

Reserve your seat NOW! We look forward to seeing you.

Upcoming Atlanta Check Casher Classes*
January 19, 2016, 10:00 AM
March 15, 2016, 10:00 AM
May 17, 2016, 10:00 AM
July 19, 2016, 10:00 AM

**Please note that the class schedule is subject to change*

Department Contact Information

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Corresponding with the Department



When corresponding with the Department, e-mail communication is preferred. Providing written details in the e-mail regarding any questions or concerns you may have allows the Department to forward the request to the appropriate person who handles that area, and if sufficient details are included in the request, that person can then more efficiently provide you with an answer. Please include your NMLS or License number on all communications. The main Division e-mail address is msb@dbf.state.ga.us.

Since the Department's main method of communicating with licensees is via e-mail, it is very important that you supply the Department with a valid e-mail address for your primary contact and that you **keep us informed if your e-mail address changes by updating your company's MU2 on NMLS**. Please also be sure that your e-mail account does not divert Department e-mail to your spam or junk folder.

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Banking and Finance**

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We're on the Web!
dbf.georgia.gov

The Department is the state agency that regulates and examines Georgia state-chartered banks, state-chartered credit unions, and state-chartered trust companies. The Department also has responsibility for the supervision, regulation, and examination of Merchant Acquirer Limited Purpose Banks (MALPBs) chartered in Georgia.

In addition, the Department has regulatory and/or licensing authority over mortgage brokers, lenders and processors, mortgage loan originators, check cashers, sellers-issuers of payment instruments, money transmitters, international banking organizations, and bank holding companies conducting business in Georgia.

Our **Mission** is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.

Our **Vision** is to be a willing and able partner with our regulated entities in order to support vibrant and economic growth and prosperity in Georgia.

**Sign-up to Receive this Publication**

This quarterly publication is delivered to interested parties via e-mail and is also available from the Department's website at: <http://dbf.georgia.gov> under Publications, **MSB Newsletter**. If you would like to be added to our distribution list, send an e-mail to dbfpress@dbf.state.ga.us stating your name and e-mail address. Please be sure to include **"Subscribe to MSB Newsletter"** in the Subject line.



APPENDIX

License Status	Definition
Approved	The entity has an Approved license.
Denied	The entity applied for a license and the request was Denied.
Revoked	The entity's license was Revoked and the entity is no longer authorized to conduct business.
Terminated – Expired	The entity failed to renew. Alternatively, this license status is also used for MLOs that were suspended by administrative action for failing to meet Georgia's sponsorship requirement.
Terminated – Ordered to Surrender	An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business.
Terminated – Surrendered/Cancelled	The entity has requested a surrender/cancellation of their license and the regulator has granted this surrender/ cancellation request.

MSB ACTIVITY BY CURRENT LICENSE STATUS

GA Check Casher License

Approved

NMLS#	License#	Company Name	Date	City	State
1385235	46851	YOGIS QUIK STOP INC	10/02/2015	DAHLONEGA	GA
1404447	47315	Antaryami, Inc	10/02/2015	Warner Robins	GA
1402198	47330	428 Lake, LLC	10/20/2015	Milledgeville	GA
1411518	48045	Mata Ashapuri inc	10/20/2015	Adairsville	GA
1415780	31315	ALL IN ONE VENTURES INC.	10/20/2015	CHAMBLEE	GA
1394528	47738	Nitya Inc	10/20/2015	Guyton	GA
1414200	48203	SAYAL19 LLC	11/03/2015	Americus	GA
1409741	47776	Conley prime LLC	11/03/2015	Conley	GA
1406412	47613	GS & KC INC	11/03/2015	BROOKHAVEN	GA
1231278	22786	GHANSHYAM PATEL	11/05/2015	VALDOSTA	GA
1421474	48292	JAI MA MELDI INC	11/05/2015	ALMA	GA
1385250	43143	SWAMINARAYAN USA LLC	11/06/2015	DORAVILLE	GA
1377841	48296	FASTLANE CHECK CASHING ACWORTH LLC	11/06/2015	Acworth	GA
1431185	48295	SEAN INTERNATIONAL LLC	11/12/2015	NEWBORN	GA
1415890	47835	L&K Express, LLC	11/18/2015	Athens	GA
1413902	47908	K-VA-T Food Stores, Inc.	11/18/2015	Abingdon	VA
1433424	48478	Amina Mart	12/02/2015	atlanta	GA
1433106	48457	VIRPANATH INC	12/02/2015	GAINESVILLE	GA
1435239	48484	WILLIAMSON 1984 LLC	12/02/2015	GRIFFIN	GA
1427758	48294	west side liquor inc	12/08/2015	kennesaw	GA

1377288	46690	Happy Go Lucky, Inc.	12/14/2015	Marietta	GA
1431623	48313	DIYA SAMA 27 INC	12/22/2015	RINCON	GA
1424820	48057	SSM USA INVESTMENTS, INC,	12/22/2015	GAINESVILLE	GA
1433413	42127	AYUSHI ENTERPRISE INC	12/22/2015	MOULTRIE	GA
1433298	48483	MISCELANEA GUATE-MEX	12/22/2015	Cairo	GA
1439749	48647	SEYAN GROUP INC	12/23/2015	ATLANTA	GA
1445070	49006	PAYAL D 216 INC	12/30/2015	LOCUST GROVE	GA
1443125	48892	Kushi Ali Inc	12/30/2015	Stockbridge	GA
1443074	48838	Sean Tara Management LLC	12/30/2015	Jonesboro	GA

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Denied

NMLS#	License#	Company Name	Date	City	State
1387901	47002	A Z C. Store, Inc	12/17/2015	Roswell	GA

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Terminated - Surrendered/Cancelled

NMLS#	License#	Company Name	Date	City	State
1266615	33462	CARNICERIA Y TIENDA CENTROAMERICA, INC	10/02/2015	CARROLLTON	GA
1246274	22394	Pawn Max, Inc.	10/05/2015	Macon	GA
1241188	9144	CHECK CASHERS 1 INC	10/07/2015	JONESBORO	GA
1243218	30887	RAMIN INC	11/03/2015	SNELLVILLE	GA
1241271	40935	MADHU N RAMAN CORPORATION	11/03/2015	HOSCHTON	GA
1232833	23447	Kemin Enterprises Inc.	11/12/2015	perry	GA
1235242	23222	zahara enterprises inc	11/30/2015	MARIETTA	GA
1254342	39351	WCF Group, LLC	12/01/2015	East Point	GA
1240703	33041	AMYSAM INC.	12/01/2015	Jonesboro	GA
1230400	24269	BRINDAVAN INC	12/01/2015	GAINESVILLE	GA
1242716	32386	shreedutta inc	12/01/2015	rincon	GA
1275507	35146	M&S investment of georgia,inc	12/01/2015	cumming	GA
1242149	41839	M & S Partners Llc	12/01/2015	Duluth	GA
1246298	19798	TIME FINANCE, INC.	12/07/2015	ATLANTA	GA
1268499	23308	Elliott's Marketplace, INC	12/07/2015	Conyers	GA
1267183	21197	News Necessities Inc	12/07/2015	Alpharetta	GA
1265815	23718	Big O's Package Store, Inc.	12/11/2015	Columbus	GA
1232285	23340	TORINO,LLC	12/11/2015	GRIFFIN	GA

1241277	23910	Advanced Title Pawn Of Dalton, LLC	12/14/2015	Dalton	GA
1267672	22480	Trouts Beverages, Inc.	12/14/2015	Jasper	GA
1240331	17775	MONEY MARKET OF ATLANTA, INC.	12/16/2015	ATLANTA	GA
1238830	25346	Om Star LLC dba Rocky's Liquor	12/17/2015	Macon	GA
1271002	39079	UMA INVESTMENT LLC	12/22/2015	CARTERSVILLE	GA

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GA Money Transmitter License

Approved

NMLS#	License#	Company Name	Date	City	State
1238308	46574	Moon Inc	10/06/2015	Boston	MA
1200333	46430	Bannockburn Global Forex, LLC	11/06/2015	Cincinnati	OH
1384867	47498	LumoXchange LLC	11/13/2015	Atlanta	GA
1435664	48520	SHEGER ENTERPRISE, LLC	12/31/2015	CLARKSTON	GA

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Terminated - Surrendered/Cancelled

NMLS#	License#	Company Name	Date	City	State
1249882	29415	Frank Tax & Financial Services LLC	10/19/2015	Kennesaw	GA
935628	22062	JUBA EXPRESS GROUP LLC	10/28/2015	FALLS CHURCH	VA
1243761	41433	Eyerus Money Transfer Service	12/16/2015	Clarkston	GA

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GA Seller of Payment Instruments License

Approved

NMLS#	License#	Company Name	Date	City	State
1272156	45850	Tilia Inc.	12/18/2015	San Francisco	CA

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Terminated - Surrendered/Cancelled

NMLS#	License#	Company Name	Date	City	State
1233299	22028	Point Financial Corporation	10/19/2015	Jonesboro	GA
942586	17153	MEMO Financial Services, Inc.	10/29/2015	Wormleysburg	PA

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