



## *Department of Banking and Finance*

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*Brian P. Kemp*  
Governor

*Kevin B. Hagler*  
Commissioner

August 14, 2023

**FILED**

**VIA CERTIFIED MAIL**

**OCT 19 2023**

Daniel Gouldman  
CEO, Unbanked, Inc.  
3010 Haven Reserve  
Milton, GA 30004

**GEORGIA DEPARTMENT OF  
BANKING AND FINANCE**

### **ORDER TO CEASE AND DESIST**

Pursuant to O.C.G.A. § 7-1-694(a)(2), the Georgia Department of Banking and Finance (“Department”) hereby orders you, Daniel Gouldman, to cease and desist from engaging in activities in violation of Article 4 of Chapter 1 of the Financial Institutions Code of Georgia, O.C.G.A. § 7-1-680 *et seq.* (“the Code”). O.C.G.A. § 7-1-681(b) prohibits any person from engaging in money transmission without having first obtained a license authorizing such activity. Further, O.C.G.A. § 7-1-681(c) provides that every person who directly or indirectly controls another that violates O.C.G.A. § 7-1-681(b) is in violation of the Code to the same extent as the person controlled. The Department has documentation that Daniel Gouldman, in his capacity as CEO of Unbanked, Inc., violated the Code, specifically O.C.G.A. § 7-1-681(b), by controlling Unbanked, Inc., which engaged in money transmission without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty (30) days from the date of issuance in accordance with O.C.G.A. § 7-1-694(a)(2). As a result, a licensed money transmitter will be prohibited from employing you for a period of five (5) years to perform any functions governed by the Code. O.C.G.A. § 7-1-692. The Department may, however, rescind the Order to Cease and Desist if, within this 30-day period, you provide the Department with documentation showing that Unbanked, Inc. possessed a valid license or qualified for an exemption found in O.C.G.A. § 7-1-682 during the relevant time period. Should you have any questions concerning this matter, please send them by e-mail to [msofo@dbf.state.ga.us](mailto:msofo@dbf.state.ga.us).

Rod Carnes, CFE  
Deputy Commissioner  
Georgia Department of Banking and Finance

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