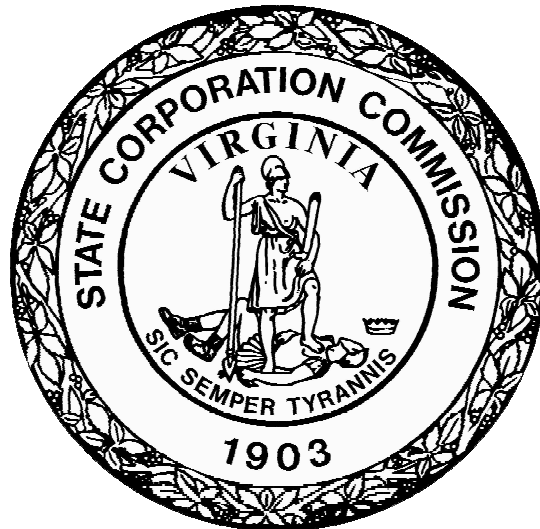


**THE 2023 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**MONEY TRANSMITTERS  
CREDIT COUNSELING AGENCIES  
DEBT SETTLEMENT SERVICES PROVIDERS**

**OPERATING IN VIRGINIA  
AT THE CLOSE OF BUSINESS DECEMBER 31, 2023**



**BUREAU OF FINANCIAL INSTITUTIONS  
STATE CORPORATION COMMISSION  
COMMONWEALTH OF VIRGINIA**

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2023 ANNUAL REPORT**

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**STATE CORPORATION COMMISSION**

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JEHMAL T. HUDSON, Chairman

BERNARD J. LOGAN, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

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Richmond, Virginia, December 31, 2023

TO THE STATE CORPORATION COMMISSION  
Richmond, Virginia

**GREETINGS:**

I have the honor to submit herewith the 2023 Annual Report of the Bureau of Financial Institutions - Money Transmitters, Credit Counselors and Debt Settlement Services Providers.

Respectfully,

E. J. FACE, JR.  
Commissioner of Financial Institutions

## **BUREAU OF FINANCIAL INSTITUTIONS**

E. J. FACE, JR.  
Commissioner of Financial Institutions

### **ADMINISTRATION & LICENSING**

DUSTIN R. PHYSIOC  
Deputy Commissioner

### **DEPOSITORY SUPERVISION**

SUSAN E. HANCOCK  
Deputy Commissioner

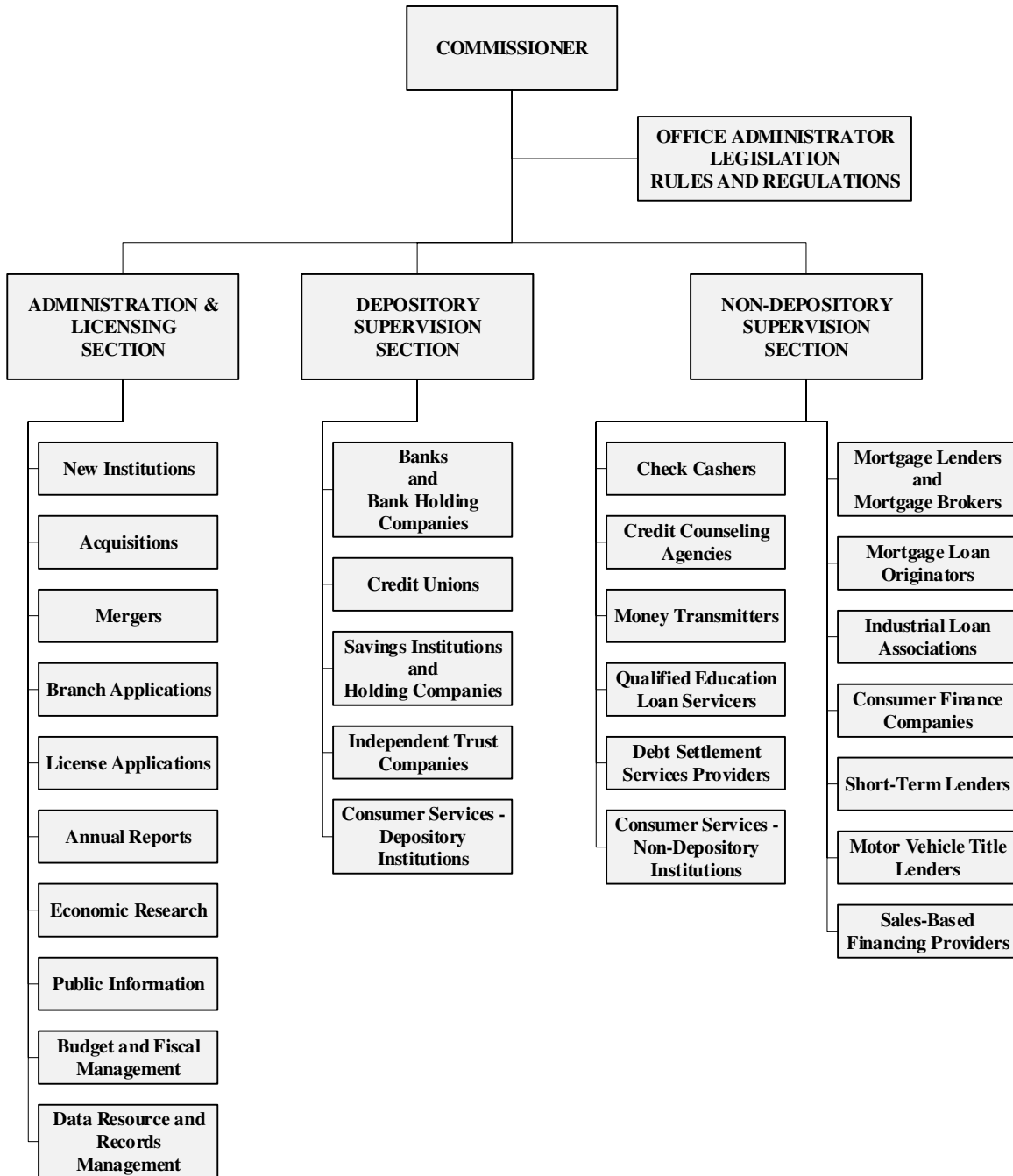
### **NON-DEPOSITORY SUPERVISION**

SUSAN E. HANCOCK  
Deputy Commissioner

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**ORGANIZATIONAL CHART  
BUREAU OF FINANCIAL INSTITUTIONS**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**THE STATE CORPORATION COMMISSION**

The State Corporation Commission (“Commission”) is an independent state agency established by the Constitution of Virginia. The Commission is organized as a fourth branch of government with its own legislative, administrative, and judicial powers. The Commission’s authority encompasses utilities, insurance, financial institutions, securities, retail franchising, and railroad safety. It is the state’s central filing office for corporations, limited partnerships, limited liability companies and Uniform Commercial Code liens. The Commission also assesses public service corporations for state and local taxation.

**THE BUREAU OF FINANCIAL INSTITUTIONS**

The State Corporation Commission’s Bureau of Financial Institutions (“Bureau”) is responsible under Title 6.2 of the Code of Virginia for the regulation and supervision of all depository and non-depository financial institutions. Depository institutions are comprised of state-chartered banks, savings institutions, and credit unions. Non-depository institutions consist of trust companies, industrial loan associations, consumer finance companies, mortgage lenders and brokers, mortgage loan originators, money transmitters, credit counseling agencies, check cashers, sales-based financing providers, short-term lenders, motor vehicle title lenders, debt settlement services providers, and qualified education loan servicers. Each is required to obtain a license from the Commission, with the exception of check cashers and sales-based financing providers, which are required to register pursuant to Chapter 21 and Chapter 22.1 of Title 6.2 of the Code of Virginia, respectively.

Within the Bureau, the Administration & Licensing Section is responsible for processing and investigating all applications filed by depository and non-depository financial institutions for certificates of authority and licenses, and for processing check casher and sales-based financing provider registrations. The Non-Depository Supervision Section is responsible for the supervision (examination) of all non-depository institutions, with the exception of trust companies. The Depository Supervision Section supervises banks, credit unions, savings institutions and trust companies.

As of December 31, 2023, the Bureau of Financial Institutions regulated 141 money transmitters, 27 credit counseling agencies, and 10 debt settlement services provider licensees. During 2023, the Bureau received 24 applications for money transmitter licenses, 6 applications for permission to acquire control of existing money transmitter licensees, 1 application for a credit counseling agency license, 16 applications for credit counselors to establish or relocate an office, and 1 application for a debt settlement services provider license.

<b>2023 Status Changes of Money Order Seller and Money Transmitter Applications and Licenses</b>					
<b>License Type</b>	<b>Approvals</b>	<b>Withdrawn/ Abandoned</b>	<b>Denials</b>	<b>Surrendered/ Expired</b>	<b>Revocations</b>
Money Transmitter	16	14	0	14	0

Additional licensing records for all money transmitter licensees can be found on the Nationwide Mortgage Licensing System (“NMLS”) Consumer Access webpage (<http://www.nmlsconsumeraccess.org/>).

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**Money Transmitters -- List by Name**

**ACI Payments, Inc.**

Virginia license number: MO-237 - NMLS ID: 936777  
6060 Coventry Drive  
Elkhorn, NE 68022

**Affirm Payments, LLC**

Virginia license number: MO-460 - NMLS ID: 2311440  
650 California Street  
12th Floor  
San Francisco, CA 94108

**AFRICA REMITTANCE COMPANY LLC d/b/a SikaCash**

Virginia license number: MO-388 - NMLS ID: 1571998  
2828 JOHN F KENNEDY BOULEVARD SUITE 203  
JERSEY CITY, NJ 07306

**AFRO INTERNATIONAL LIMITED INC.**

Virginia license number: MO-125 - NMLS ID: 1030072  
6475 New Hampshire Ave  
Suite # C 504 H  
Hyattsville, MD 20783

**Airbnb Payments, Inc.**

Virginia license number: MO-300 - NMLS ID: 1177237  
888 Brannan Street  
4th Floor  
San Francisco, CA 94103

**Amaana Money Transfer CO**

Virginia license number: MO-151 - NMLS ID: 1107140  
139 West Lake St  
Minneapolis, MN 55408

**Amazon Payments, Inc. d/b/a TextPayMe**

Virginia license number: MO-187 - NMLS ID: 945504  
410 Terry Ave N  
Seattle, WA 98109

**American Express Prepaid Card Management Corporation**

Virginia license number: MO-244 - NMLS ID: 913823  
18850 North 56th Street  
Phoenix, AZ 85054

**American Express Travel Related Services Company, Inc.**

Virginia license number: MO-20 - NMLS ID: 913828  
200 Vesey Street  
New York, NY 10285

**ANH MINH MONEY TRANSFER, INC.**

Virginia license number: MO-245 - NMLS ID: 902776  
9211 BOLSA AVE., #104  
WESTMINSTER, CA 92683

**Apple Payments Inc.**

Virginia license number: MO-346 - NMLS ID: 1679397  
6900 W. Parmer Lane  
Office No. AC1-2225  
Austin, TX 78729

**AscendantFX Capital USA, Inc. d/b/a Ascendant**

Virginia license number: MO-270 - NMLS ID: 916300  
3478 Buskirk Avenue  
Suite 1000  
Pleasant Hill, CA 94523

**Atlantic Xchange LLC**

Virginia license number: MO-387 - NMLS ID: 1544045  
5846 Schaefer Road  
Dearborn, MI 48126

**Bakkt Marketplace, LLC**

Virginia license number: MO-380 - NMLS ID: 1890144  
10000 Avalon Boulevard  
Suite 1000  
Alpharetta, GA 30009

**BAM Trading Services Inc. d/b/a Binance.US**

Virginia license number: MO-403 - NMLS ID: 1906829  
252 NW 29th Street  
9th Floor, Suite 905  
Miami, FL 33127

**BANANA PAY, LLC**

Virginia license number: MO-304 - NMLS ID: 1136319  
2200 EAST FRANKLIN AVE  
#204  
MINNEAPOLIS, MN 55404

**BARRI MONEY SERVICES, LLC d/b/a DOLEX**

Virginia license number: MO-406 - NMLS ID: 937962  
10777 Westheimer Rd. Suite 1040  
Houston, TX 77042

**Betrlink, LLC**

Virginia license number: MO-410 - NMLS ID: 1979645  
222 Broadway Fl 19  
New York, NY 10038

**Bill.com, LLC**

Virginia license number: MO-311 - NMLS ID: 1007645  
6220 America Center Drive  
Suite 100  
San Jose, CA 95002

**BillGO MT, Inc.**

Virginia license number: MO-413 - NMLS ID: 2005089  
3003 E. Harmony Rd.  
5th Floor  
Fort Collins, CO 80528

**bitFlyer USA, Inc.**

Virginia license number: MO-338 - NMLS ID: 1528491  
548 Market St, #25696  
San Francisco, CA 94104

**BitRail, LLC**

Virginia license number: MO-398 - NMLS ID: 1787783  
1240 Tangelo Terrace  
STE B11  
Delray Beach, FL 33444

The above records represent filings of the licensees made through the Nationwide Multistate Licensing System ("NMLS").  
The Bureau has not changed the format or content of the NMLS records.

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**Money Transmitters -- List by Name**

**Bitstamp USA, Inc.**

Virginia license number: MO-392 - NMLS ID: 1905429  
27 Union Square West  
Suite 205  
New York, NY 10003

**Blackhawk Network California, Inc.**

Virginia license number: MO-243 - NMLS ID: 925953  
6220 Stoneridge Mall Road  
Pleasanton, CA 94588

**Block of Delaware, Inc. (Used in Va By: Block, Inc.)**

Virginia license number: MO-268 - NMLS ID: 942933  
1955 Broadway  
Suite 600  
Oakland, CA 94612

**BNXA USA MTL Inc. d/b/a Banxa**

Virginia license number: MO-463 - NMLS ID: 2347615  
1 East Liberty Street, Office 16, Suite 600  
Reno, NV 89501

**CAMBRIDGE MERCANTILE CORP. (U.S.A.) d/b/a  
Corpay**

Virginia license number: MO-428 - NMLS ID: 988463  
1350 Broadway  
Suite 810  
New York, NY 10018

**CEX.IO CORP. d/b/a CEX.IO**

Virginia license number: MO-416 - NMLS ID: 1804170  
900 E Diehl Rd  
STE 110  
Naperville, IL 60563

**Check Payments LLC**

Virginia license number: MO-444 - NMLS ID: 2103307  
36 East 20th Street  
Suite 500  
New York, NY 10003

**CheckFreePay Corporation**

Virginia license number: MO-87 - NMLS ID: 908760  
2900 Westside Parkway  
Alpharetta, GA 30004

**Chime Inc.**

Virginia license number: MO-319 - NMLS ID: 1161354  
100 Hano Street  
Suite # 9  
Boston, MA 02134

**Choice Money Transfer, Inc. d/b/a Small World Money  
Transfer**

Virginia license number: MO-291 - NMLS ID: 912793  
70 Grand Avenue  
Suite 104  
River Edge, NJ 07661

**Circle Internet Financial, LLC**

Virginia license number: MO-302 - NMLS ID: 1201441  
99 High Street  
Suite 1701  
Boston, MA 02110

**Coinbase, Inc.**

Virginia license number: MO-306 - NMLS ID: 1163082  
55 Hudson Yards  
550 West 34th Street, 4th Floor  
New York, NY 10001

**Coinme Inc.**

Virginia license number: MO-404 - NMLS ID: 1185542  
3120 139th Ave. SE  
Suite 05-119  
Bellevue, WA 98005

**CoinZoom, Inc. d/b/a CoinZoom**

Virginia license number: MO-356 - NMLS ID: 1735216  
4640 S. Holladay Village Plaza, Suite 206  
Salt Lake City, UT 84117

**Comdata TN, Inc.**

Virginia license number: MO-283 - NMLS ID: 1067392  
5301 Maryland Way  
Brentwood, TN 37027

**Continental Exchange Solutions, Inc. d/b/a XE USA**

Virginia license number: MO-46 - NMLS ID: 920968  
7001 Village Drive, Suite 200  
Buena Park, CA 90621

**Convera USA, LLC**

Virginia license number: MO-152 - NMLS ID: 907333  
7979 E. Tufts Ave  
Suite 400  
Denver, CO 80237

**CSG Forte Payments, Inc. d/b/a CSG Forte**

Virginia license number: MO-397 - NMLS ID: 1986669  
2121 Providence Dr.,  
Suite 151,  
Fort Worth, TX 76106

**Currency Com US LLC d/b/a Currency.com**

Virginia license number: MO-451 - NMLS ID: 2073665  
101 Hudson St  
Floor 21  
Jersey City, NJ 07302

**Dahabshil, Inc.**

Virginia license number: MO-101 - NMLS ID: 923618  
240 Bradenton Avenue  
Dublin, OH 43017

**Digital Wallet US LLC d/b/a Smiles Mobile Remittance**

Virginia license number: MO-469 - NMLS ID: 2320469  
201 Spear St  
Ste 1100  
San Francisco, CA 94105

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**Money Transmitters -- List by Name**

**DOLEX DOLLAR EXPRESS, INC.**

Virginia license number: MO-250 - NMLS ID: 910812  
10777 Westheimer Rd. Suite 1040  
Houston, TX 77042

**eBay Commerce Inc.**

Virginia license number: MO-364 - NMLS ID: 1774459  
2065 Hamilton Avenue  
San Jose, CA 95125

**Envios de Valores La Nacional Corp. d/b/a La Nacional**

Virginia license number: MO-133 - NMLS ID: 908762  
260 W 39th Street  
RM402  
New York, NY 10018

**Expensify Payments LLC**

Virginia license number: MO-405 - NMLS ID: 2017010  
401 SW 5th Ave  
Portland, OR 97204

**Figure Payments Corporation d/b/a Figure Pay**

Virginia license number: MO-426 - NMLS ID: 2033432  
650 California St Suite 2700  
San Francisco, CA 94108

**Finxera, Inc. d/b/a CFTPay**

Virginia license number: MO-316 - NMLS ID: 1168701  
2001 Westside Parkway  
Suite 155  
Alpharetta, GA 30004

**Flexa Inc. d/b/a Flexa**

Virginia license number: MO-399 - NMLS ID: 1840599  
920 Broadway, 3rd floor  
New York, NY 10010

**Foris DAX, Inc. d/b/a Crypto.com**

Virginia license number: MO-423 - NMLS ID: 1966158  
804 S Douglas Rd  
Suite 375  
Coral Gables, FL 33134

**GalaxyOne Prime LLC**

Virginia license number: MO-408 - NMLS ID: 1988685  
101 Hudson Street  
Suite 2166  
Jersey City, NJ 07302

**Girosol Corp.**

Virginia license number: MO-113 - NMLS ID: 903078  
16666 NE 19 Avenue  
Suite 102  
North Miami Beach, FL 33162

**Golden Money Transfer, Inc. d/b/a INYO**

Virginia license number: MO-249 - NMLS ID: 916876  
45 Prospect Street  
Suite 201  
Cambridge, MA 02139

**Google Payment Corp. d/b/a Google Wallet**

Virginia license number: MO-226 - NMLS ID: 911607  
1600 Amphitheatre Parkway  
Mountain View, CA 94043

**GSC Enterprises, Inc. d/b/a Fidelity Express**

Virginia license number: MO-147 - NMLS ID: 899953  
1301 Main Street  
Sulphur Springs, TX 75482

**Gusto Virginia, Inc. d/b/a Gusto**

Virginia license number: MO-400 - NMLS ID: 1737896  
525 20th Street  
San Francisco, CA 94107

**Hashi Money Wiring LLC d/b/a IFTIN EXPRESS**

Virginia license number: MO-215 - NMLS ID: 906169  
15203 Military RD S  
Seatac, WA 98188-2141

**HONG LAN SERVICES, INC. d/b/a GOITIEN247.COM**

Virginia license number: MO-217 - NMLS ID: 920824  
9113 BOLSA AVE #122  
WESTMINSTER, CA 92683

**IDT Payment Services, Inc. d/b/a Boss Revolution Money Transfers**

Virginia license number: MO-273 - NMLS ID: 935577  
520 Broad Street  
Newark, NJ 07102

**Incomm Financial Services, Inc.**

Virginia license number: MO-154 - NMLS ID: 912772  
2525 Williams Road  
Columbus, GA 31909

**Inter & Co Payments, Inc. d/b/a inter&co**

Virginia license number: MO-263 - NMLS ID: 907330  
501 Brickell Key Drive  
Suite # 202  
Miami, FL 33131

**Intercambio Express, Inc. d/b/a Rayo Transfers**

Virginia license number: MO-330 - NMLS ID: 1083568  
426 N. Main St.  
Elkhart, IN 46516

**INTERFUNDEX, INC d/b/a FUNDEX**

Virginia license number: MO-75 - NMLS ID: 1038689  
4810 BEAUREGARD STREET  
SUITE 312  
ALEXANDRIA, VA 22312

**Intermex Wire Transfer, LLC d/b/a INTERNATIONAL MONEY EXPRESS**

Virginia license number: MO-201 - NMLS ID: 897906  
9100 S. Dadeland Blvd  
Suite 1100  
Miami, FL 33156

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**Money Transmitters -- List by Name**

**Internet Escrow Services, Inc. d/b/a Escrow.com**

Virginia license number: MO-348 - NMLS ID: 1370002  
Suite 650  
180 Montgomery Street  
San Francisco, CA 94104

**Intuit Payments Inc. d/b/a QuickBooks Bill Pay**

Virginia license number: MO-295 - NMLS ID: 1098819  
2700 Coast Avenue  
Mountain View, CA 94043

**INX Digital, Inc. d/b/a INX Crypto**

Virginia license number: MO-431 - NMLS ID: 2094630  
9711 Washingtonian Blvd.  
Ste 550  
Gaithersburg, MD 20878

**JHA Money Center, Inc.**

Virginia license number: MO-314 - NMLS ID: 1253322  
663 W. Highway 60  
Monett, MO 65708

**JPay LLC**

Virginia license number: MO-260 - NMLS ID: 926932  
3450 Lakeside Drive, Suite 100  
Miramar, FL 33027

**Keefe Commissary Network, L.L.C. d/b/a Access Corrections**

Virginia license number: MO-255 - NMLS ID: 936775  
10880 Lin Page Place  
Saint Louis, MO 63132

**Kwik Dollar LLC d/b/a RemitPay.com**

Virginia license number: MO-344 - NMLS ID: 938353  
5851 San Felipe St. Suite 400  
Houston, TX 77057

**Layer2 Financial Inc.**

Virginia license number: MO-467 - NMLS ID: 2438695  
201 S Biscayne Blvd, Suite 2800  
Miami, FL 33131

**LBC Mundial Corporation**

Virginia license number: MO-73 - NMLS ID: 1550435  
14390 Catalina Street  
San Leandro, CA 94577

**Leadremit inc**

Virginia license number: MO-468 - NMLS ID: 1104852  
6492 Landover Road Suite A  
cheverly, MD 20785

**LL Pay U.S., LLC**

Virginia license number: MO-382 - NMLS ID: 1656051  
335 Madison Avenue  
Suite 5F1  
New York, NY 10017

**Mastercard Transaction Services (US) LLC**

Virginia license number: MO-200 - NMLS ID: 900705  
150 Fifth Avenue  
New York, NY 10011

**Maxitransfers LLC d/b/a MaxiSend**

Virginia license number: MO-312 - NMLS ID: 979622  
222 W Las Colinas Blvd  
Suite 2000 N Tower  
Irving, TX 75039

**MEMO Financial Services America, Inc.**

Virginia license number: MO-234 - NMLS ID: 923802  
1029 Mumma Road  
Wormleysburg, PA 17043

**Mercari, Inc.**

Virginia license number: MO-333 - NMLS ID: 1486447  
3101 Park Blvd.  
Suite 01-103  
Palo Alto, CA 94306

**Meta Payments Inc.**

Virginia license number: MO-269 - NMLS ID: 918740  
1601 Willow Road  
Menlo Park, CA 94025

**Mezu (NA), Inc. d/b/a Alviere**

Virginia license number: MO-429 - NMLS ID: 1738907  
1040 South Gaylord St  
Denver, CO 80209

**Monex Inc. d/b/a Monex USA**

Virginia license number: MO-259 - NMLS ID: 910436  
1101 K Street NW  
STE 600  
Washington, DC 20005

**Moneycorp US Inc. d/b/a Moneycorp**

Virginia license number: MO-285 - NMLS ID: 917447  
1 Park Row  
Suite 403  
Providence, RI 02903

**Moneydart Global Services Inc.**

Virginia license number: MO-279 - NMLS ID: 1026711  
33 Wood Avenue South  
Suite 668  
Iselin, NJ 08830

**MoneyGram Payment Systems, Inc.**

Virginia license number: MO-51 - NMLS ID: 898432  
1550 Utica Avenue South  
Suite 100  
Minneapolis, MN 55416

**MoonPay USA LLC d/b/a MoonPay**

Virginia license number: MO-421 - NMLS ID: 2071245  
1111 Brickell Avenue, 10th Floor  
Miami, FL 33131

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**Money Transmitters -- List by Name**

**MSB USA Inc d/b/a SettleGo**

Virginia license number: MO-362 - NMLS ID: 1550212  
500 North Central Expressway  
Suite 500  
Plano, TX 75074

**NIC Services, LLC d/b/a Tyler Payments Services**

Virginia license number: MO-391 - NMLS ID: 1935377  
7701 College Boulevard  
Overland Park, KS 66210

**North American Money Order Company, Inc.**

Virginia license number: MO-49 - NMLS ID: 936795  
3570 Trotter Drive  
Alpharetta, GA 30004

**NYDIG Execution LLC**

Virginia license number: MO-407 - NMLS ID: 1781446  
One Vanderbilt Avenue  
65th Floor  
New York, NY 10017

**OKCoin USA Inc. d/b/a OKX**

Virginia license number: MO-374 - NMLS ID: 1767779  
160 W. Santa Clara St.  
Suite 1200  
San Jose, CA 95113

**Omnex Group, Inc. d/b/a Flexienvios BHD**

Virginia license number: MO-375 - NMLS ID: 899521  
580 Sylvan Avenue  
Suite LL-A  
Englewood Cliffs, NJ 07632

**Ouro Global, Inc.**

Virginia license number: MO-168 - NMLS ID: 932678  
10900-A Stonelake Blvd., Suite 200  
Austin, TX 78759

**OwlTing USA, Inc.**

Virginia license number: MO-453 - NMLS ID: 2324336  
4250 North Fairfax Drive, Suite 600  
Arlington, VA 22203

**Pangea USA, LLC d/b/a Pangea**

Virginia license number: MO-433 - NMLS ID: 1225147  
175 W. Jackson Blvd  
Suite 600  
Chicago, IL 60604

**PayNearMe MT, Inc.**

Virginia license number: MO-290 - NMLS ID: 957940  
5201 Great America Parkway  
Suite 320  
Santa Clara, CA 95054

**Payoneer Inc.**

Virginia license number: MO-278 - NMLS ID: 1041524  
195 Broadway  
27th Floor  
New York, NY 10007

**PayPal, Inc.**

Virginia license number: MO-103 - NMLS ID: 910457  
2211 N. First Street  
San Jose, CA 95131

**Paysend US LLC**

Virginia license number: MO-427 - NMLS ID: 2048617  
801 Brickell Ave.  
8th Floor  
Miami, FL 33131

**PINGPONG GLOBAL SOLUTIONS INC**

Virginia license number: MO-381 - NMLS ID: 1572799  
1510 Fashion Island Blvd.  
Suite 250  
San Mateo, CA 94404

**Pionex Inc.**

Virginia license number: MO-442 - NMLS ID: 2284360  
500 College Road East  
Suite 120  
Princeton, NJ 08540

**PLACID NK CORPORATION d/b/a PLACID EXPRESS**

Virginia license number: MO-310 - NMLS ID: 1074458  
7210 37th Avenue  
Unit C  
Jackson Heights, NY 11372

**PNB REMITTANCE CENTERS, INC. d/b/a PNB Global Remit**

Virginia license number: MO-297 - NMLS ID: 958702  
225 W. Broadway  
Suite 301  
Glendale, CA 91204

**Populus Financial Group, Inc. d/b/a ACE Cash Express**

Virginia license number: MO-141 - NMLS ID: 13685  
300 E. John Carpenter Fwy, Suite 900  
Irving, TX 75062

**PrimePay Virginia, LLC (Used in Va By: PrimePay, LLC)**

Virginia license number: MO-443 - NMLS ID: 1952666  
1487 Dunwoody Drive  
West Chester, PA 19380

**Provenance Technologies, Inc.**

Virginia license number: MO-389 - NMLS ID: 1872693  
650 California Street  
Suite 07-126  
San Francisco, CA 94108

**Ramad Pay Inc.**

Virginia license number: MO-115 - NMLS ID: 1139908  
2429 E. FRANKLIN AVE  
MINNEAPOLIS, MN 55406

The above records represent filings of the licensees made through the Nationwide Multistate Licensing System ("NMLS").  
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**Money Transmitters -- List by Name**

**Ramp Payments Corporation**

Virginia license number: MO-459 - NMLS ID: 2371465  
28 West 23rd Street  
Floor 2  
New York, NY 10010

**RealNet Payments LLC**

Virginia license number: MO-203 - NMLS ID: 1068708  
4900 W Brown Deer Road  
Milwaukee, WI 53223

**RealPage Payments Services LLC d/b/a ResidentDirect**

Virginia license number: MO-309 - NMLS ID: 1186433  
2201 Lakeside Boulevard  
Richardson, TX 75082

**Remitly, Inc.**

Virginia license number: MO-292 - NMLS ID: 1028236  
1111 3rd Ave.  
21st Floor  
Seattle, WA 98101

**Robinhood Money, LLC**

Virginia license number: MO-417 - NMLS ID: 1990968  
85 Willow Rd  
Menlo Park, CA 94025

**SafariPay Corp. d/b/a PaySii**

Virginia license number: MO-373 - NMLS ID: 1838296  
2626 E. 82nd St.  
Suite 101  
Bloomington, MN 55425

**Servicio UniTeller, Inc.**

Virginia license number: MO-90 - NMLS ID: 928684  
218 Route 17 North  
4th Floor  
Rochelle Park, NJ 07662

**SFB CAPITAL SYSTEMS LLC d/b/a SPEEDY**

Virginia license number: MO-66 - NMLS ID: 1895841  
1031 STERLING ROAD, SUITE 201  
HERNDON, VA 20170

**Shgey, LLC**

Virginia license number: MO-414 - NMLS ID: 1373324  
8120 fenton st suite 201c  
Silver Spring, MD 20910

**Sigue Corporation**

Virginia license number: MO-253 - NMLS ID: 915912  
P.O. Box 750  
San Fernando, CA 91340

**Skrill USA, Inc.**

Virginia license number: MO-240 - NMLS ID: 935195  
Town Center Two, 5335 Gate Parkway  
4th Floor  
Jacksonville, FL 32256

**Stripe Payments Company**

Virginia license number: MO-321 - NMLS ID: 1280479  
354 Oyster Point Boulevard  
South San Francisco, CA 94080

**TapTap Send Payments Co.**

Virginia license number: MO-415 - NMLS ID: 2108069  
27 E 28th St  
Suite 15052  
New York, NY 10016

**Tech Friends, Inc. d/b/a JailATM**

Virginia license number: MO-299 - NMLS ID: 1151821  
2225 E. Highland Dr.  
Jonesboro, AR 72401

**Tilia LLC**

Virginia license number: MO-322 - NMLS ID: 1272156  
945 Battery Street  
San Francisco, CA 94111

**TouchPay Holdings, LLC d/b/a GTL Financial Services**

Virginia license number: MO-272 - NMLS ID: 967396  
10005 Technology Boulevard West, Suite 130  
Dallas, TX 75220

**TradeStation Crypto, Inc. d/b/a TS Crypto**

Virginia license number: MO-394 - NMLS ID: 1843762  
8050 SW 10th Street, Suite 2000  
Plantation, FL 33324

**Transfermate, Inc.**

Virginia license number: MO-274 - NMLS ID: 947755  
5555 Glenridge Connector  
Suite 200  
Atlanta, GA 30342

**U.S. Payments, LLC d/b/a PaySite**

Virginia license number: MO-308 - NMLS ID: 1207552  
7130 S. Lewis  
10th Floor  
Tulsa, OK 74136

**Uphold HQ Inc.**

Virginia license number: MO-395 - NMLS ID: 1269875  
80 East Sir Francis Drake Boulevard  
Suite 3E  
Larkspur, CA 94939

**USForex Inc. d/b/a OFX**

Virginia license number: MO-261 - NMLS ID: 1021624  
49 Stevenson St., 13th Floor  
San Francisco, CA 94105

**VCB MONEY, INC. d/b/a TIN NGHIA TNMONEX**

Virginia license number: MO-288 - NMLS ID: 1064313  
12112 Brookhurst Street, suite 11  
Garden Grove, CA 92840

The above records represent filings of the licensees made through the Nationwide Multistate Licensing System ("NMLS").  
The Bureau has not changed the format or content of the NMLS records.

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**Money Transmitters -- List by Name**

**Veem Payments Inc.**

Virginia license number: MO-332 - NMLS ID: 1485885  
1160 Battery St. East Suite 100  
San Francisco, CA 94111

**Zero Hash LLC**

Virginia license number: MO-352 - NMLS ID: 1699379  
327 N Aberdeen St  
Chicago, IL 60607-1202

**VIAMERICAS CORPORATION**

Virginia license number: MO-89 - NMLS ID: 899985  
2100 Ponce De Leon Boulevard  
PH-2  
Coral Gables, FL 33134

**Visa Global Services Inc.**

Virginia license number: MO-366 - NMLS ID: 1810302  
900 Metro Center Blvd.  
Mailstop 1Z  
Foster City, CA 94404

**Wave Financial USA Inc.**

Virginia license number: MO-402 - NMLS ID: 1846278  
1550 Wewatta Street  
Suite 200  
Denver, CO 80202

**Western Union Financial Services, Inc. d/b/a Vigo Remittance**

Virginia license number: MO-29 - NMLS ID: 906983  
7001 E BELLEVIEW AVE  
Mailstop: DTC 3  
DENVER, CO 80237

**Western Union International Services, LLC**

Virginia license number: MO-233 - NMLS ID: 906985  
7001 E Belleview Avenue  
Mailstop: DTC 3  
Denver, CO 80237

**Wise US Inc.**

Virginia license number: MO-329 - NMLS ID: 1351219  
30 West 26th Street, 6th floor  
New York, NY 10010

**WorldRemit Corp. d/b/a Zepz**

Virginia license number: MO-313 - NMLS ID: 1179663  
100 Hano St  
Ste. 9  
Boston, MA 02134

**YapStone, Inc. d/b/a VacationRentPayment**

Virginia license number: MO-340 - NMLS ID: 1488912  
1902 Wright Place  
Suite 231  
Carlsbad, CA 92008

**Zap Solutions, Inc. d/b/a Strike**

Virginia license number: MO-434 - NMLS ID: 1902919  
200 North LaSalle Street  
Suite 2650  
Chicago, IL 60601

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**Credit Counseling Agencies -- Applications Received and/or Acted Upon**

**New Credit Counseling Agencies**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
05/11/23	Consumer Education Services, Inc.	3724 National Drive, Suite 220 Raleigh, NC 27612	Withdrawn 08/29/23

**Additional Offices**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
09/18/23	GreenPath, Inc.	925 B Street, Suite 401Y San Diego, CA 92101	Approved 09/19/23
09/18/23	GreenPath, Inc.	4045 NW 64th Street, Suite 280 Oklahoma City, OK 73116	Approved 09/19/23
09/18/23	GreenPath, Inc.	8031 West Center Road, Suite 225 Omaha, NE 68124	Approved 09/19/23
09/18/23	GreenPath, Inc.	245 W Edison Road, Suite 130 Mishawaka, IN 46545	Approved 09/19/23
09/18/23	GreenPath, Inc.	20 North Wacker, Suite 1631 Chicago, IL 60606	Approved 09/19/23
09/18/23	GreenPath, Inc.	2465 Executive Park Boulevard Fairborn, OH 45324	Approved 09/19/23
09/18/23	GreenPath, Inc.	9580 Hutchinson Park Drive Jacksonville, FL 32225	Approved 09/19/23
09/18/23	GreenPath, Inc.	2470 Collingwood Street, Suite 106 Detroit, MI 48206	Approved 09/19/23
09/18/23	GreenPath, Inc.	725 Heartland Trail, Suite 110 Madison, WI 53717	Approved 09/19/23
09/18/23	GreenPath, Inc.	1635 Market Street, Suite 510 Philadelphia, PA	Withdrawn 09/19/23
09/18/23	GreenPath, Inc.	24333 Lahser Road c/o People Driven Credit Union Southfield, MI 48300	Withdrawn 09/19/23
09/18/23	GreenPath, Inc.	1 IKEA - RBFCU Parkway, Office #184 Live Oak, TX 78233	Approved 09/19/23
09/18/23	GreenPath, Inc.	1060 Kings Highway North, Suite 315 Cherry Hill, NJ 08034	Withdrawn 09/19/23

**Office Relocations**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/09/22	Center for Child & Family Services, Inc.	From: 2021 Cunningham Drive, Suite 400 Hampton, VA 23666 To: 739 Thimble Shoals Boulevard, Suite 400 Newport News, VA 23606	Approved 01/11/23

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**Credit Counseling Agencies -- Applications Received and/or Acted Upon**

**Office Relocations**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/13/23	Money Management International, Inc.	From: 2401 W. Peoria Avenue, Suite 120 Phoenix, AZ 85029 To: 2401 W. Peoria Avenue, Suite 350 Phoenix, AZ 85029	Approved 03/13/23
05/30/23	Debtwave Credit Counseling, Inc.	From: 1835A S Centre City Parkway #508 Escondido, CA 92025 To: 500 La Terraza Boulevard, Suite 150 Escondido, CA 92025	Approved 06/01/23
12/08/23	Garden State Consumer Credit Counseling, Inc.	From: 17440 N. Dallas Parkway, Suite 134 Dallas, TX 75287 To: 17440 N. Dallas Parkway, Suite 108 Dallas, TX 75287	Approved 12/21/23

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**Credit Counseling Agencies -- Status Changes**

**Office Relocations**

January	30	Center for Child & Family Services, Inc. moved its branch office from 2021 Cunningham Drive, Suite 400, Hampton, VA 23666 to 739 Thimble Shoals Boulevard, Suite 400, Newport News, VA 23606
March	13	Money Management International, Inc. moved its branch office from 2401 W. Peoria Avenue, Suite 120, Phoenix, AZ 85029 to 2401 W. Peoria Avenue, Suite 350, Phoenix, AZ 85029
June	01	Debtwave Credit Counseling, Inc. moved its branch office from 1835A S Centre City Parkway #508, Escondido, CA 92025 to 500 La Terraza Boulevard, Suite 150, Escondido, CA 92025



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**Credit Counseling Agencies -- Licenses Surrendered**

Date			
<u>Surrendered</u>		<u>License number</u>	<u>Name of licensee</u>
March	13	DC-81	National Budget Planners of South Florida, Inc.
July	31	DC-27	Family Financial Education Foundation
October	31	DC-46	Consumer Credit Counseling Service of Maryland and Delaware, Inc. d/b/a CCCSMD

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**Credit Counseling Agencies -- Licenses Revoked**

<u>Date</u>		<u>License number</u>	<u>Name of licensee</u>
<u>Revoked</u>			
February	13	DC-23	Consumer Education Services, Inc. d/b/a Cesi Debt Solutions

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**Credit Counseling Agencies -- List by Name**

**A Debt Coach Credit Counseling Services, Inc.**

71 Cavalier Boulevard, Suite 224  
Florence, KY 41042

**Advantage Credit Counseling Service, Inc.**

2403 Sidney Street, Suite 250  
Pittsburgh, PA 15203

**American Consumer Credit Counseling, Inc.**

130 Rumford Avenue, Suite 202  
Auburndale, MA 02466

**Black Hills Children's Ranch, Inc. d/b/a Pioneer Credit Counseling**

1644 Concourse Drive  
Rapid City, SD 57703

**Cambridge Credit Counseling Corp.**

67 Hunt Street  
Agawam, MA 01001

**Center for Child & Family Services, Inc. d/b/a Consumer Credit Counseling Service of Hampton Roads**

739 Thimble Shoals Boulevard, Suite 400  
Newport News, VA 23606

**Christian Credit Counselors, Inc.**

5838 Edison Place, Suite 130  
Carlsbad, CA 92008

**Consolidated Credit Solutions, Inc. d/b/a Consolidated Credit**

5701 W. Sunrise Boulevard, Suite 100  
Ft. Lauderdale, FL 33313

**Consumer Credit Counseling Foundation, Inc.**

350 Sonic Avenue, Suite 101  
Livermore, CA 94551

**Consumer Credit Counseling Service of the Midwest, Inc. d/b/a Apprisen**

700 Taylor Road, Suite 190  
Gahanna, OH 43230

**Consumer Credit and Budget Counseling, Inc. National Foundation for Debt Management**

299 South Shore Road  
Marmora, NJ 08223

*Branch:*

14104 58th Street North, Clearwater, FL 33760

**Consumers Alliance Processing Corporation**

1959 Palomar Oaks Way, Suite 200  
Carlsbad, CA 92011

**Credit Advisors Foundation**

1818 South 72nd. Street  
Omaha, NE 68124

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**Credit Counseling Agencies -- List by Name**

**Credit Card Management Services, Inc. d/b/a Debthelper.com**

1325 N. Congress Avenue, Suite 201  
West Palm Beach, FL 33401

**CreditGuard of America, Inc.**

2755 NW 63rd. Court  
Fort Lauderdale, FL 33309

**Debt Management Credit Counseling Corp.**

1100 S. Powerline Road, Suite 101  
Deerfield Beach, FL 33442

**Debt Reduction Services, Inc. d/b/a National Financial Education Center**

6213 North Cloverdale Road, Suite 100  
Boise, ID 83713

*Branch:*

3920 Veterans Memorial Highway, Suite 10, Bohemia, NY 11716

**Debtwave Credit Counseling, Inc.**

500 La Terraza Boulevard, Suite 150  
Escondido, CA 92025

**Family Credit Counseling Service, Inc. d/b/a Family Credit Management Services**

4304-06 Charles Street  
Rockford, IL 61108

**Garden State Consumer Credit Counseling, Inc. d/b/a Navicore Solutions**

200 U.S. Highway 9  
Manalapan, NJ 07726

*Branches:*

1111 6th. Avenue, Suite 206, San Diego, CA 92101  
243 Tresser Boulevard, 17th Floor, Suite 23, Stamford, CT 06901  
Commerce Bank Building, 416 Main Street, Peoria, IL 61602  
1915 Highway 36 W, Suite #157, Roseville, MN 55113  
4917 Waters Edge Drive, Suite 240, Raleigh, NC 27606  
212 Bellevue Avenue, 2nd. Floor, Suite B, Hammonton, NJ 08037  
11500 S. Eastern Avenue #150, Henderson, NV 89052  
501 Cambria Avenue, Suite 109, Bensalem, PA 19020  
17440 N. Dallas Parkway, Suite 134, Dallas, TX 75287  
169 West 2710 South Circle, Suite 202, St. George, UT 84790

**GreenPath, Inc. d/b/a GreenPath Financial Wellness**

36500 Corporate Drive  
Farmington Hills, MI 48331

*Branches:*

1561 E. Orangethorpe Avenue, Suite 130, Fullerton, CA 92831  
2850 McClelland Drive, Suite 3000 O, Fort Collins, CO 80525  
31 West 34th Street, Suite 7030, New York, NY 10601

**InCharge Debt Solutions**

5750 Major Boulevard, Suite 300  
Orlando, FL 32819

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**Credit Counseling Agencies -- List by Name**

**Money Management International, Inc.**

12603 Southwest Freeway, Suite 450  
Stafford, TX 77477

*Branches:*

2401 W. Peoria Avenue, Suite 350, Phoenix, AZ 85029  
5555 Hilton Avenue, Suite 550, Baton Rouge, LA 70808  
5680 King Centre Drive, Suite 600, Office #614, Alexandria, VA 22315

**North Seattle Community College Foundation d/b/a American Financial Solutions**

600 University Street, Suite 2409  
Seattle, WA 98101

*Branch:*

500 Pacific Avenue, Suite 550, Bremerton, WA 98337

**Springboard Nonprofit Consumer Credit Management, Inc. d/b/a Credit.Org**

1450 Iowa Avenue, Suite 200  
Riverside, CA 92507

**Take Charge America, Inc.**

20620 North 19th Avenue  
Phoenix, AZ 85027

**Trinity Credit Counseling, Inc. d/b/a Trinity Debt Management**

11229 Reading Road  
Cincinnati, OH 45241

*Branch:*

11350 Deerfield Road, Blue Ash, OH 45242

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**CONSOLIDATED OPERATING DATA OF LICENSED DEBT SETTLEMENT SERVICES PROVIDERS**

The following table presents consolidated operating data of licensed debt settlement services providers, compiled from licensee annual reports filed with the Bureau of Financial Institutions. Consequently, the activities of debt settlement services providers who surrendered their licenses prior to filing an annual report in any given year may not be reflected.

	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>
Total number of open debt settlement services provider licensees at year-end	10	10	4	*
Total number of agreements to provide debt settlement services maintained	18,586	8,795	725	*
Total number of agreements to provide debt settlement services entered into	10,559	6,327	494	*
Total principal amount of debt enrolled by consumers into the licensee's debt settlement services	\$303,850,769	\$155,725,512	\$15,789,005	*
Total number of settled debts	24,909	6,185	720	*
Total principal amount of settled debts	\$104,045,143	*	*	*
Total principal amount to be paid by consumers to satisfy settled debts	\$70,454,149	\$14,606,980	\$1,581,541	*
Total amount of fees charged pursuant to § 6.2-2041 of the Code of Virginia	\$20,395,995	\$6,557,676	\$420,128	*
Total amount of fees received pursuant to § 6.2-2041 of the Code of Virginia;	\$16,816,752	\$5,218,797	\$312,554	*
Total number of debt settlement services agreements terminated by consumers	3,595	2,411	89	*

\* Data not collected from licensees in given year.

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**Debt Settlement Services Providers -- Applications Received and/or Acted Upon**

*New Debt Settlement Services Providers*

<u>Received</u>	<u>License number</u>	<u>Applicant Name</u>	<u>Activity</u>
10/25/22	DSP-17	Clarity Debt Resolution, Inc.	Withdrawn 08/29/23
08/23/23	DSP-18	Relief Technologies Inc.	Pending

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**Debt Settlement Services Providers -- List by Name**

**Ace Customer Services, LLC d/b/a Signature Servicing**

DSP-11  
675 W. Indiantown Road, Suite 103, Jupiter, FL 33458

**American Debt Relief, LLC**

DSP-9  
6860 North Dallas Parkway, Suite 200, Plano, TX 75024

**Consumer Debt Help Association LLC**

DSP-7  
516 N. Dixie Highway, Lantana, FL 33462

**CuraDebt Systems LLC**

DSP-13  
4000 Hollywood Boulevard, Suite 555-S, Hollywood, FL 33021

**Debt Negotiation Services Co. (Used in VA By: Touchstone Partners, Inc.)**

DSP-1  
2500 Quantum Lakes Drive, Suite 101, Boynton Beach, FL 33426

**Debt Settlement Group, Inc. d/b/a DebtRX**

DSP-14  
5257 Buckeystown Pike #127, Frederick, MD 21704

**GRT Financial, Inc.**

DSP-6  
26711 Northwestern Highway, Suite 375, Southfield, MI 48033

**JGW Debt Settlement, LLC d/b/a J. G. Wentworth**

DSP-5  
1200 Morris Drive, Suite 300, Chesterbrook, PA 19087

**National Debt Relief LLC**

DSP-8  
180 Maiden Lane, 30th Floor, New York, NY 10038

**Progressive Debt Relief LLC**

DSP-3  
260 S. Osceola Avenue, Unit 101, Orlando, FL 32801