

**THE 2022 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, 2022**



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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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STATE CORPORATION COMMISSION

JEHMAL T. HUDSON, Chairman

JUDITH WILLIAMS JAGDMANN

BERNARD J. LOGAN, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2022

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2022 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

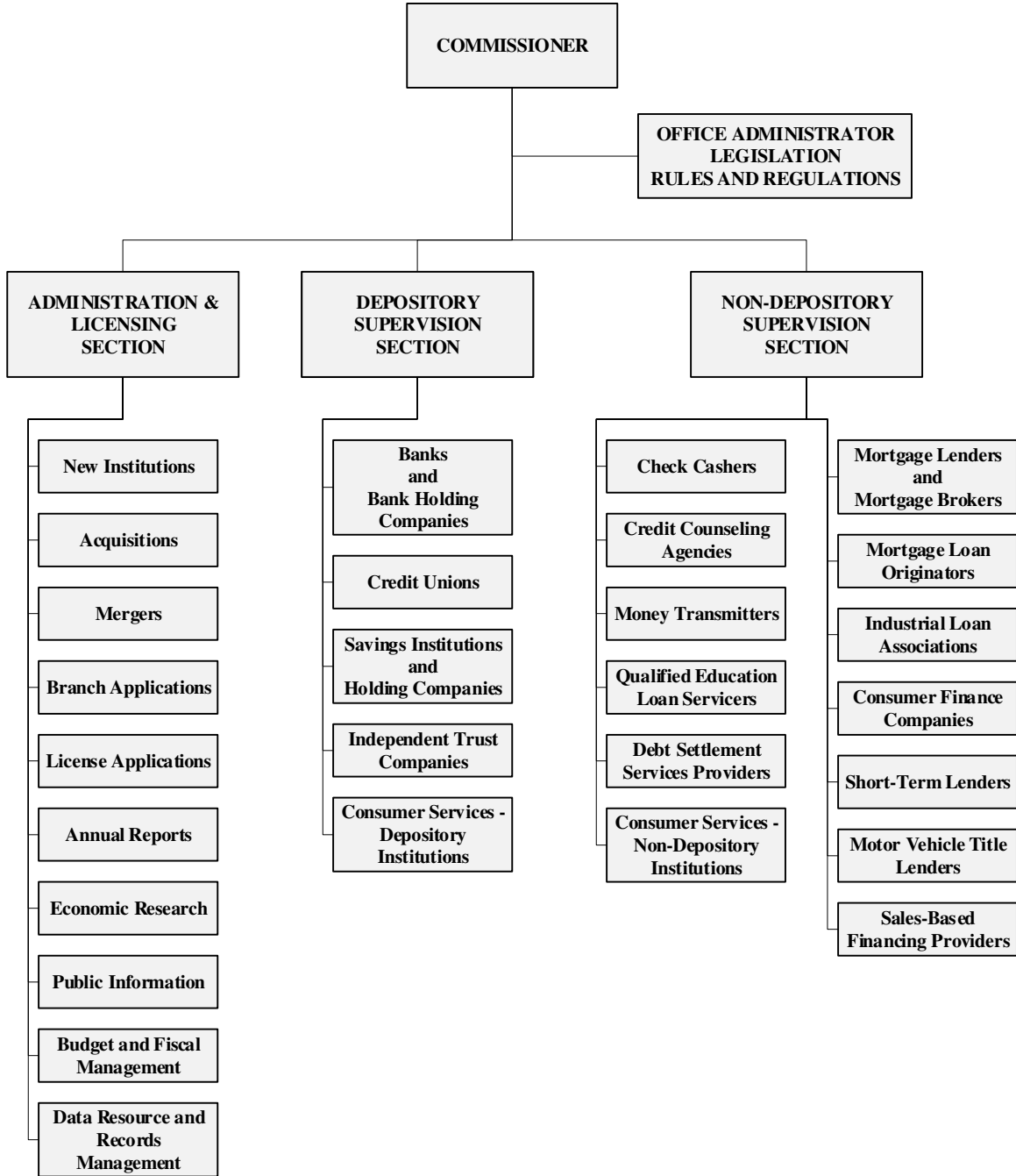
SUSAN E. HANCOCK
Deputy Commissioner

NON-DEPOSITORY SUPERVISION

SUSAN E. HANCOCK
Deputy Commissioner

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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, 2022, the Bureau of Financial Institutions regulated 139 money transmitters, 31 credit counseling agencies, and 10 debt settlement services provider licensees. During 2022, the Bureau received 36 applications for money transmitter licenses, 8 applications for permission to acquire control of existing money transmitter licensees, 7 applications for credit counselors to establish or relocate an office, and 4 applications for debt settlement services provider licenses.

2022 Status Changes of Money Order Seller and Money Transmitter Applications and Licenses					
License Type	Approvals	Withdrawn/ Abandoned	Denials	Surrendered/ Expired	Revocations
Money Transmitter	13	18	0	3	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/>).

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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

Adulis Express Inc.

Virginia license number: MO-377 - NMLS ID: 1838834
914 SILVER SPRING AVE STE 207
SILVER SPRING, MD 20910

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

Alipay US, Inc. d/b/a Zyla

Virginia license number: MO-345 - NMLS ID: 1277102
525 Almanor Avenue
Sunnyvale, CA 94085-3542

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

Apify Asset Network Inc.

Virginia license number: MO-384 - NMLS ID: 1825858
1675 Broadway
New York, NY 10019

Apple Payments Inc.

Virginia license number: MO-346 - NMLS ID: 1679397
20450 Stevens Creek Blvd.
Suite 130
Cupertino, CA 95014

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

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

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
800 Battery Ave SE Ste 3090
Atlanta, GA 30339

Bitstamp USA, Inc.

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

Bittrex, Inc.

Virginia license number: MO-378 - NMLS ID: 1544336
701 Fifth Avenue, Suite 4200
Seattle, WA 98104

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

Blackhawk Network California, Inc.

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

Block, Inc. d/b/a Block of Delaware, Inc.

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

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
7 W. 18th Street
New York, NY 10011

CheckFreePay Corporation

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

Chime Inc. d/b/a Sendwave

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
560 Sylvan Avenue
Englewood Cliffs, NJ 07632

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
430 California Street
San Francisco, CA 94104-1301

Coinme Inc.

Virginia license number: MO-404 - NMLS ID: 1185542
3120 139th Ave SE, Suite 05-117
Bellevue, WA 98005-4075

CoinX, Inc.

Virginia license number: MO-294 - NMLS ID: 1091184
3300 N Ashton Blvd Suite 200
Lehi, UT 84043

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

Conotoxia, Inc.

Virginia license number: MO-337 - NMLS ID: 1504617
401 N. Michigan Avenue
Suite 1810
Chicago, IL 60611

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

DFS GSD Corp. d/b/a Discover Payment Solutions

Virginia license number: MO-347 - NMLS ID: 1380271
11001 N. Black Canyon Hwy
Phoenix, AZ 85029

DOLEX DOLLAR EXPRESS, INC.

Virginia license number: MO-250 - NMLS ID: 910812
701 HIGHLANDER BLVD.
STE 300
ARLINGTON, TX 76015

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eBay Commerce Inc.

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

Eisen USA, LLC d/b/a Eisen

Virginia license number: MO-462 - NMLS ID: 2343855
155 2nd St. #102
Jersey City, NJ 07302

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

Virginia license number: MO-133 - NMLS ID: 908762
7901 Southpark Plaza, Suite 216
Littleton, CO 80120

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 Network 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
1111 Brickell Avenue, Suite 2725
Sabadell Financial Center Building
Miami, FL 33131

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
739 4th Avenue, Suite 204
San Diego, CA 92101

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

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

Integrated Payment Systems Inc.

Virginia license number: MO-41 - NMLS ID: 907331
2900 Westside Parkway
Alpharetta, GA 30004

Inter & Co Payments, Inc. d/b/a INTER

Virginia license number: MO-263 - NMLS ID: 907330
111 N Sepulveda Blvd
340
Manhattan Beach, CA 90266

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
9480 S Dixie Hwy
Miami, FL 33156

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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 Payroll

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

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

KAH EXPRESS, F.S. INC.

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

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

LBC Mundial Corporation

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

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 Maxi

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 17011

Mercari, Inc.

Virginia license number: MO-333 - NMLS ID: 1486447
1530 Page Mill Rd, Suite 100
Palo Alto, CA 94304-1140

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
1201 New York Avenue, NW
Suite 300
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. d/b/a klinnk

Virginia license number: MO-279 - NMLS ID: 1026711
33 Wood Avenue South
Suite 600
Iselin, NJ 08830

MoneyGram Payment Systems, Inc.

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

MSB USA Inc d/b/a SettleGo

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

NetSpend Corporation

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

NIC Services, LLC

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

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North American Money Order Company, Inc.

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

Novi Financial, Inc.

Virginia license number: MO-390 - NMLS ID: 1832154
1601 Willow Road
Menlo Park, CA 94025

NYDIG Execution LLC

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

OKCoin USA Inc.

Virginia license number: MO-374 - NMLS ID: 1767779
150 Spear Street Suite 1700
San Francisco, CA 94105

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

Pangea USA, LLC d/b/a Pangea

Virginia license number: MO-433 - NMLS ID: 1225147
1 N State St
Suite 1350
Chicago, IL 60602

PayNearMe MT, Inc.

Virginia license number: MO-290 - NMLS ID: 957940
5201 Great America Parkway
Suite 510
Santa Clara, CA 95054

Payoneer Inc.

Virginia license number: MO-278 - NMLS ID: 1041524
150 West 30th Street
Suite 500
New York, NY 10001

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

Provenance Technologies, Inc.

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

Ramp Payments Corporation

Virginia license number: MO-459 - NMLS ID: 2371465
71 5th Avenue
6th Floor
New York, NY 10003

RealNet Payments LLC d/b/a PAYTRUST

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

SafariPay Corp. d/b/a PaySii

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

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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

SGS Corporation (of Kansas) (Used in Va By: SGS CORPORATION)

Virginia license number: MO-205 - NMLS ID: 979261
13190 Telfair Ave
Sylmar, CA 91342

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
13190 Telfair Ave
Sylmar, CA 91342

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
Plantation, FL 33324

Transfermate, Inc.

Virginia license number: MO-274 - NMLS ID: 947755
333 N. Michigan Ave., Suite 915
Chicago, IL 60601

tZERO Crypto, Inc.

Virginia license number: MO-383 - NMLS ID: 1749137
299 South Main Street
Suite 2270
Salt Lake City, UT 84111

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

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

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

Veem Payments Inc.

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

VIAMERICAS CORPORATION d/b/a Vianex

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

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

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 WorldRemit

Virginia license number: MO-313 - NMLS ID: 1179663
600 17th Street
Suite 200 South
Denver, CO 80202

YapStone, Inc. d/b/a InnPayment

Virginia license number: MO-340 - NMLS ID: 1488912
1990 N. California Blvd. 8th Floor
Walnut Creek, CA 94596

Zap Solutions, Inc. d/b/a Strike

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

Zero Hash LLC

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

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Credit Counseling Agencies -- Applications Received and/or Acted Upon

Additional Offices

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
08/24/22	Money Management International, Inc.	5555 Hilton Avenue, Suite 550 Baton Rouge, LA 70808	Approved 08/31/22

Office Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/14/21	Debt Reduction Services, Inc.	From: 3920 Veterans Memorial Highway, Suite 10 Bohemia, NY 11716 To: 4170 Veterans Memorial Highway, Suite 203 Bohemia, NY 11716	Approved 01/14/22
01/18/22	GreenPath, Inc.	From: 1561 E. Orangethorpe Avenue, Suite 100 Fullerton, CA 92831 To: 1561 E. Orangethorpe Avenue, Suite 130 Fullerton, CA 92831	Approved 01/26/22
01/25/22	Advantage Credit Counseling Service, Inc.	From: 2403 Sidney Street, Suite 400 Pittsburgh, PA 15203 To: 2403 Sidney Street Pittsburgh, PA 15203	Withdrawn 03/07/22
04/05/22	Consumer Credit Counseling Service of the Midwest, Inc.	From: 690 Taylor Road, Suite 150 Gahanna, OH 43230 To: 700 Taylor Road, Suite 190 Gahanna, OH 43230	Approved 04/26/22
04/27/22	Consumer Credit Counseling Service of Maryland and Delaware, Inc.	From: 757 Frederick Road, 2nd Floor Baltimore, MD 21228 To: 6315 Hillside Court, Suite B Columbia, MD 21046	Approved 04/28/22
08/15/22	Advantage Credit Counseling Service, Inc.	From: 2403 Sidney Street, Suite 400 Pittsburgh, PA 15203 To: 2403 Sidney Street, Suite 250 Pittsburgh, PA 15203	Approved 08/25/22
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	Pending

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Credit Counseling Agencies -- Status Changes

Additional Offices

August 31 Money Management International, Inc. opened an additional office at 5555 Hilton Avenue, Suite 550, Baton Rouge, LA 70808

Office Relocations

February 14 GreenPath, Inc. moved its branch office from 1561 E. Orangethorpe Avenue, Suite 100, Fullerton, CA 92831 to 1561 E. Orangethorpe Avenue, Suite 130, Fullerton, CA 92831

April 28 Consumer Credit Counseling Service of Maryland and Delaware, Inc. moved its branch office from 757 Frederick Road, 2nd Floor, Baltimore, MD 21228 to 6315 Hillside Court, Suite B, Columbia, MD 21046

August 25 Advantage Credit Counseling Service, Inc. moved its branch office from 2403 Sidney Street, Suite 400, Pittsburgh, PA 15203 to 2403 Sidney Street, Suite 250, Pittsburgh, PA 15203

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Credit Counseling Agencies -- Licenses Surrendered

Date			
<u>Surrendered</u>		<u>License number</u>	<u>Name of licensee</u>
May	12	DC-42	Alliance Credit Counseling, Inc.
October	15	DC-43	Debt Counseling Corp.

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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

2021 Cunningham Drive, Suite 400
Hampton, VA 23666

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 Maryland and Delaware, Inc. d/b/a CCCSMD

6315 Hillside Court, Suite B
Columbia, MD 21046

Branch:

110 Wagner Road, Petersburg, VA 23805

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

690 Taylor Road, Suite 150
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

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Credit Counseling Agencies -- List by Name

Consumer Education Services, Inc. d/b/a Cesi Debt Solutions

3700 Barrett Drive
Raleigh, NC 27609

Branches:

1730 Martindale Drive, Fayetteville, NC 28304
5892 Aftonshire Drive, Fayetteville, NC 28304
664 Wheelers Church Road, Hurdle Mills, NC 27541
75 Chinaberry Street, Kittrell, NC 27544
3000-101 Crimson Tree Court, Raleigh, NC 27613
7113 Spanglers Spring Way, Raleigh, NC 27610
659 Chapel Hill Road, Spring Lake, NC 28390

Consumers Alliance Processing Corporation

1959 Palomar Oaks Way, Suite 200
Carlsbad, CA 92011

Credit Advisors Foundation

1818 South 72nd. Street
Omaha, NE 68124

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.

1835A S Centre City Parkway #508
Escondido, CA 92025

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

4304-06 Charles Street
Rockford, IL 61108

Family Financial Education Foundation

724 Front Street, Suite 340
Evanston, WY 82930

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Credit Counseling Agencies -- List by Name

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 Ste. 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

Money Management International, Inc.

12603 Southwest Freeway, Suite 450
Sugarland, TX 77478

Branches:

2401 W. Peoria Avenue, Suite 120, Phoenix, AZ 85029
5555 Hilton Avenue, Suite 550, Baton Rouge, LA 70808
5680 King Centre Drive, Suite 600 Office # 614, Alexandria, VA 22315

National Budget Planners of South Florida, Inc.

4101 Dublin Boulevard, Suite F142
Dublin, CA 94568

Branch:

350 Sonic Anenue, Suite 207, Livermore, CA 94551

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

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Credit Counseling Agencies -- List by Name

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.

	2022*	2021	2020**	2019**
Total number of open debt settlement services provider licensees at year-end	10	4	N/A	N/A
Total number of agreements to provide debt settlement services maintained	8,795	725	N/A	N/A
Total number of agreements to provide debt settlement services entered into	6,327	494	N/A	N/A
Total principal amount of debt enrolled by consumers into the licensee's debt settlement services	\$155,725,512	\$15,789,005	N/A	N/A
Total number of settled debts	6,185	720	N/A	N/A
Total principal amount to be paid by consumers to satisfy settled debts	\$14,606,980	\$1,581,541	N/A	N/A
Total amount of fees charged pursuant to § 6.2-2041 of the Code of Virginia	\$6,557,676	\$420,128	N/A	N/A
Total amount of fees received pursuant to § 6.2-2041 of the Code of Virginia;	\$5,218,797	\$312,554	N/A	N/A
Total number of debt settlement services agreements terminated by consumers	2,411	89	N/A	N/A

* 2022 consolidated operating data has been updated from a prior version of this publication based on revised licensee annual report filings.

** Data not collected from licensees in given year. Chapter 20.1 of Title 6.2 of the Code of Virginia became effective on July 1, 2021.

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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>
06/03/21	DSP-2	DebtBlue, LLC	Withdrawn 07/19/22
06/08/21	DSP-4	Pacific Debt, Inc.	Approved 03/03/22
06/08/21	DSP-5	JGW Debt Settlement, LLC d/b/a J. G. Wentworth	Approved 03/31/22
06/15/21	DSP-8	National Debt Relief LLC	Approved 07/07/22
06/15/21	DSP-6	GRT Financial, Inc.	Approved 03/18/22
06/15/21	DSP-7	Consumer Debt Help Association LLC	Approved 09/07/22
06/16/21	DSP-10	Beyond Finance, LLC	Withdrawn 06/02/22
07/29/21	DSP-12	Century Support Services, LLC	Withdrawn 01/13/22
09/16/21	DSP-13	CuraDebt Systems LLC	Approved 01/05/22
02/09/22	DSP-14	Debt Settlement Group, Inc. d/b/a DebtRX	Approved 03/31/22
04/19/22	DSP-16	Swift Debt Relief Inc.	Pending
06/23/22	DSP-15	Americor Funding, LLC	Pending
10/25/22	DSP-17	Clarity Debt Resolution, Inc.	Pending

Acquisitions of Debt Settlement Services Providers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
04/19/22	CAS Acquisition, LLC to acquire 25% or more of the ownership of American Debt Relief, LLC, DSP-9	Pending

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Debt Settlement Services Providers -- Status Changes

New Debt Settlement Services Providers

January	06	CuraDebt Systems LLC opened for business at 4000 Hollywood Boulevard, Suite 555-S, Hollywood, FL 33021
March	18	GRT Financial, Inc. opened for business at 26711 Northwestern Highway Suite 375, Southfield, MI 48033
April	01	Debt Settlement Group, Inc. d/b/a DebtRX opened for business at 5257 Buckeystown Pike #127, Frederick, MD 21704
April	29	JGW Debt Settlement, LLC d/b/a J. G. Wentworth opened for business at 1200 Morris Drive, Suite 300, Chesterbrook, PA 19087
July	07	National Debt Relief LLC opened for business at 180 Maiden Lane, 30th Floor, New York, NY 10038
September	07	Consumer Debt Help Association LLC opened for business at 516 N. Dixie Highway, Lantana, FL 33462

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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