

# Instructional User Guide

For Illustrative Purposes Only

1. Read all of the following important information about the online filing system. The system will walk you through the filing process – you must complete each step in order for your annual assessment filing to be considered complete. When you have gathered all of the necessary information, click on the **START** button to begin. **Please Note: Once you start you will not be able to stop and save your information to continue at a later time.**



## Money Services Annual Assessment


### Instructions

Before beginning the filing process, please note the following:

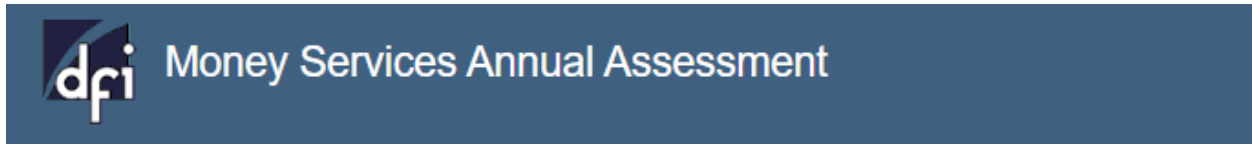
1. Browser specifications
  - a. This system works with these browsers:
    - Chrome
    - Firefox
    - Internet Explorer (version 9 or higher, with Compatibility Mode turned OFF)
  - b. Do not use your browser's "Back" button. Use the system navigation buttons or data may be lost.
  - c. Turn off the Pop-Up Blocker in your browser.
  - d. Your browser's "Print" function will let you keep these instructions handy while completing this filing.
2. If you have an ACH debit block on your account, you must notify your financial institution. It may take your financial institution up to 2 days to remove the block from your account. Washington State Department of Financial Institutions' Company Identification Number is G911443137.
3. Filing Process:
  - A. Select your license type (Money Transmitter or Currency Exchange) and enter the last five digits or more of your license number.
  - B. Provide complete Annual Assessment Report (AAR) information including:
    - Washington volume for each type of activity for the year
    - Company's permissible investments at year end
    - Company's company-wide average daily outstanding transmission liability for the month of December 2023
    - Confirmation of the submission of financial statements via NMLS
    - Confirmation of submission of list of locations via NMLS, if applicable
    - Confirmation of submission of material changes via NMLS, if applicable
  - C. Review your company's annual assessment reporting summary for accuracy and print a copy for your records.  
\*If the information is not correct or you need assistance, please email [csexamsunit@dfi.wa.gov](mailto:csexamsunit@dfi.wa.gov) or call 360-902-8703.
  - D. Validate that your assessment fee is correct and submit payment information.
    - The online system accepts
      - Credit Cards (Visa, MasterCard, American Express and Discover card) for assessment fees up to \$10,000.00; OR
      - E-Check Payments
  - E. Save your payment receipt for your records and close your browser.
4. \* Indicates required field. Once you begin the online filing process you will not be able to save your information and continue at a later time.

Start

In order to file timely, you must submit the AAR and fees to the Department of Financial Institutions (DFI) by 5:00 p.m. (Pacific Standard Time) on July 1, 2024. You must also be sure to upload required supporting documents, such as financial statements, to NMLS by 5:00 p.m. (Pacific Standard Time) on July 1, 2024.

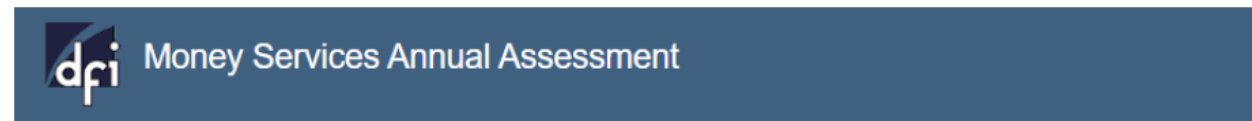
 Encryption Notice: The Department of Financial Institutions uses a secure server for processing online transactions. Any transmitted data is encrypted as it is sent to or from your PC. This prevents it from being read by any unauthorized party while it is being sent over the Internet.

- Select your license type by clicking on the drop-down arrow, enter the last 5 or more digits of your Washington state specific license number and click **SEARCH**.



License Type:  License Number:

- Verify that the name of your company and address are correct. If you have entered an incorrect license number, re-enter your license number again and click **SEARCH**. Provide your contact information and click **NEXT**.



License Type:  License Number:

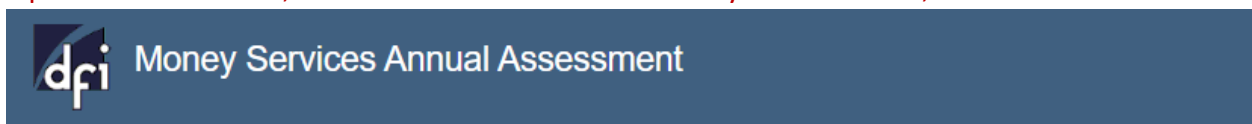
**License Information**

Name of company as licensed in Washington:  
 Main Office Address:  
 WA License Number:

**Filer Information**

Date: 4/15/2024  
 Your Full Name: \*  
 Title: \*  
 Phone: \*  
 E-mail: \*

- Provide yearly volume information for each activity. Even if you had no activity, you are still required to input 0. To enter data, use the tab button or click directly into each box, click **NEXT**.



**1. VOLUME ADDENDUM**

Complete the table below to report your 2023 annual volume in Washington. Complete the total amount field for each type of activity, even if no activity was conducted for a particular type.

	Yearly Total
Payment Instrument Sales: \$	<input type="text"/> *
Prepaid Access Sales: \$	<input type="text"/> *
Currency Exchange: \$	<input type="text"/> *
Other Money Transmission: \$	<input type="text"/> *
Virtual Currency: \$	<input type="text"/> *

5. Provide the necessary information including certifying to maintaining adequate permissible investments and select the appropriate response for the Financial Statements section, click **NEXT**.

**dfi Money Services Annual Assessment**

**2. PERMISSIBLE INVESTMENTS**

Complete the table below to report your permissible investments as of December 31, 2023, along with providing your average daily transmission liability (ADTL) calculated for December 2023.

Type of Permissible Investment	Amount (\$)
Cash held in bank (FDIC Insured)	0.00*
Time deposits, savings deposits, demand deposits, certificates of deposit, or senior debt obligations of an insured depository institution	0.00*
Investments bearing a rating of one of the three highest grades as defined by a nationally recognized organization that rates securities	0.00*
An investment security that is an obligation of the United States or a department, agency, or instrumentality thereof	0.00*
An investment in an obligation that is guaranteed fully as to principal and interest by the United States; or an investment in an obligation of a state or a governmental subdivision, agency, or instrumentality thereof	0.00*
Receivables that are payable to a licensee from its authorized delegates, in the ordinary course of business, pursuant to contracts which are not past due or doubtful of collection	0.00*
Other	0.00*
<b>Total company-wide average daily transmission liability for December 2023</b>	<b>0.00*</b>

I hereby certify that the company continues to maintain permissible investments according to the requirements set forth in RCW 19.230.200 and 19.230.210.

**3. FINANCIAL STATEMENTS**

You must submit financial statements via NMLS as of the most recent fiscal year-end.

Select the appropriate response below.

Next

6. Confirm if you had any material changes or list of locations to report by selecting the appropriate response below, click **NEXT**.

**dfi Money Services Annual Assessment**

**4. MATERIAL CHANGES**

Inform DFI of material changes to licensee information in a timely manner. Such changes include, but are not limited to: changes in the licensee's name or DBA (doing business as), ownership, physical and mailing address, records location, phone and fax numbers, responsible individual and registered agents; obtaining, revocation or surrender of a money services license in any other jurisdiction; conviction of the licensee, an executive officer, responsible individual, board director, principal, or person in control of a misdemeanor or gross misdemeanor involving a financial transaction; and other similar activities or events. Please ensure any material changes previously unreported are reported via NMLS.

Select the appropriate response below

**5. SURETY BOND**

Money Transmitter licensees must maintain a bond calculated at \$10,000 per one million dollars of Washington money transmission and payment instrument dollar volume. The minimum bond requirement is \$10,000 and the maximum is \$550,000 (unless you are under orders for a higher bond amount).

Minimum bonding requirement (based on 2023 volume reported): \$10,000.00

Select the appropriate response below

**6. LIST OF LOCATIONS**


Ensure all Washington authorized delegates are properly reported via NMLS.

Select the appropriate response below

Next

## Review and Edit

7. Review the summary page for accuracy. If you have found an error, use the **EDIT** button for each section that needs correction. If everything is correct, use your browser's **PRINT** function to print a copy of this report summary for your records. Then click **SUBMIT**.

 **Money Services Annual Assessment**

**REPORT SUMMARY 2023**

**COMPANY AND FILER INFORMATION** Edit

Name of company as licensed in Washington:  
Main Office Address:  
WA License Number:  
Filing Date: 4/15/2024 3:36:40 PM  
Full Name: Sang Nguyen  
Title: Management Analyst  
Phone: 360-725-7836  
Email: sang.nguyen@dfi.wa.gov  
Original Filing Date: 4/15/2024 3:36:40 PM

**VOLUME REPORTING AND ANNUAL ASSESSMENT**

Volume Type	Amount	Adjusted
Payment Instrument Sales:	1,000.00	700.00
Stored Value Sales:	1,000.00	950.00
Currency Exchange:	1,000.00	50.00
Other Money Transmission:	1,000.00	950.00
Virtual Currency:	1,000.00	950.00
Total Adjusted Volume:		3,600.00
Assessment Amount(Minimum \$1,000 and Maximum \$100,000):		1,000.00
	Late Fee:	\$0.00
	<b>PAY THIS AMOUNT:</b>	<b>\$600.00</b>

**3. FINANCIAL STATEMENTS** Edit

You must submit financial statements via NMLS as of the most recent fiscal year-end.  
Audited financial statements as of the most recent fiscal year-end have been uploaded via NMLS

**4. MATERIAL CHANGES** Edit

Inform DFI of material changes to licensee information in a timely manner. Such changes include, but are not limited to: changes in the licensee's name or DBA (doing business as), ownership, physical and mailing address, records location, phone and fax numbers, responsible individual and registered agents; obtaining, revocation or surrender of a money services license in any other jurisdiction; conviction of the licensee, an executive officer, responsible individual, board director, principal, or person in control of a misdemeanor or gross misdemeanor involving a financial transaction; and other similar activities or events.  
Material changes have been reported via NMLS

**5. SURETY BOND** Edit

Money Transmitter licensees must maintain a bond calculated at \$10,000 per one million dollars of Washington money transmission and payment instrument dollar volume. The minimum bond requirement is \$10,000 and the maximum is \$550,000 (unless you are under orders for a higher bond amount).  
Minimum bonding requirement (based on 2023 volume reported):\$10,000.00  
Continue to maintain an adequate bond as required by RCW 19.230.050

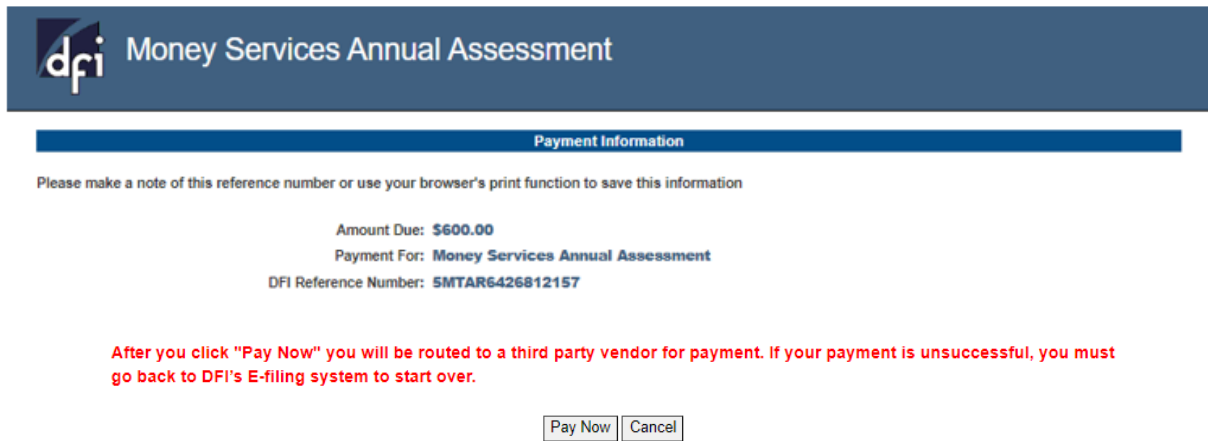
**6. LIST OF LOCATIONS** Edit

Ensure all Washington authorized delegates are properly reported via NMLS.  
Do not have authorized delegates or branch locations

I hereby certify under penalty of perjury that I have examined the information contained in this Annual Assessment Report (AAR), and attached supporting documents (including any accompanying schedules and statements - if any), and the reported information is correct and complete in accordance with the law, and further acknowledge that there are no misrepresentations or omissions of material facts.

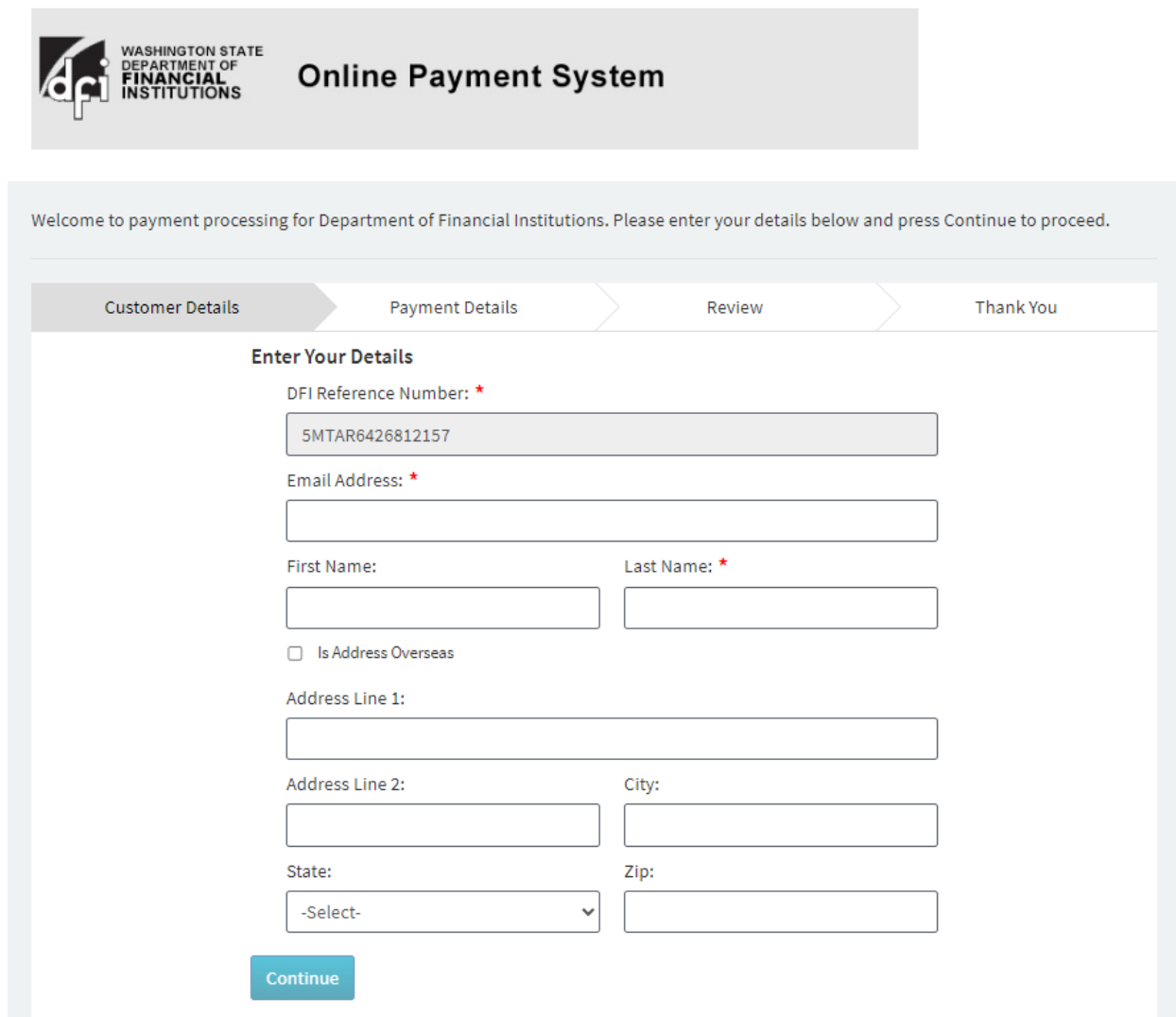
Submit

8. Verify payment screen and click **PAY NOW**.



The screenshot shows a dark blue header with the 'dfi' logo and the text 'Money Services Annual Assessment'. Below this is a lighter blue bar with the text 'Payment Information'. A message reads: 'Please make a note of this reference number or use your browser's print function to save this information'. The payment details are: Amount Due: \$600.00, Payment For: Money Services Annual Assessment, and DFI Reference Number: SMTAR6426812157. A red warning message states: 'After you click "Pay Now" you will be routed to a third party vendor for payment. If your payment is unsuccessful, you must go back to DFI's E-filing system to start over.' At the bottom are two buttons: 'Pay Now' and 'Cancel'.

9. Enter payment information and click **CONTINUE**.



The screenshot shows the 'Online Payment System' interface for the Washington State Department of Financial Institutions. It features a progress bar with four steps: 'Customer Details' (active), 'Payment Details', 'Review', and 'Thank You'. The main section is titled 'Enter Your Details' and contains the following fields: 'DFI Reference Number: \*' (text box with 'SMTAR6426812157'), 'Email Address: \*' (text box), 'First Name:' (text box), 'Last Name: \*' (text box), an unchecked checkbox for 'Is Address Overseas', 'Address Line 1:' (text box), 'Address Line 2:' (text box), 'City:' (text box), 'State:' (dropdown menu with '-Select-' selected), and 'Zip:' (text box). A blue 'Continue' button is located at the bottom left of the form area.

Please add a Funding Source and enter details of the payment you wish to make below. Once you have entered the details please select Continue to proceed.

Customer Details	Payment Details	Review	Thank You
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**Payment Details**

Payment Type: \*  One Time

Payment Method: \*  
-Select-

Payment Amount: \*  
600.00

**Enter Additional Payment Details**

Payment For:  
Money Services Annual Assessment

[Confirm](#)

10. Review your payment information. If you have found an error, click on the **EDIT** button at the bottom of this page, otherwise, click **CONFIRM**.

Please review the details of the payment you have entered and select **Confirm** to submit the payment for processing.

Customer Details	Payment Details	Review	Thank You
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**Account Details**

Account Number:	SMTAR6426812157
Name On Account:	Sang Nguyen
Email Address:	sang.nguyen@dfi.wa.gov

**Payment Details**

Payment Method:	American Express Card ending in 9990
Payment Type:	One Time
Card Address:	150 Israel Rd. SW, Olympia, WA 98501, USA
Expiry Date:	01/25
Payment Amount:	\$600.00
Payment Date:	04/15/2024

**Additional Payment Details**

Payment For:	Money Services Annual Assessment
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By clicking **Confirm** to confirm your payment, you authorize us to initiate a debit from the **Payment Method Account** to make a payment to the **Account**, as detailed above. The payment to your account will be made on the **Payment Date** detailed above, and the debit from your account will occur within two business days of that date, but no earlier than that date. You also authorize your financial institution (and its successors or assigns), to process this debit to your account.

Additionally, by clicking confirm, you also agree to and accept the [Terms & Conditions](#) for usage of this site.

[Confirm](#) [Edit](#)

11. You will receive a confirmation email as well as the option to print this confirmation page for your records. Please close your internet browser, your assessment filing is now complete.



## Online Payment System



Your payment has been successfully processed. Please make a note of the confirmation number shown below or print this page for your records. A confirmation email has also been sent to the email address shown below. Please call us on 1-877-746-4334 if there is a problem with this payment.

Customer Details

Payment Details

Review

Thank You

**Confirmation Number:** O23Y5DR5PQ

### Account Details

Account Number: 5MTAR6426812157  
Name On Account: Sang Nguyen  
Email Address: sang.nguyen@dfi.wa.gov

### Payment Details

Payment Method: American Express Card ending in 9990  
Payment Type: One Time  
Card Address: 150 Israel Rd. SW,  
Olympia, WA 98501, USA  
Payment Amount: \$600.00  
Payment Date: 04/15/2024

### Additional Payment Details


Payment For: Money Services Annual Assessment







[Print this Page](#)

[Make Another payment](#)

## Sample email of Payment Confirmation.

Washington State Dept of Financial Institutions Payment Processed Successfully

 Washington State Dept of Financial Institutions <donotreply@billerpayments.com>  
To: Nguyen, Sang T (DFI)

  Reply  Reply All  Forward  

Mon 4/15/2024 3:58 PM

External Email

Dear SANG NGUYEN,

This email is to confirm a payment instruction received on 04/15/2024 through Online Payment Processing for your Washington State Dept of Financial Institutions account number ending XXXX2157.

A one-time payment of \$600.00 has been scheduled with a date of 04/15/2024. The funding source that was debited for this payment is your funding account number ending XXXX9990. The unique confirmation number for this payment is O23Y5DR5PQ.

We appreciate your business.

Washington State Dept of Financial Institutions Customer Service

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**About This Message** This email was sent to [SANG.NGUYEN@DFI.WA.GOV](mailto:SANG.NGUYEN@DFI.WA.GOV). You received this email because you are a Washington State Dept of Financial Institutions Customer.

**Account Related Questions** Do not reply to this message with account related questions. If you have a question, please visit our secure website at <https://dfi.wa.gov/>. You may also contact Customer Service at 877-746-4334 or write to us at:

**Washington State Dept of Financial Institutions** 150 Israel Rd SW Tumwater WA 98501 United States of America