

Instructional User Guide

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

- This system works with these browsers:
 - Chrome
 - Firefox
 - Internet Explorer (version 9 or higher, with Compatibility Mode turned OFF)
- Do not use your browser's "Back" button. Use the system navigation buttons or data may be lost.
- Turn off the Pop-Up Blocker in your browser.
- 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 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 2017
- 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 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 2, 2018. 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 2, 2018.

 **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.

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

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

- 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**.

	Yearly Total
Check/Money Order Sales: \$	<input type="text"/>
Stored Value 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, 2017, along with providing your average daily transmission liability (ADTL) calculated for December 2017.

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*
Total company-wide average daily transmission liability for December 2017	0.00*

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 2017 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](#)

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 browsers **PRINT** function to print a copy of this report summary for your records and click on **SUBMIT**.



Money Services Annual Assessment

REPORT SUMMARY

COMPANY AND FILER INFORMATION

Edit

Name of company as licensed in Washington:

Main Office Address:

WA License Number:

Filing Date: 4/30/2018 10:16:38 AM

Full Name: Rofyah Nor

Title: Management Analyst

Phone: 3609028819

Email: rofyah.nor@dfi.wa.gov

Original Filing Date: 4/30/2018 10:16:38 AM

VOLUME REPORTING AND ANNUAL ASSESSMENT ?

Volume Type	Amount	Adjusted
Check/Money Order Sales:	100.00	70.00
Stored Value Sales:	200.00	190.00
Currency Exchange:	300.00	15.00
Other Money Transmission:	400.00	380.00
Virtual Currency:	500.00	475.00
Total Adjusted Volume:		1,130.00
Assessment Amount(Minimum \$1,000 and Maximum \$100,000):		1,000.00
Late Fee:		\$0.00
PAY THIS AMOUNT:		\$1,000.00

1.VOLUME ADDENDUM

Edit

	Yearly Total
Check/Money Order Sales:	\$100.00
Stored Value Sales:	\$200.00
Currency Exchange:	\$300.00
Other Money Transmission:	\$400.00
Virtual Currency:	\$500.00

2. PERMISSIBLE INVESTMENTS

Edit

Your permissible investments report as of December 31, 2017, along with providing your average daily transmission liability(ADTL) calculated for December 2017.

Type of Permissible Investment	Amount (\$)
Cash held in bank(FDIC Insured)	1,000.00
Time deposits, savings depositis, demand deposits, certificates of deposit, or senior debt obligations of an insured depository institution	2,000.00
Investments bearing a rating of one of the three highest grades as defined by a nationally recognized organization that rates securities	2,000.00
An investment security that is an obligation of the United States or a department, agency, or instrumentality thereof	1,000.00
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	2,000.00
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	3,000.00
Other	1,000.00
Total company-wide average daily transmission liability for December 2017	5,000.00

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

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.

No material changes

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 2017 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.

Authorized delegates information reported via NMLS is current

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**.



MONEY SERVICES ANNUAL ASSESSMENT

PAYMENT SCREEN

Amount Due: \$ 1,000.00

Payment For: MONEY SERVICES ANNUAL ASSESSMENT

DFI Reference Number: SMTAR3663211192

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



Online Payment System

Make a Payment

My Payment

E-Payment

Amount Due \$1,000.00
Payment For MONEY SERVICES ANNUAL ASSESSMENT
DFI Reference Number SMTAR3663211192

Payment Information

Frequency One Time
Payment Amount \$1,000.00
Payment Date Pay now

Contact Information

First Name

Last Name


Company

Address 1

Address 2

City
State
Zip Code (Optional)
Phone Number
Email Address

Payment Method

Payment Method
Card Number 
Expiration Date
Card Billing Address Use my contact information address
 Use a different address

Continue [Cancel](#)



[Customer Service](#) | [Help](#) | [Privacy Policy](#) |  [Security](#)

10. Review your payment information, if you have found an error click on the Back button at the bottom of this page, otherwise, click **Confirm**.



Online Payment System

Review Payment

Please review the information below and select Confirm to process your payment. Select Back to return to the previous page to make changes to your payment.

Payment Details

Description Department of Financial Institutions
 E-Payment
 www.dfi.wa.gov
Payment Amount \$1,000.00
Payment Date 05/11/2015
Payment For MONEY SERVICES ANNUAL ASSESSMENT
DFI Reference Number 5MTAR3663211192

Payment Method

Payer Name Rofyah Nor
Card Number *9791
Expiration Date Jan-2016
Card Type Visa
Confirmation Email rofyah.nor@dfi.wa.gov

Billing Address

Address 1 150 Isreal Rd SE
City Tumwater
State WA
Zip Code 98501

Contact Information

First Name Rofyah
Last Name Nor
Company DFI MT
Address 1 150 Isreal Rd SE
City Tumwater
State WA
Zip Code 98501
Phone Number 3609028703
Email Address rofyah.nor@dfi.wa.gov

[Confirm](#) [Back](#)



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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

Confirmation

Please keep a record of your Confirmation Number, or [print this page](#) for your records.

Confirmation Number **WA1DFI000001058**

Payment Details

Description Department of Financial Institutions
E-Payment
www.dfi.wa.gov
Payment Amount \$1,000.00
Payment Date 05/11/2015
Status PROCESSED
Payment For MONEY SERVICES ANNUAL ASSESSMENT
DFI Reference Number 5MTAR3663211192

Payment Method

Payer Name Rofyah Nor
Card Number *9791
Card Type Visa
Confirmation Email rofyah.nor@dfi.wa.gov

Billing Address

Address 1 150 Isreal Rd SE
City Tumwater
State WA
Zip Code 98501



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Sample email of Payment Confirmation.

From: Washington State Department of Financial Institutions <noreply@epymtservice.com>
To: Nor, Rofyah (DFI)
Cc:
Subject: Payment Confirmation for E-Payment

*** PLEASE DO NOT RESPOND TO THIS EMAIL ***

Thank you for your payment.

This email is to confirm your payment submitted on May-11-2015 for E-Payment.

Confirmation Number: WA1DFI000001058
Payment Amount: \$1,000.00
Scheduled Payment Date: May-11-2015
Amount Due: \$1,000.00

Payment For: MONEY SERVICES ANNUAL ASSESSMENT DFI Reference Number: 5MTAR3663211192

Payer Name: Rofyah Nor
Credit Card Number: *9791
Credit Card Type: VISA
Approval Code: N/A

Merchant: Department of Financial Institutions
Website: www.dfi.wa.gov

If you have questions about this payment or need assistance, please contact Washington State DFI.

Division of Banks: (360) 902-8704 banks@dfi.wa.gov
Division of Consumer Services: (360) 902-8703 dcs@dfi.wa.gov
Division of Credit Unions: (360) 902-8701 dcu@dfi.wa.gov
Division of Securities: (360) 902-8760 securities@dfi.wa.gov

Thank you for using the Washington State DFI electronic payment system.