

**STATE OF NEW HAMPSHIRE
BANKING DEPARTMENT**

In The Matter of: Money in a Day, LLC
Case No. 16-043

CONSENT ORDER

WHEREAS, pursuant to RSA 399-G, the New Hampshire Banking Department (“Department”) is charged with regulating persons that “engage in the business of money transmission” in New Hampshire or with New Hampshire consumers.

WHEREAS, pursuant to RSA 399-G:13, I, the Department is authorized to examine the business affairs of any licensee or non-licensee money transmitter to determine compliance with the RSA 399-G.

WHEREAS, Money in a Day, LLC is a Goffstown, New Hampshire limited liability company that is both registered with the New Hampshire Secretary of State and a New Hampshire Money Transmitter licensee applicant.

WHEREAS, pursuant to its authority under RSA 399-G:13, I, the Department, through the Consumer Credit Division, conducted an examination of Money in a Day, LLC (“Money in a Day”).

WHEREAS,

1. Money in a Day conducted 213 unlicensed money transmissions by transmitting currency to Thailand from 2015 to 2016 without a New Hampshire Money Transmitter license.
2. Money in a Day applied for New Hampshire Money Transmitter licensure in January of 2016.
3. Money in a Day fully cooperated with the Department.

WHEREAS, Money in a Day makes the following acknowledgements:

1. Money in a Day acknowledges that were an administrative hearing to be held in this matter, the Department would introduce evidence demonstrating that Money in a Day violated RSA 399-G:2, I.
2. Money in a Day voluntarily enters into and signs this Consent Order without reliance upon any discussions between the Department and Money in a Day, without the promise of a benefit of any kind (other than the concessions contained in this Consent Order), and without threats, force, intimidation or coercion of any kind.
3. The conduct described above, if proven, would constitute violations of state law, which could result in penalties pursuant to RSA 399-G:23, II through IV.
4. Money in a Day acknowledges, understands, and agrees that it has the right to notice and an adjudicatory hearing to contest the matters set forth herein, including any appeal, and hereby waives those rights. Money in a Day further acknowledges it waives the filing of any civil actions related to this Consent Order.
5. Money in a Day understands that its action in entering this Consent Order is a final act and not subject to reconsideration or judicial review or appeal.
6. Money in a Day understands the nature of the allegations set forth herein and that they constitute grounds for potential sanctions, as provided by law.
7. Money in a Day represents and warrants that it has all the necessary rights, powers and abilities to carry out the terms of this Consent Order.
8. Money in a Day acknowledges that the Department is relying upon Money in a Day's representations and warranties stated herein in making its determinations in this matter.

9. Money in a Day acknowledges that this Consent Order may be revoked and the Department may pursue any and all remedies available under the law against Money in a Day if the Department later learns that Money in a Day knowingly or willfully withheld information from the Department.
10. Money in a Day understands that, pursuant to RSA 399-G:13, V and RSA 383:9, III, it is responsible for paying the cost of examination in addition to any penalty that may be imposed by this Consent Order.
11. This Consent Order is binding on all heirs, assigns and successors in interest.

WHEREAS, Money in a Day consents to the Department imposing the following sanctions:

1. Money in a Day shall remit a total penalty in the amount of \$500 by bank check to the “State of New Hampshire.” Such payment shall be made contemporaneously with Money in a Day’s execution of this Consent Order.
2. Failure by Money in a Day to comply with any portion of this Consent Order shall constitute a separate and sufficient basis for administrative action, up to and including monetary penalties.

NOW THEREFORE, the Commissioner of the New Hampshire Banking Department enters the following ORDER:

1. The sanctions set forth above are hereby entered;
2. Pursuant to RSA 399-G:24,VI, the Commissioner finds this action necessary or appropriate to the public interest or the protection of consumers and consistent with the purposes fairly intended by the policy and provisions of this title;
3. This Order fully resolves this matter and the Commissioner will not take further

