

1 from violations under RSA Chapter 399-G and to assess penalties
2 pursuant to RSA Chapter 399-G. *RSA 399-G:18, RSA 399-G:19 and RSA 399-*
3 *G:21.*

4 **Facts**

5 5. Since August 18, 2006, OPC has conducted business with New Hampshire
6 consumers. The Commissioner believes that OPC has provided its
7 services without a valid Money Transmitter license issued by the
8 Department.

9 6. OPC has cooperated and provided the information to show it did conduct
10 business in New Hampshire prior to obtaining a Money Transmitter
11 License from the Department under a good faith belief that such
12 business did not require a Money Transmitter license.

13 **Violation(s) of Law and Penalties**

14 7. OPC is a "Person" as defined by RSA 399-G:1,X.

15 8. OPC may be assessed an administrative fine not to exceed \$2,500.00 for
16 each violation of RSA Chapter 399-G. *RSA 399-G:21, IV and V.*

17 **Respondent's Consent**

18 9. OPC does not deny the facts, statements, or stated violations
19 contained herein and OPC hereby agrees to the entry of this Consent
20 Order.

21 10. OPC has voluntarily entered into this Consent Order without reliance
22 upon any discussions between the Department and OPC, without promise
23 of a benefit of any kind (other than concessions contained in this
24 Consent Order), and without threats, force, intimidation, or coercion
25 of any kind. OPC further acknowledges its understanding of the nature

1 of the allegations set forth in this action, including the potential
2 penalties provided by law.

3 11. OPC hereby acknowledges, understands, and agrees that it has the right
4 to notice, hearing, and/or a civil action and hereby waives said
5 rights.

6 **Order**

7 12. **Whereas pursuant to RSA 399-G:20,VI** finding this Consent Order
8 necessary, appropriate and in the public interest and consistent with
9 the intent and purposes of New Hampshire banking laws, the Department
10 Orders as follows:

11 a. OPC shall pay to the Department \$20,000.00 in administrative
12 penalties for stated unlicensed activity from 2006 through and
13 2011, payable contemporaneously with OPC's signing of this
14 Consent Order. The check shall be bank check or guaranteed funds
15 and made payable to "State of New Hampshire."

16 13. This Consent Order may be revoked and the Department may pursue any
17 and all remedies available under law, if the Department later finds
18 that OPC knowingly or willfully withheld information used and relied
19 upon in this Consent Order.

20 14. This Consent Order is binding on all heirs, assigns, and/or successors
21 in interest.

22 15. This Consent Order shall become effective upon the date the
23 Commissioner signs this Consent Order.

24 16. Once this Consent Order is effective, the Department agrees not to
25 seek further reimbursement, refunds, penalties, fines, costs, or fees

1 regarding the facts, allegations, or findings of violations contained
2 herein.

3 **WHEREFORE**, based on the foregoing, we have set our hands to this Consent
4 Order, upon its execution by Ronald A. Wilbur, Bank Commissioner.

5
6 Recommended this 8th day of May, 2012 by

7 _____
/s/

8 Maryam Torben Desfosses, Hearings Examiner, Banking Department

9
10 Executed this 16th day of May, 2012 by

11 _____
/s/

12 Alex P. Hart, Chief Executive Officer and Director, on behalf of Official
13 Payments Corporation

14
15 **SO ORDERED.**

16
17 _____
/s/

18 Ronald A. Wilbur,
19 Bank Commissioner

Dated: 5/29/12