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State	License Number	State Agency	Disclosures
Alabama	567	Alabama Securities Commission 401 Adams Avenue, Suite 280 Montgomery, AL 36104	

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Alaska	AKMT-011130	Department of Commerce, Community and Economic Development Division of Banking & Securities 550 West 7th, Suite 1850 Anchorage, AK 99501	For Alaska Residents Only: If your issue is unresolved by MSB USA Inc.,(email: uscomplaints@openpayd.com or phone +1(469) 314-2447, please submit formal complaints with the State of Alaska, Division of Banking & Securities. Please download the form here: https://www.commerce.alaska.gov/web/portals/3/pub/DBSGeneralComplaintFormupdated.pdf Submit formal complaint form with supporting documents: Division of Banking & Securities PO Box 110807 Juneau, AK 99811-0807 If you are an Alaska resident with questions regarding formal complaints, please email us at dbs.licensing@alaska.gov or call Nine Zero Seven Four Six Five Two Five Two One.

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Arizona	1044260	Arizona Department of Financial Institutions 2910 N. 44th Street, Suite 310 Phoenix, AZ 85018	If you have a complaint, please contact MSB USA Inc. at email: uscomplaints@openpayd.com or phone +1(469) 314-2447,. If you still have an unresolved complaint regarding MSB USA Inc.'s money transmission activity, you may complete an Online Complaint Form as stated on the File a Complaint against a Financial Institution or Enterprise page. AZ e-Licensing Portal for filing a complaint AZDFI Consumer Complaint Portal: https://elicense.az.gov/ARDC_FileComplaint
Arkansas	112122	Arkansas Securities Department Heritage West Building, Suite 300 201 East Markham Street Little Rock, AR 72201-1692	If you have a complaint, please contact MSB USA Inc. at email: uscomplaints@openpayd.com or phone +1(469) 314-2447,. If you still have an unresolved complaint regarding MSB USA Inc.'s money transmission activity, you may file the completed complaint form by e-mailing to ASDInfo@securities.arkansas.gov or by mailing at: 1 COMMERCE WAY, SUITE 402 LITTLE ROCK, ARKANSAS 72202 TELEPHONE: (501) 324-9260 FACSIMILE: (501) 324-9268 For additional information please refer to the How To File A Complaint page for the Arkansas Security Department.

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Colorado	500256	Colorado Division of Banking 1560 Broadway, Suite 975 Denver, CO 80202	If you have a complaint, please contact MSB USA Inc., at email: uscomplaints@openpayd.com or phone +1(469) 314-2447,. If you still have an unresolved complaint regarding MSB USA Inc.'s money transmission activity, you may file it by contacting the Colorado Division of Banking. The Complaint Process All consumer complaints filed with the Colorado Division of Banking must be submitted in writing. You will not fill out the form online. Instead, you must download the file to your own device and edit that version. When completing the form, please provide detailed information and fill it out completely. Send the complaint and supporting documentation by regular mail, facsimile, or electronic mail (e-mail) to the Colorado Division of Banking. NOTE: If filing electronically, scan and/or save the completed complaint form with related attachments to a PDF file, a Word doc, or Zip file, and attach to your E-mail. Colorado Division of Banking 1560 Broadway, Suite 975, Denver, CO 80202 Phone: 303-894-7575 Fax: 303-894-7570 E-mail: DORA_BankingWebsite@state.co.us
Connecticut	MT-1550212	Connecticut Department of Banking Consumer Credit Division 260 Constitution Plaza Hartford, CT 06103-1800	

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Delaware	24605	Office of the State Bank Commissioner 555 E. Loockerman Street, Suite 210 Dover, DE 19901	
District of Columbia	MTR1550212		

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Florida	#FT230000263	Florida Office of Financial Regulation - Consumer Finance 200 E. Gaines Street, Tallahassee, FL 32399-0376 850-487-9687	Florida Office of Financial Regulation If you have a complaint, please contact MSB USA Inc. at email: uscomplaints@openpayd.comor phone +1(469) 314-2447. If you still have an unresolved complaint regarding MSB USA Inc.'s money transmission activity, you may file it by contacting the Florida Office of Financial Regulation at: Online: https://flofr.gov/sitePages/FileAComplaint.htm . To file your complaint, you will need to register electronically through Online Services. A valid email address is required. NOTE: Consumers are encouraged to file their complaints online. If you are unable to file online, please download and mail a completed paper form. Under Florida law, e-mail addresses are public records. If you do not want your e-mail address released in response to a public records request, do not send electronic mail to the Office. Instead, contact this office by phone or in writing. Communications with this office, regardless of the form or means of transmission, are subject to disclosure Download Consumer Complaint Form Download Consumer Collection Agency Complaint Formure under Florida's public records law.

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Georgia	56967	Georgia Department of Banking and Finance Money Services Businesses 2990 Brandywine Road, Suite 200 Atlanta, GA 30341-5565	Licensed by The Georgia Department of Banking and Finance. (Lic. 56967) The Georgia Department of Banking and Finance - Consumer Resources: File a Complaint. We do not intervene in disputes between consumers and financial service providers, but we do use complaint information in the regulatory process. To file a complaint with the regulators, you may securely do so with the Consumer Financial Protection Bureau, an agency of the federal government, at http://www.consumerfinance.gov/complaint/ (links off-site) or by telephone at (855) 411-2372. Money Transmission and Sale of Payment Instruments
Idaho	MTL-209	Idaho Department of Finance Securities Bureau 800 Park Blvd., Suite 200 Boise, ID 83712	Idaho Unresolved consumer complaints regarding MSB USA Inc.'s services may be directed to the Idaho Department of Finance. Formal complaints must be in writing, please download the form here: https://www.finance.idaho.gov/complaints/documents/money-transmitters- complaint-form-fillable-web.pdf Formal complaint forms may be submitted via: Email: securities@finance.idaho.gov Mail: Idaho Department of Finance 11341 West Chinden Blvd. Building 4, Floor 3 Boise, ID 83714 If you have questions regarding formal complaint, please call 1-888-346- 3378

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Illinois	MT.0000309	Illinois Department of Financial and Professional Regulation 320 West Washington Street Springfield, IL 62786	Illinois Division of Banking If you have a complaint, please contact MSB USA Inc., at email: uscomplaints@openpayd.com or phone +1(469) 314-2447. If you still have an unresolved complaint regarding MSB USA Inc.'s money transmission activity, you may file it by contacting the Illinois Division of Banking at: Illinois Department of Financial and Professional Regulation

			Online: https://www.idfpr.com/DFI/DFIComplaintForm.asp Division of Financial Institutions Fill In and Print Complaint Form for Currency Exchange and Title Insurance https://www.idfpr.com/admin/DFI/F1717DFICHI.pdf IL e-Licensing Portal for filing a complaint IL Department of Financial and Professional Regulation Complaint Portal: https://www.idfpr.com/admin/DFI/DFIcomplaint.asp
Indiana	35944	Indiana Department of Financial Institutions Consumer Credit Division 30 South Meridian St. Suite 200 Indianapolis, IN 46204	

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Iowa	2017-0061	State of Iowa Division of Banking 200 E. Grand Avenue, Suite 300 Des Moines, IA 50309	
Kansas	MT.0000128	Kansas Office of the State Bank Commissioner 700 SW Jackson Street, Suite 300 Topeka, KS 66603	If you have a complaint, please contact MSB USA Inc. at email: uscomplaints@openpayd.com or phone+1(469) 314-2447. If you still have an unresolved complaint regarding MSB USA Inc.'s money transmission activity, you may file it by contacting the Office of the State Bank Commissioner. 1) Complete consumer assistance PDF form English: https://www.osbckansas.org/wp-content/uploads/complaintform.pdf Spanish: https://www.osbckansas.org/wp-content/uploads/spanish_complaintform.pdf 2) Mail or fax the completed consumer assistance form and attachments to: Kansas Office of the State Bank Commissioner Attn: Consumer Affairs 700 SW Jackson St, Suite 300

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			Topeka, KS 66603 Fax: (785) 371-1229 Email: complaints@osbckansas.org If submitting electronically, submit your complaint here: https://www.osbckansas.org/consumers/file-a-complaint/ KS e-Licensing Portal for filing a complaint KS State Bank Commissioner of Kansas Complaint Portal:https://www.osbckansas.org/consumers/file-a-complaint/
Kentucky	SC409381	Kentucky Department of Financial Institutions Division of Non-Depository Institutions Mail Stop 2 SW 19 500 Mero St. Frankfort, KY 40601	
Louisiana	NMLS 1550212	Louisiana Office of Financial Institutions Depository Division 8660 United Plaza Blvd, 2nd Floor Baton Rouge, LA 70809	
Maine	NMLS 1550212	Dept. of Professional & Financial Regulation Bureau of Consumer Credit Protection 76 Northern Avenue Gardiner, ME 04345	

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Maryland	1550212	Maryland Office of Financial Regulation 100 South Charles Street, Tower 1, Suite 5300, Baltimore, MD 21201	If you have a complaint, please contact MSB USA Inc., at email: uscomplaints@openpayd.com or phone+1(469) 314-2447. If you still have an unresolved complaint regarding MSB USA Inc.'s money transmission activity, you may file it by contacting the Maryland Office of Financial Regulation. The Commissioner of Financial Regulation for the State of Maryland will accept all questions or complaints from Maryland residents regarding MSB USA Inc., (NMLS # 1550212) contacting the Commissioner's office at: 100 South Charles Street, Tower 1, Suite 5300, Baltimore, MD 21201. Telephone (888) 784-0136. Additional information about MSB USA Inc. may be
			obtained at www.nmlsconsumeraccess.org. MD e-Licensing Portal for filing a complaint MD Department of Labor Complaint Portal: https://www.dllr.state.md.us/finance/consumers/comphow.shtml.
Massachusetts	MT1550212	Massachusetts Division of Banks Attn: Licensing Unit - CFMSB 1000 Washington Street 10th Floor Boston, MA 02118	

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Michigan	MT0021646	Michigan Department of Insurance and Financial Institutions PO Box 30220 Lansing MI 48909-7720	
Minnesota	MN-MT-1550212	Department of Commerce Financial Institutions Division 85 7th Place East, Suite 280 St. Paul, MN 55101	Minnesota Residents If you have questions or complaints regarding MSB USA Inc.'s money transmission services, you may contact the Minnesota Department of Commerce: Minnesota Department of Commerce 85 7th Place East, Suite 280 Saint Paul, MN 55101 Phone: (651) 539-1500 Toll Free: (800) 657-3602 Consumers may contact the Minnesota Department of Commerce with questions or complaints regarding money transmission services provided by MSB USA Inc.
Mississippi	3501	Consumer Finance Division 4780 I-55 North, 5th Floor Jackson, MS 39211	
Missouri	MO-24-8176	Missouri Division of Finance 301 W. High Street, Room 630 Jefferson City, MO 65101	

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Montana	No license required	N/A	N/A
Nebraska	1550212	Nebraska Department of Banking & Finance 1526 K Street, Suite 300 Lincoln, NE 68508-2732	

New Hampshire	21882-MT	New Hampshire Banking Department 53 Regional Drive, Suite 200 Concord, NH 03301	

New Jersey	1703017	NJDOBI License Services, Banking PO Box 473 Trenton, NJ 08625	
New Mexico	NMLS 1550212	New Mexico Financial Institutions Department Mortgage Unit 2550 Cerrillos Road, 3rd Floor PO Box 25101 (87504) Sante Fe, NM 87505	

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North Dakota	MT103195	North Dakota Department of Financial Institutions 2000 Schafer Street, Suite G Bismark, ND 58501	
Ohio	NMLS 1550212	Ohio Division of Financial Institutions 77 South High Street, 21st Floor Columbus, OH 43215	
Oklahoma	OKDOB001	Oklahoma Department of Banking 2900 North Lincoln Boulevard Oklahoma City, OK 73105	
Oregon	MTX-30195	Oregon Department of Consumer and Business Services Division of Finance and Corporate Securities PO Box 14480, 350 Winter St., NE, Suite 410 Salem, Oregon 97309-0405	

Pennsylvania	66827	Pennsylvania Department of Banking and Securities, 17 North 2nd Street, 13th Floor, Harrisburg, Pennsylvania 17101-2290	

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Rhode Island	20203950CT	State of Rhode Island Department of Business Regulation Division of Banking 1511 Pontiac Avenue Building 68-1 Cranston, Rhode Island 02920	
South Carolina	NMLS 1550212	Office of the Attorney General Money Services Division Rembert C. Dennis Building 1000 Assembly Street Columbia, SC 29201	
South Dakota	1550212.MT	South Dakota Department of Labor and Regulation Division of Banking 1601 N. Harrison Avenue, Suite 1 Pierre, South Dakota 57501	
Tennessee	1550212	Tennessee Department of Financial Institutions Compliance Division Tennessee Tower, 13th Floor 312 Rosa L. Parks Avenue Nashville, TN 37243	
Utah	170	Utah Department of Financial Institutions 324 S. State Street #201 Salt Lake City, UT 84111	

Vermont	100-114 100-190 100-189	Vermont Department of Financial Regulation Banking Division 89 Main Street, 2nd Floor Montpelier, VT 05602	

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Virginia	MO-362	Bureau of Financial Institutions Administration and Licensing Section 1300 E. Main Street, Suite 800 Richmond, VA 23219	

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Washington	550-MT-112035	State of Washington - Department of Financial Institutions Division of Consumer Services 150 Israel Road, S.W. Tumwater, WA 98501	Washington Division of Consumer Services If you have a complaint, please contact MSB USA Inc. at uscomplaints@openpayd.com or by phone at +1(469) 314-2447 If you still have an unresolved complaint regarding MSB USA Inc.'s money transmission activity, you may file it by contacting the Washington Department of Financial Institutions at: DEPARTMENT OF FINANCIAL INSTITUTIONS DIVISION OF CONSUMER SERVICES P.O. Box 41200, Olympia, Washington 98504-1200 If filing online: File a complaint by filling out our online complaint form. If filing via mail: Fill out this form and mail to the following: If filing via fax: Fill out this form and fax to the following: FAX (360) 596-3868 To contact the Washington Department of Financial Institutions: Phone: (360) 902-8703 Toll-free: 1-877-RING DFI (1-877-746-4334) Email: CSEnforceComplaints@dfi.wa.gov WA e-Licensing Portal for filing a complaint:

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			Washington Department of Financial Institutions Complaint Portal: https://dfi.wa.gov/consumers/money-services-complaint

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West Virginia	WVMT-1550212	West Virginia Division of Financial Institutions 900 Pennsylvania Avenue, Suite 306 Charleston, WV 25302-3542	
Wyoming	7241	Department of Audit Division of Banking 2300 Capitol Avenue, 2nd Floor Cheyenne, WY 82002	