STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of: #1 LA POPULAR, LLC aka #1 La Popular 2 aka La Popular 3 aka La Popular 4; #1 LA POPULAR 2, LLC; LA POPULAR 5; BRENDA LILI BARRERA ORANTES aka Brenda Lili Barrera; DANDELION PAYMENTS, INC.; VIAMERICAS CORPORATION; INTERCAMBIO EXPRESS, INC.; INTERMEX WIRE TRANSFER, LLC; WESTERN UNION FINANCIAL SERVICES, INC.; and DOLEX DOLLAR EXPRESS, INC., Respondents.	Case No. MT-26-0049 FINAL ORDERS TO CEASE AND DESIST, BAR AUTHORIZED DELEGATES OF MONEY TRANSMITTER LICENSEES, AND REVOKE CHECK-CASHING LICENSES, ENTERED BY DEFAULT

The Director of the Department of Consumer and Business Services for the State of Oregon (the "Director"), acting in accordance with Oregon Revised Statutes ("ORS") Chapters 717 (the "Money Transmission Statute") and ORS 697.500 to 697.555 (the "Check-Cashing Business Statute"), issues the following Final Orders to Cease and Desist, Barring Authorized Delegates of Money Transmitter Licensees, and Revoking Check-Cashing Licenses, which are entered by default against #1 La Popular, LLC aka #1 La Popular 2 aka La Popular 3 aka La Popular 4 ("#1 La Popular"); #1 La Popular 2, LLC ("#2 La Popular"); La Popular 5 ("La Popular 5"); and Brenda Lili Barrera Orantes aka Brenda Lili Barrera ("Barrera") (collectively, the "La Popular Respondents") as well as Dandelion Payments, Inc.; Viamericas Corporation; Intercambio Express, Inc.; Intermex Wire Transfer, LLC; Western Union Financial Services, Inc.; and Dolex Dollar Express Inc. (collectively, the "Transmitter Licensee Respondents").

On October 15, 2026, the Director issued and served on the La Popular Respondents and the Transmitter Licensee Respondents an Order to Cease and Desist, Proposed Orders

Barring Authorized Delegates of Money Transmitter Licensees and Revoking Check-Cashing Licenses, and Notice of Right to an Administrative Hearing (the "Notice Order"). The Notice Order offered the La Popular Respondents and the Transmitter Licensee Respondents an opportunity for a hearing if requested within 20 days of service of the Notice Order. The Notice Order further informed the La Popular Respondents and the Transmitter Licensee Respondents that if a hearing was not conducted because they did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file and all materials submitted by them in the case would automatically become part of the contested case record for the purpose of proving a prima facie case.

FINDINGS OF FACT

The Director FINDS that:

1. #1 La Popular is an Oregon limited liability company registered with the Oregon Secretary of State to conduct business in Oregon under Registry No. 1680062-95. #1 La Popular's principal place of business and registered agent's address are both located at 1011 SE Walnut St. Suite B, Hillsboro, OR 97123. #1 La Popular's sole member listed is Barrera. #1 La Popular also uses the following assumed business names:

- #1 La Popular 2, whose principal place of business is registered at 4735 SW Murray Blvd, Beaverton Oregon, 97005;
- La Popular 3, whose principal place of business is registered at 101 Newberg Hwy, Woodburn, OR 97071; and
- La Popular 4, whose principal place of business is located at 335 SE 1st Ave., Canby, OR 97013.

2. #1 La Popular is an authorized delegate for the following money transmitter licensees, whose Nationwide Multistate Licensing System and Registry ("NMLS") numbers are also included:

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- Dandelion Payments, Inc. (NMLS No. 920968);
- Viamericas Corporation (NMLS No. 899985);
- Intercambio Express, Inc. (NMLS No. 1083568);
- Intermex Wire Transfer, LLC (NMLS No. 897906); and
- Western Union Financial Services, Inc. (NMLS No. 906983).

3. #2 La Popular is an Oregon limited liability company registered with the Oregon Secretary of State to conduct business in Oregon under Registry No. 1896177-99. #2 La Popular's principal place of business is 4735 SW Murray Blvd, Beaverton, OR 97005, and its registered agent's address is 1011 SE Walnut St. Suite B, Hillsboro, OR 97123. La Popular's sole member listed is Juan Jose Nunez.

4. #2 La Popular is an authorized delegate for money transmitter licensee Dolex Dollar Express, Inc. (NMLS No. 910812).

5. La Popular 5 is an Oregon assumed business name registered with the Oregon Secretary of State to conduct business in Oregon under Registry No. 2248862-91. Its sole registrant is Barrera, and its principal place of business and authorized representative address are both located at 3409 Odell Hwy, Odell, OR 97044.

6. #1 La Popular is also the registered holder of the following five Oregon check-cashing licenses (collectively, the " Check-Cashing Licenses"):

(1) License No. CC-1058, which is registered to the Hillsboro Location;

(2) License No. CC-1057, which is registered to the Beaverton Location;

(3) License No. CC-1503, which is registered to the Woodburn Location;

(4) License No. CC-1532, which is registered to the Canby Location; and

(5) License No. CC-1533, which is registered to the Odell Location.

7. On April 17, 2025, the United States Department of Justice ("DOJ") filed a criminal complaint in the United States District Court for the District of Oregon charging Barrera with six counts of money laundering pursuant to 18 U.S.C. 1956(a)(3)(B) (the

"Indictment"), in Case No. 3:25-00202 (the "Criminal Matter"). The Indictment alleges, among other things, that Barrera was utilizing both #1 La Popular and #2 La Popular to transfer funds in the tens of millions of dollars that were illegally obtained through the trafficking and sale of illegal substances. More specifically, DOJ alleged that Barrera used #1 La Popular and #2 La Popular to transfer purported drug proceeds that she obtained from an undercover agent in ten separate transactions totaling $23,651.85.

8. On October 14, 2025 Barrera executed a plea agreement, which was filed in the Criminal Matter on October 25, in which Barrera confessed that she controlled the wire transfer operations at #1 La Popular, #2 La Popular and La Popular #5, and that she and her co-conspirators were responsible for wire transferring over $4.2 million from La Popular stores to places in Mexico associated with internation drug cartels.

9. Barrera further confessed, specifically, that she met an individual from August 1 through November 1, 2024 who informed her that they were involved in the drug trade, and that she and other co-conspirators took possession of $49,500 cash represented to be drug proceeds and transferred it as requested. In transmitting the money, Barrera and others took steps to help conceal the nature of the transactions by using different La Popular stores to conduct the wires and structured the wire transfers into amounts lower than $3,000. Barrera and others utilized false information as the sender's name, address, and telephone number to help conceal and disguise the nature, location, source, and ownership of the money. Barrera received the standard money service business wire transfer fees for conducting the wire transfers and charged an additional 10% commission to launder the funds she believed were drug proceeds.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

10. Pursuant to ORS 717.280(1) and 717.280(2)(b), the Director may bar an authorized delegate from continuing to be or becoming an authorized delegate of money

transmission licensees for engaging in any unsafe or unsound act with respect to the business of money transmission. Additionally, an order issued under ORS 717.280(1) shall require the money transmitter licensees to terminate their relationships with the authorized delegate during the period specified in the Director's order.

11. The Director finds that by participating in a money laundering scheme, which was directly related to the distribution of harmful and illicit drugs and which utilized La Popular Respondents' money transmission operations in order to operate, constituted unsafe and unsound acts on the part of La Popular Respondents, and therefore violated ORS 717.280(2)(b). As a result, the Director is authorized, pursuant to ORS 717.280(1), to permanently bar La Popular Respondents from continuing to be or becoming an authorized delegate of money transmission licensees.

12. Because the Transmitter Licensee Respondents all had a prior relationship with the La Popular Respondents, who served as authorized delegates, the Director is also required to order them to end their relationships with the La Popular Respondents.[1]

13. Pursuant to ORS 717.290, if the Director determines that any person has engaged in, is engaging in or is about to engage in any act or practice constituting a violation of the Money Transmission Statute, he may order them to cease and desist from the unlawful act or practice.

14. Because La Popular Respondents violated ORS 717.280(2)(b), the Director is authorized to order them to cease and desist from the unlawful act or practice.

15. Pursuant to ORS 697.540(1)(d), the Director may revoke a check-cashing license and may take other actions authorized by the Check-Cashing Statute in lieu thereof or in addition thereto, upon finding that a licensee has engaged in, or has a felony or

[1] The Director, on information and belief, has previously confirmed that these relationships have already been terminated, but is ordering the money transmitter licensees to cease those relationships to remove any doubt and to ensure compliance with the Money Transmitter Statute.

misdemeanor conviction for, fraud, misrepresentation or deceit or has demonstrated untrustworthiness or incompetence in conducting the check-cashing business.

16. In addition to the fact that Barrera was convicted of felony involving misrepresentation and deceit, the Director also finds that by participating in a money laundering scheme, which was directly related to the distribution of harmful and illicit drugs and which utilized, engaged in deceit, misrepresentation, and fraud by attempting to disguise both the sums of money that were being transmitted as well as the identities of the senders and recipients of the illegally obtained drug proceeds, all in order to evade the oversight of financial regulators and law enforcement. By engaging in such deceit, misrepresentation, and fraud, La Popular Respondents violated ORS 697.540(1)(d).

17. Pursuant to ORS 697.542(5), if the Director determines that any person has engaged in, is engaging in or is about to engage in any act or practice constituting a violation of the Check-Cashing Business Statute, the Director may issue an order, directed to such person, to cease and desist from such violation or threatened violation.

18. Because the Director has reason to believe that La Popular Respondents have violated ORS 697.540(1)(d), the Director may issue an order directed to La Popular Respondents to cease and desist from those violations under ORS 697.542(5).

ORDERS

The Director issues the following ORDERS:

19. As authorized by ORS 717.280(1) and 717.280(2)(b), the Director ORDERS that the La Popular Respondents are PERMANENTLY BARRED from acting as authorized delegates to any and all money transmitter licensees in the State of Oregon.

20. Additionally, the Director ORDERS that the Transmitter Licensee Respondents, to the extent that they have not already done so, shall permanently terminate their relationships with the La Popular Respondents related to their ability to act as authorized delegates.

21. As authorized by ORS 717.290(3), the Director ORDERS La Popular Respondents to immediately CEASE AND DESIST from violating any provision of ORS 717.200 to 717.320, 717.900, and 717.905.

22. Pursuant to ORS 697.540(1)(d), the Director hereby ORDERS that all five of La Popular Respondents' Check-Cashing Licenses in the State of Oregon are REVOKED.

23. Pursuant to the authority of ORS 697.542(5), the Director hereby ORDERS La Popular Respondent to CEASE AND DESIST from violating ORS 697.540(1)(d).

24. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to that provision, the entry of this Order does not limit other remedies that are available to the Director under Oregon law.

IT IS SO ORDERED.

Dated this 17th day of November, 2026.

Sean E. O'Day, Director
Department of Consumer and Business Services

/s/ Dorothy Bean

Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

NOTICE OF RIGHT TO JUDICIAL APPEAL

Judicial review of final orders in contested cases is governed by ORS 183.482. Respondent may request judicial review by filing a petition with the Court of Appeals in Salem, Oregon, within 60 days from the date this order is served.