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

In the Matter of:	Case No. MT-17-0154
MONEY IN A DAY, LLC, Respondent.	FINAL ORDER TO CEASE AND DESIST, ORDER ASSESSING CIVIL PENALTY, AND CONSENT TO ENTRY OF ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon ("the Director") has determined that Money in a Day, LLC ("MIAD") violated the Oregon Money Transmitters Act, ORS chapter 717.

MIAD wishes to settle this matter with the Director.

Now, therefore, as evidenced by the authorized signature(s) subscribed below, MIAD hereby consents to entry of this Order upon the following Findings of Fact and Conclusions of Law.

FINDINGS OF FACT

The Director FINDS that:

1. MIAD is a New Hampshire company with a last known principal address of 21 Hemlock Drive, Goffstown, NH 03045. It is currently not in good standing with the New Hampshire Secretary of State.

2. Supawadee Chauvette is the manager of MIAD.

3. MIAD is neither registered with the Oregon Secretary of State nor licensed in Oregon to conduct a money transmission business.

4. From July 2016 to July 2017, MIAD made 22 money transmissions between the United States and Thailand on behalf of five Oregon residents.

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CONCLUSIONS OF LAW

The Director CONCLUDES that:

5. By making money transmissions on behalf of Oregon residents, MIAD conducted a money transmission business in Oregon without a license, in violation of ORS 717.205(1).

6. ORS 717.290(1) authorizes the Director to order MIAD to cease and desist because the Director has determined that MIAD has engaged in acts or practices constituting a violation of the Oregon Money Transmitters Act.

7. ORS 717.900(1) authorizes the Director to impose on MIAD a civil penalty of up to $1,000 for each violation of the Oregon Money Transmitters Act or the rules adopted thereunder, or in the case of a continuing violation, $1,000 for each day that the violation continues.

ORDER

Now therefore, the Director issues the following Orders:

8. As authorized by ORS 717.290(1), the Director hereby ORDERS MIAD to CEASE AND DESIST from violating any provision of the Oregon Money Transmitters Act or the rules adopted thereunder.

9. As authorized by ORS 717.900(1), the Director ORDERS MIAD to pay a civil penalty of $2,200 for violating ORS 717.205(1) .

10. The Director SUSPENDS the $2,200 civil penalty imposed in paragraph 9 of this Order, provided that MIAD agrees not to do business in Oregon as a money transmitter without first being licensed. If MIAD violates the terms of this Order or any provision of the Oregon Money Transmitter's Act or the rules adopted thereunder, the full civil penalty will become immediately due and owing.

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11. The entry of this Order in no way limits further remedies which may be available to the Director under Oregon Law.

SO ORDERED this 2nd day of January, 2018.

CAMERON SMITH, Acting Director
Department of Consumer and Business Services

/s/ David Tatman
David C. Tatman, Chief of Enforcement
Division of Financial Regulation

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ENTITY CONSENT TO ENTRY OF ORDER

I, Supawadee Chauvette , am an officer and/or manager of Money in a Day, LLC ("MIAD"). I am authorized to act on behalf of MIAD. I have read the foregoing Order, and I know and fully understand the contents hereof. I have been advised of the right to a hearing and of the right to be represented by counsel in this matter. MIAD voluntarily consents to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order. MIAD understands that the Director reserves the right to take further action to enforce this Order or to take appropriate action upon discovery that MIAD has committed other violations of the Oregon Money Transmitters Act or the rules adopted thereunder. MIAD, along with its officers, directors, employees, or agents, will fully comply with the terms and conditions stated herein.

MIAD understands that this consent Order is a public document.

Signature: */s/ Supawadee Chauvette*

Position Held: _____

State of New Hampshire

County of Rockingham

Signed or attested before me on the 21st day of December, 2017.

/s/ Clare A. Macoul
Notary Public

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