

IN THE MATTER OF:

Envios De Valores La Nacional Corp. d/b/a La
Nacional, License No. 0627414.

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CONSENT ORDER

TO: Envios De Valores La Nacional Corp.
c/o Intermex Wire Transfer, LLC
9100 S. Dadeland Blvd., Suite 1100
Miami, Florida 33156

THIS MATTER having been opened by the Commissioner of the New Jersey Department of Banking and Insurance ("Commissioner"), upon information that Envios De Valores La Nacional Corp. d/b/a La Nacional ("Respondent"), may have violated various provisions of the New Jersey Money Transmitters Act N.J.S.A. 17:15C-1 to -27 ("Act"); and

WHEREAS, Respondent was licensed in New Jersey as a money transmitter, License No. 0627414, until its license surrendered effective February 26, 2026; and

WHEREAS, Respondent is subject to the provisions of the Act; and

WHEREAS, pursuant to N.J.S.A. 17:15C-17, licensees desiring to conduct licensed activities through authorized delegates shall authorize each delegate to operate pursuant to an express written contract, which shall provide that the licensee appoints the person as its delegate with authority to engage in the activities of a money transmitter on behalf of the licensee; and

WHEREAS, pursuant to N.J.A.C. 3:27-6.1(a)(1), each licensee shall make, keep and preserve, for a period of three years, a record of each payment instrument sold and a record of each money transmission sent or accepted, including the name and address of each recipient; and

WHEREAS, pursuant to 31 C.F.R. 1010.410(e)(2)(i), in the case of a transmittal order from a transmitter that is not an established customer, the transmitter's financial institution shall obtain and retain, among other things, a record of the name and address of the transmitter; and

WHEREAS, pursuant to 31 C.F.R. 1022.380(d)(2)(i), a money services business, including a money transmitter, must maintain detailed information for each agent, including the agent's name, full address, and telephone number; the types of financial services provided; and the number of branches the agent has; and

WHEREAS, pursuant to N.J.S.A. 17:15C-16(a), after notice and hearing, the Commissioner may suspend or revoke a licensee's license if the Commissioner finds that the licensee knowingly violates any material provision of the Act or any rule or order validly promulgated by the Commissioner under authority of the Act; and

WHEREAS, pursuant to N.J.S.A. 17:15C-16(k), after notice and hearing, the Commissioner may suspend or revoke a licensee's license if the Commissioner finds that the licensee has willfully violated any provision of the federal Bank Secrecy Act regulations, 31 C.F.R. § 1010.100 through 31 C.F.R. § 1060.800; and

WHEREAS, pursuant to N.J.S.A. 17:15C-22(a), if, after notice and hearing, the Commissioner finds that a person has violated any provision of the Act or a rule adopted under the Act, the Commissioner may order the person to pay the Commissioner a civil penalty in an amount not to exceed \$5,000 for each violation. Each violation shall constitute a separate offense and the penalty shall be in addition to a suspension or revocation of a license; and

IT APPEARING that Respondent was licensed with the Department as a money transmitter from 2012 until the surrender of its license; and

IT FURTHER APPEARING that in 2022 and 2023, the Department conducted an examination of Respondent covering the period from December 1, 2015 through May 15, 2020; and

IT FURTHER APPEARING that upon completion of the examination, the Department issued a Report of Examination to Respondent identifying the following violations of the Act:

(1) Respondent failed to include all required information in delegate agreements with three delegates; specifically, one agreement omitted the delegate's address and date of execution, and two agreements omitted the date of execution, in violation of N.J.S.A. 17:15C-17.

(2) Respondent failed to record the full address of receivers of money transmissions in fourteen transactions, in violation of N.J.A.C. 3:27-6.1.

(3) Respondent failed to record senders' taxpayer identification number, alien identification number or passport number for five transactions, in violation of 31 C.F.R. 1010.410(e)(2)(i) and N.J.S.A. 17:15C-16(k).

(4) Respondent's list of agents did not include the types of services offered by the agents and the number of branches of each agent, in violation of 31 C.F.R. 1022.380(d)(2)(i) and N.J.S.A. 17:15C-16(k).

WHEREAS Respondent was given notice of the aforesaid allegations and an opportunity to contest them at a hearing; and

WHEREAS Respondent has waived its right to a hearing on this matter and consents to payment of a penalty in the amount of \$75,000.00; and

WHEREAS Respondent admits and agrees to take responsibility for the aforementioned violations of the Act; and

WHEREAS this matter should be resolved upon the consent of all parties without resort to a formal hearing; and

WHEREAS good cause exists to impose a civil penalty in this matter; and

NOW, THEREFORE, IT IS on this 31st day of July 2026,

IT IS ORDERED AND AGREED that simultaneously with execution of this Consent Order by Respondent, it shall pay a civil penalty in the amount of \$75,000.00 for the violations admitted to herein by certified check, official bank check, or money order made payable to the "State of New Jersey," which shall be sent to counsel for the Department; and

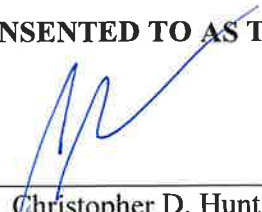
IT IS FURTHER ORDERED AND AGREED that Respondent shall cease and desist from engaging in the conduct that gave rise to this Consent Order, and from any other violations of the Act; and

IT IS FURTHER ORDERED AND AGREED that the provisions of this Consent Order represent a final agency decision and constitute final resolution of the violations contained herein.

A handwritten signature in black ink, appearing to read "SO", is written over a horizontal line.

Susan Ochs
Acting Commissioner

CONSENTED TO AS TO FORM, CONTENT AND ENTRY:


By: Christopher D. Hunt
(On behalf of Respondent)

Date: 7/14/2026


By: Alan Struble, Esq.
(Interim General Counsel for Respondent)

Date: 7/14/2026

JENNIFER DAVENPORT
ATTORNEY GENERAL OF NEW JERSEY
Counsel for NJDOBI


By: Garen Gazaryan
Deputy Attorney General

Date: 07/16/2026