

Office of Financial Regulation
Division of Consumer Finance
FORM OFR-560-09, Disciplinary Guidelines for Money Services Businesses Incorporated by
reference in Rule 69V-560.1000, F.A.C. - Effective Date: 03/2024

Violation #	Statute or Code	Short Description	1st Citation	2nd Citation	3rd Citation
1	Section 560.109(3)(a)	Failure to make available within 3 days all required books and records after notice.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
2	Section 560.1115	Engaging in an unsafe and unsound practice as prescribed in Section 560.1115, F.S.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
3	Section 560.114 (1)(a)	Failure to comply with any provision of this chapter or related rule or order, or any written agreement entered into with the office.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
4	Section 560.114(1)(b)	Fraud, misrepresentation, deceit, or gross negligence in any transaction.	Fine: C Suspension: C Revocation	Fine: C Revocation	Fine: C Revocation
5	Section 560.114(1)(c)	Fraudulent misrepresentation, circumvention, or concealment of any matter that must be stated or furnished to a customer.	Fine: C Revocation	Fine: C Revocation	Fine: C Revocation
6	Section 560.114(1)(d)	False, deceptive, or misleading advertising.	Fine: C Suspension: C	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
7	Section 560.114(1)(e)	Failure to maintain, preserve, keep available for examination, and produce all books, accounts, files, or other documents.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
8	Section 560.114(1)(f)	Refusing to allow the examination or inspection of books, accounts, files, or other documents or to comply with a subpoena issued.	Fine: B Suspension: B Revocation	Fine: C Revocation	Fine: C Revocation
9	Section 560.114(1)(g)	Failure to pay a judgment recovered in any court by a claimant in an action arising out of a money transmission transaction within 30 days after the judgment becomes final.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
10	Section 560.114(1)(h)	Engaging in an act prohibited under s. 560.111 or s. 560.1115, F.S.	Fine: C Revocation	Fine: C Revocation	Fine: C Revocation
11	Section 560.114(1)(i)	Insolvency	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

Fine A = \$1,000 to \$3,500; Fine B = \$3,500 to \$7,500; Fine C = \$7,500 to \$10,000
Suspension A = 3 to 10 days; Suspension B = 10 to 20 days; Suspension C = 20 to 30 days
Statutory authority: Section 560.1141, Florida Statutes

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12	Section 560.114(1)(j)	Failure to remove an affiliated party after the Office has issued and served a final order setting forth a finding that the affiliated party has violated a provision of chapter 560, F.S.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
13	Section 560.114(1)(k)	Making a material misstatement, misrepresentation, or omission in an application, any amendment, or appointment of an authorized vendor.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
14	Section 560.114(1)(l)	Committing any act that results in a license or its equivalent, to practice any profession or occupation being denied, suspended, revoked, or otherwise acted against by a licensing authority in any jurisdiction.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
15	Section 560.114(1)(m)	Being the subject of final agency action or its equivalent, issued by an appropriate regulator, for engaging in unlicensed activity as a money services business or deferred presentment provider in any jurisdiction.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
16	Section 560.114(1)(n)	Committing any act resulting in a license or its equivalent to practice any profession or occupation being denied, suspended, revoked, or otherwise acted against by a licensing authority in any jurisdiction for a violation of 18 U.S.C. s. 1956, 18 U.S.C. s. 1957, 18 U.S.C. s. 1960, 31 U.S.C. s. 5324, or any other law or rule of another state or of the United States.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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17	Section 560.114(1)(o)	Having been convicted of, or entered a plea of guilty or nolo contendere to, any felony or crime punishable by imprisonment of 1 year or more under the law of any state or the United States which involves fraud, moral turpitude, or dishonest dealing, regardless of adjudication.	Revocation	Revocation	Revocation
18	Section 560.114(1)(p)	Having been convicted of, or entered a plea of guilty or nolo contendere to, a crime under 18 U.S.C. s. 1956 or 31 U.S.C. s. 5324, regardless of adjudication.	Revocation	Revocation	Revocation
19	Section 560.114(1)(q)	Having been convicted of, or entered a plea of guilty or nolo contendere to, misappropriation, conversion, or unlawful withholding of moneys belonging to others, regardless of adjudication.	Revocation	Revocation	Revocation
20	Section 560.114(1)(r)	Failure to inform the office in writing within 30 days after having pled guilty or nolo contendere to, or being convicted of, any felony or crime punishable by imprisonment of 1 year or more under the law of any state or the United States, or any crime involving fraud, moral turpitude, or dishonest dealing.	Fine: A	Fine: B Revocation	Fine: C Revocation
21	Section 560.114(1)(s)	Aiding, assisting, procuring, advising, or abetting any person in violating a provision of this chapter or any order or rule.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
22	Section 560.114(1)(t)	Failure to pay any fee, charge, or cost imposed or assessed.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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23	Section 560.114(1)(u)	Failing to pay a fine assessed by the office within 30 days after the due date as stated in a final order.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
24	Section 560.114(1)(v)	Failure to pay any judgment entered by any court within 30 days after the judgment becomes final.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
25	Section 560.114(1)(w)	Engaging or advertising engagement in the business of a money services business or deferred presentment provider without a license, unless exempted.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
26	Section 560.114(1)(x)	Payment to the office for a license or other fee, charge, cost, or fine with a check or electronic transmission of funds that is dishonored by the applicant's or licensee's financial institution.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
27	Section 560.114(1)(y)	Violations of 31 C.F.R. ss. 1010.306, 1010.311, 1010.312, 1010.340, 1010.410, 1010.415, 1022.210, 1022.320, 1022.380, and 1022.410, and United States Treasury Interpretive Release 2004-1. Note: For purposes of the application of this violation, the distinct federal codes referenced shall be treated as separate violations and penalties shall be applied separately for each code violation cited.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
28	Section 560.114(1)(z)	Engaging in any practice or conduct that creates the likelihood of material loss, insolvency, or dissipation of assets of a money services business or otherwise materially prejudices the interests of its customers.	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation

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29	Section 560.114(1)(aa)	Failure of a check casher to maintain a federally insured depository account.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
30	Section 560.114(1)(bb)	Failure of a check casher to deposit into its own federally insured depository account any payment instrument cashed.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
31	Section 560.114(1)(cc)	Violating any provision of the Military Lending Act, 10 U.S.C. s. 987, or the regulations adopted under that act in 32 C.F.R. part 232, in connection with a deferred presentment transaction conducted.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
32	Section 560.118(2)	Failure to submit quarterly reports in the format and include information as specified by rule. Quarterly report was received after the forty-five day deadline in rule 69V-560.602, F.A.C., or the information in the quarterly report was inaccurate.	(Minor Violation) Notice of Non-Compliance	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation
33	Section 560.118(2)	Failure to submit quarterly reports in the format and include information as specified by rule. The forty-five day deadline in rule 69V-560.602, F.A.C., has passed and a quarterly report has not been received.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
34	Section 560.123(3)(a) - (b)	Failure to maintain a record of every transaction, which occurs in this state that involves currency greater than \$10,000.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
35	Section 560.123(3)(c)	Failure to file a currency transaction report.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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36	Section 560.123(4)	Failure to comply with the money laundering, enforcement, and reporting provisions of section 655.50, F.S., involving currency transactions and payment instruments, and chapter 896, F.S., concerning offenses relating to financial transactions.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
37	Section 560.1235(1)	Failure to comply with all state and federal laws and rules relating to money laundering.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
38	Section 560.1235(2)	Failure to maintain, review, and update an anti-money laundering program.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
39	Section 560.1235(3)	Failure to comply with United States Treasury Interpretive Release 2004-1.	Fine: B Suspension: B Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
40	Section 560.125(1)	A person may not engage in the business of a money services business or deferred presentment provider in this state unless the person is licensed or exempted.	\$500 per day	\$500 per day	\$500 per day
41	Section 560.126(1)(a)	Failure to provide notice within 30 days after occurrence of a bankruptcy filing.	(Minor Violation) Notice of Non-Compliance	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation
42	Section 560.126(1)(b)	Failure to provide notice within 30 days after occurrence of the commencement of an administrative or judicial suspension, revocation, or denial of a license from any other state in the United States.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
43	Section 560.126(1)(c)	Failure to provide notice within 30 days after occurrence of a felony indictment relating to a money services business or deferred presentment provider involving the licensee, a vendor, or affiliated party.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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44	Section 560.126(1)(d)	Failure to provide notice within 30 days after occurrence of a felony conviction, guilty plea, or plea of nolo contendere, regardless of adjudication, of a licensee, vendor, or affiliated party.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
45	Section 560.126(1)(e)	The interruption of any corporate surety bond	Fine: B Suspension: B Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
46	Section 560.126(1)(g)	Failure to provide written notice within 30 days after the occurrence or knowledge of the notification by law enforcement or a prosecutorial agency that the licensee or vendor is under criminal investigation.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
47	Section 560.126(2)	Failure to report any change in the information contained in an initial license application or any amendment to such application within 30 days after the change.	Fine: A Suspension: A	Fine: B Suspension: B	Fine: C Suspension: C Revocation
48	Section 560.126(3)	Failure to report the removal of or change to a control person of the licensee.	(Minor Violation) Notice of Non-Compliance	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation
49	Section 560.126(3)	Failure to report the addition of a control person of the licensee.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
50	Section 560.126(4)	A licensee must notify the office within 5 business days after the licensee ceases to maintain a federally insured depository account and, before resuming check cashing, must reestablish such an account and notify the office of the account.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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51	Section 560.128(1)	A money services business and authorized vendor must provide each customer with a toll-free telephone number for the purpose of contacting the money services business or authorized vendor or, in lieu of a toll-free telephone number, the address and telephone number of the office may be provided.	Fine: A	Fine: A Suspension: A	Fine: B Suspension: B Revocation
52	Section 560.208(4)	Failure to place assets that are the property of a customer in a segregated account in a federally insured institution or the failure to maintain separate accounts for operating capital and the clearing of customer funds.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
53	Section 560.208(5)	Failure to ensure that money transmitted is available to the designated recipient within 10 business days after receipt.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
54	Section 560.208(6)	Failure to immediately upon receipt of currency or payment instrument provide a confirmation or sequence number to the customer verbally, by paper, or electronically.	Fine: A Suspension: A	Fine: B Suspension: B	Fine: C Suspension: C Revocation
55	Section 560.2085(1)	Failure to notify the Office within 60 days after a vendor commences licensed activity.	Fine: A Suspension: A	Fine: B Suspension: B	Fine: C Suspension: C Revocation
56	Section 560.2085(1)	Failure to notify the Office within 60 days after a vendor terminates licensed activity.	(Minor Violation) Notice of Non-Compliance	Fine: A Suspension: A	Fine: B Suspension: B Revocation
57	Section 560.2085(2)(a)	Failure to enter into a written contract with an authorized vendor, signed by the licensee and the authorized vendor.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
58	Section 560.2085(2)(b)	Failure to enter into a written contract that includes requirements of sections 560.2085(2)(b)1.-8., F.S.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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59	Section 560.2085(3)	Failure to develop and implement written policies and procedures to monitor compliance with applicable state and federal law by a licensee's authorized vendors.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
60	Section 560.209(1)	Failure to maintain at all times net worth of at least \$100,000 plus an additional \$10,000 for each location up to \$2 million. Note: Suspension will be ordered until adequate net worth has been obtained and accepted by the Office.	Fine: B Suspension: B Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
61	Section 560.209(2)	Failure to obtain an annual financial audit report and submit it to the Office within 120 days after the end of the licensee's fiscal year end. Financial audit report was received after the one hundred twenty day deadline in rule 69V-560.606, F.A.C.	(Minor Violation) Notice of Non-Compliance	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation
62	Section 560.209(2)	Failure to obtain an annual financial audit report and submit it to the Office within 120 days after the end of the licensee's fiscal year end. The one hundred twenty day deadline in rule 69V-560.606, F.A.C., has passed and a financial audit report has not been received.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
63	Section 560.209(3)(a)-(b)	Failure to provide and pledge to the Office a surety bond not less than \$50,000 or more than \$2 million.	Fine: B Revocation	Fine: C Revocation	Fine: C Revocation
64	Section 560.209(3)(c)	Canceling a surety bond without written notice to the Office by registered mail or canceling a bond within 30 days after receipt by the Office of the written notice. Note: Suspension will be ordered until adequate surety device has been obtained and accepted by the Office.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation

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65	Section 560.209(3)(e)	Failure to furnish a new or additional surety bond so that the total or aggregate principal sum of the bond equals the required bond under section 560.209(3)(e), F.S.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
66	Section 560.209(4)(a)-(b)	Failure to deposit collateral cash, securities, or alternative security devices as provided by rule 69V-560.402, F.A.C., in at least the amount required by Form OFR-560-07.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
67	Section 560.209(4)(c)	Failure to pledge collateral cash, securities, or alternative security devices on Form OFR-560-05, which is incorporated by reference in rule 69V- 560.1012, F.A.C., or to maintain such collateral in an insured financial institution as set forth in rule 69V-560.402, F.A.C.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
68	Section 560.209(5)	A licensee must at all times maintain the bond or collateral deposit in the required amount.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
69	Section 560.209(6)	Failure to maintain the bond and collateral deposit for 5 years after the licensee ceases licensed operations in this state.	Fine: B	Fine: C	Fine: C
70	Section 560.210(1)	Failure to possess, at all times, permissible investments with an aggregate market value of at least the aggregate face amount of all outstanding money transmissions and payment instruments issued or sold by the licensee or authorized vendor in the United States.	Fine: B Suspension: B Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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71	Section 560.211(1)	Failure to maintain all records required to be kept by section 560.211, F.S., for 5 years.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
72	Section 560.211(1)(a)	Failure to maintain a daily record of payment instruments sold and money transmitted.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
73	Section 560.211(1)(b)	Failure to maintain a general ledger containing all asset, liability, capital, income, and expense accounts, which must be posted at least monthly.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
74	Section 560.211(1)(c)	Failure to maintain daily settlement records received from authorized vendors.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
75	Section 560.211(1)(d)	Failure to maintain monthly financial institution statements and reconciliation records.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
76	Section 560.211(1)(e)	Failure to maintain records of outstanding payment instruments and money transmitted.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
77	Section 560.211(1)(f)	Failure to maintain records of each payment instrument paid and money transmission delivered.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
78	Section 560.211(1)(g)	Failure to maintain a list of the names and addresses of all of the licensee's authorized vendors.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
79	Section 560.211(1)(h)	Failure to maintain records that document the establishment, monitoring, and termination of relationships with authorized vendors and foreign affiliates.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
80	Section 560.211(1)(i)	Failure to maintain any records, as prescribed by rule, designed to detect and prevent money laundering as set forth in rules 69V-560.608, 69V-560.609, 69V-560.610, 69V-560.702, 69V-560.703, and 69V-560.706, F.A.C.	Fine: B Suspension: B Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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81	Section 560.213	Failure of each payment instrument sold or issued by a licensee, directly or through its authorized vendor, to bear the name of the licensee.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
82	Section 560.303(3)	Charging fees in excess of those provided by section 560.309, F.S., by a person exempt from licensure under chapter 560, part III, F.S.	Fine: A	Fine: B	Fine: C
83	Section 560.309(1)	Failure to transact business under chapter 560, part III, F.S. under the legal name under which the person is licensed.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
84	Section 560.309(2)	Failure to endorse a payment instrument that is accepted or cashed by the licensee using the legal name under which the licensee is licensed.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
85	Section 560.309(3)	Failure of a licensee to maintain and deposit payment instruments into its own commercial account at a federally insured financial institution.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
86	Section 560.309(4)	Accepting or cashing a payment instrument from a person who is not the original payee or from a conductor who is not an authorized officer of a corporate payee.	Fine: B Suspension: B Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
87	Section 560.309(5)	Failure to report all suspicious activity to the office in accordance with the criteria set forth in 31 C.F.R. s. 1022.320.	Fine: B Suspension: B Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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Statutory authority: Section 560.1141, Florida Statutes

**Office of Financial Regulation
Division of Consumer Finance
FORM OFR-560-09, Disciplinary Guidelines for Money Services Businesses Incorporated by
reference in Rule 69V-560.1000, F.A.C. - Effective Date: 03/2024**

Violation #	Statute or Code	Short Description	1st Citation	2nd Citation	3rd Citation
88	Section 560.309(6)	Failure to equip each location of a licensee where checks are cashed with a security camera system that is capable of recording and retrieving an image in order to assist in identifying and apprehending an offender unless the licensee has installed a bulletproof or bullet-resistant partition or enclosure in the area where checks are cashed.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
89	Section 560.309(7)	Failure to post a notice listing the charges for cashing payment instruments.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
90	Section 560.309(8)(a) – (c)	Charge excessive fees for cashing payment instruments.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
91	Section 560.309(9)	Assessed the cost of collections, other than fees for insufficient funds provided by law, without judgment from a court of competent jurisdiction.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
92	Section 560.309(10)	Failed to comply with the provisions of section 68.065, F.S. and failed to comply with the prohibitions against harassment or abuse, false or misleading representations, and unfair practices in the Fair Debt Collections Practices Act, 15 U.S.C. ss. 1692d, 1692e, 1692f.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
93	Section 560.309(11)	Cashing corporate checks where the aggregate face amount of all corporate checks cashed for each payee exceeds 200 percent of the payee's workers' compensation policy payroll amount during the same dates as the workers' compensation policy coverage period.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation

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Violation #	Statute or Code	Short Description	1st Citation	2nd Citation	3rd Citation
94	Section 560.310(1)	Failed to maintain a copy of each payment instrument cashed.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
95	Section 560.310(2)(a)	Failed to maintain customer files on all customers who cash corporate payment instruments.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
96	Section 560.310(2)(b)	Failed to maintain a copy of acceptable personal identification used as identification and presented by the customer.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
97	Section 560.310(2)(c)	Failed to maintain a thumbprint of the customer, taken by the licensee.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
98	Section 560.310(2)(d)	Failure to submit information to the check cashing database, before entering into each check cashing transaction for each payment instrument being cashed.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
99	Section 560.403	A person may not engage in a deferred presentment transaction unless the person is licensed as a money services business under part II or part III of this chapter and has on file with the office a declaration of intent to engage in deferred presentment transactions.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
100	Section 560.404(1)	Failed to document each deferred presentment transaction in a written agreement signed by the deferred presentment provider and the drawer.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
101	Section 560.404(2)	Failed to execute the agreement on the day the deferred presentment provider furnishes currency or a payment instrument to the drawer.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
102	Section 560.404(3)(a) – (h)	Deferred presentment agreement failed to contain all information required.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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Violation #	Statute or Code	Short Description	1st Citation	2nd Citation	3rd Citation
103	Section 560.404(4)	Failed to furnish a copy of the deferred presentment transaction agreement to the drawer.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
104	Section 560.405(5)	Accepting a check for a deferred presentment transaction where the face amount of the check taken exceeds the amount allowed exclusive of fees.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
105	Section 560.404(6)(a)	Charged excessive fees for a deferred presentment transaction.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
106	Section 560.404(6)(c)	Charged fees for a deferred presentment installment transaction using a calculation other than simple interest or charged a prepayment penalty.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
107	Section 560.404(7)	Collecting the fees authorized for a deferred presentment transaction before the drawer's check is presented or redeemed.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
108	Section 560.404(8)	Accepting a deferred presentment transaction for a term longer than allowed.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
109	Section 560.404(9)	Requiring a drawer to provide additional security or guaranty.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
110	Section 560.404(10)(a) – (e)	Including unlawful provisions in a deferred presentment agreement.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
111	Section 560.404(11)	Failed to immediately provide the drawer with the full amount of any check to be held, less the allowable fee.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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Violation #	Statute or Code	Short Description	1st Citation	2nd Citation	3rd Citation
112	Section 560.404(12)	Executing a deferred presentment agreement where the agreement date and date of drawer's initial check(s) are different; deferment period is not applicable to each check; or the dates on the agreement or check(s) are altered.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
113	Section 560.404(13)	Failure to ensure that each deferred presentment transaction complies with the disclosure requirements of 12C.F.R., Part 1026, relating to the federal Truth-in-Lending Act, and Regulation Z of the Consumer Financial Protection Bureau.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
114	Section 560.404(14)	Accepting or holding an undated check or a check dated on a date other than the date on which the deferred presentment provider agreed to hold the check and signed the deferred presentment transaction agreement	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
115	Section 560.404(15)	Failure to hold the drawer's check for the agreed number of days, unless the drawer chose to redeem the check before the presentment date.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
116	Section 560.404(16)	Charging an additional fee for issuing or cashing a deferred presentment provider's payment instrument, if licensed under part II of chapter 560, F.S.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
117	Section 560.404(17)	Requiring a drawer to accept a payment instrument issued by the licensee in lieu of currency.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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Violation #	Statute or Code	Short Description	1st Citation	2nd Citation	3rd Citation
118	Section 560.404(18)	Engaging in the rollover of a deferred presentment agreement. Redeeming, extending, or otherwise consolidating a deferred presentment agreement with the proceeds of another deferred presentment transaction made by the same deferred presentment provider or an affiliate.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
119	Section 560.404(19)	Entering into a deferred presentment transaction with a drawer who has an outstanding deferred presentment transaction with that provider or with any other deferred presentment provider, or with a person whose previous deferred presentment transaction with that provider or with any other provider has been terminated for less than 24 hours.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
120	Section 560.404(19)(a)	Failure to verify whether the deferred presentment provider or an affiliate has an outstanding deferred presentment transaction with a particular person or has terminated a transaction with that person within the previous 24 hours.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
121	Section 560.404(19)(b)	Failure to access the office's database and verify whether any other deferred presentment provider has an outstanding deferred presentment transaction with a particular person or has terminated a transaction with that person within the previous 24 hours.	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation	Fine: C Suspension: C Revocation
122	Section 560.404(20)	Failure to provide notice on each deferred presentment agreement and obtain signature of drawer.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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Violation #	Statute or Code	Short Description	1st Citation	2nd Citation	3rd Citation
123	Section 560.404(21)	Presenting a drawer's check if the drawer informs the provider in person that the drawer cannot redeem or pay in full in cash.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
124	Section 560.404(22)	Failure to provide a grace period extending the term of an agreement.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
125	Section 560.404(22)(a) - (c)	Failure to comply with not depositing the drawer's check before the end of the 60-day grace period, to provide verbal notice of the availability of the 60-day grace period, to provide a drawer a list of approved consumer credit counseling agencies, to provide a drawer the written notice, and to pay one-half of the drawer's fee for a deferred presentment agreement to the consumer credit counseling agency.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
126	Section 560.404(23)	Failed to provide the drawer the opportunity to defer the scheduled payment, at no additional fee or charge, until after the last scheduled payment.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
127	Section 560.404(24)(a)	Failed to submit the required information into the deferred presentment database.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
128	Section 560.404(24)(b)	Failure of the deferred presentment provider to remit \$1 fee for each transaction or \$1 for each 30-day period for each installment transaction.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine C: Suspension: C Revocation
129	Section 560.404(25)	Accepting more than one check or authorization to initiate more than one automated clearinghouse transaction to collect on a deferred presentment transaction for a single deferred presentment transaction, except for deferred presentment installment transactions in which such checks or authorizations represent multiple scheduled payments.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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Violation #	Statute or Code	Short Description	1st Citation	2nd Citation	3rd Citation
130	Section 560.404(26)	Originating deferred presentment installment transactions not fully amortized or payable in consecutive equal payments.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
131	Section 560.405(1)	Presenting a drawer's check before the end of the deferment period.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
132	Section 560.405(2)	Failure to endorse a drawer's check.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
133	Section 560.405(3)	Failure to return a drawer's check, upon redemption, and provide a receipt.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
134	Section 560.405(4)	Required the drawer to redeem the check in full before the agreed-upon date.	Fine: A Suspension: A Revocation	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
135	Section 560.406(1)	Seeking to collect treble damages on worthless checks.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
136	Section 560.406(2)	Failure to comply with the prohibitions against harassment or abuse, false or misleading representations, and unfair practices that are contained in the Fair Debt Collections Practices Act, 15 U.S.C. ss. 1692d, 1692e, 1692f and Chapter 559, Part VI, F.S.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation
137	Section 560.406(3)	Assessing the cost of collection, other than charges for insufficient funds as allowed by law, without a judgment from a court of competent jurisdiction for a deferred presentment transaction.	Fine: A Suspension: A	Fine: B Suspension: B Revocation	Fine: C Suspension: C Revocation

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