

TO: EZYREMIT WORLDWIDE INC. dba EzyRemit  
580 California Street, 12th Floor  
San Francisco, CA 94104

The Commissioner of Financial Protection and Innovation (Commissioner), based on information and belief, finds that:

2. The Money Transmission Act provides:

(Fin. Code, § 2030, subd. (a); see Cal. Code Regs., Tit. 10, § 80.125.10.)

4. “Money transmission” includes “[r]eceiving money for transmission.” (Fin. Code, § 2003, subd. (q).) “Receiving money for transmission,” as defined by Financial Code section 2003, subdivision (u), means actually or constructively receiving money “within or outside the United States by electronic or other means.” (See Cal. Code Regs., Tit., 10 § 80.129.)

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6. At all relevant times, EzyRemit maintained a website at <https://ezyremit.com/> (Website). The Website lists a contact address at 580 California Street, 12th Floors, San Francisco, CA 94104.

7. EzyRemit advertises on the Website that it provides money transmission products and services to the public. The Website states, “We offer the better way to Transfer Money Worldwide. We make international money transfer fast, simple and secure at low fees.”

8. In or around September 2024, EzyRemit engaged in the business of money transmission in this state, or advertised, solicited, or held itself out as providing money transmission in this state, to at least one California resident. An EzyRemit representative confirmed via email that the California resident can use EzyRemit’s remittance service to send money to Vietnam. The representative stated:

We provide the remittance service from the USA to Vietnam. There are three main delivery methods, including:

1. Bank transfer
2. Cash pickup
3. Cash delivery

Transactions that are less than \$2,000 with bank transfer are not charged any fee, while the rest are charged a fee based on the amount and delivery method.

The representative sent links to videos which explain how to create an EzyRemit account, how to transfer money overseas with EzyRemit, and how to use Zelle to make a payment to EzyRemit.

9. EzyRemit has not been issued a license by the Commissioner under the Money Transmission Act and is not authorized to engage in business as a money transmitter in California. EzyRemit is not exempt from the licensing requirement of Financial Code section 2030, subdivision (a).

10. Financial Code section 567 provides:

If the Commissioner finds that a person has conducted, or that there is reasonable cause to believe that a person is about to conduct, business that requires a license issued by the commissioner and that person has not been issued the required license, the commissioner may, without any prior notice or hearing, order the person to cease and desist from conducting any unauthorized business unless and until the person is issued a license to engage in appropriate license business.

11. Based on the foregoing findings, the Commissioner is of the opinion that EzyRemit has engaged in the business of money transmission in California and advertised, solicited, or held itself out as providing money transmission in California without first obtaining a license or being an agent of a person licensed or exempted from licensure in violation of Financial Code section 2030, subdivision (a).

Accordingly, pursuant to Financial Code section 567, EzyRemit is hereby ordered to cease and desist from engaging in the business of money transmission in California, and from advertising, soliciting or holding itself out as providing money transmission in California, unless and until it obtains a license from the Commissioner or is an agent of a person licensed or exempt from licensure.

This Order is necessary, in the public interest, for the protection of consumers and consistent with the purposes, policies and provisions of the Money Transmission Act. This Order shall remain in full force and effect until further order of the Commissioner.

DATED: April 4, 2025  
Sacramento, California

KHALIL MOHSENI  
Commissioner of Financial Protection and Innovation



By: \_\_\_\_\_  
MARY ANN SMITH  
Deputy Commissioner  
Enforcement Division