

Instructional User Guide

For Illustrative Purposes Only (online system will display year 2023)

1. Read the following important information about the online filing system. The system will walk you through the filing process – you must complete each step in order for your annual assessment filing to be considered complete. When you have gathered all of the necessary information click on the START button to begin.

Please Note: Once you start you will not be able to stop and save your information to continue at a later time.

dfi Check Cashers Annual Assessment

Instructions

Before beginning the filing process, please note the following:

1. Browser specifications
 - a. This system works with these browsers:
 - Chrome
 - Firefox
 - Microsoft edge chromium
 - b. Do not use your browser's "Back" button. Use the system navigation buttons or data may be lost.
 - c. Turn off the Pop-Up Blocker in your browser.
 - d. Your browser's "Print" function will let you keep these instructions handy while completing this filing.
2. The online system accepts credit cards (for assessment fees up to \$10,000) or E-checks. If you have an ACH debit block on your bank account, you must notify your financial institution. Note, it may take your financial institution up to two days to remove the block from your account. Washington State Department of Financial Institution's Company Identification Number is: G911443137.
3. Filing Process:

**Please note, once you begin the online filing process you will not be able to save your information and continue at a later time.*

 - A. Enter the last five or more digits of your WA license number (530-CC-#####).
 - B. Review the listing of your current locations on record with WA DFI. Please note, if any WA locations were closed in 2019, they will not be listed and must be entered-in manually in order to calculate your correct assessment.
 - C. Provide for the Annual Assessment Report (AAR) your total dollar volume of checks cashed in WA in 2019. If you have a small loan endorsement, you must also provide your total dollar volume of small loans made in 2019.
 - D. Provide the Consolidated Annual Report (CAR) information requested for the 2019 reporting year. [See WAC 208-630-830]
 - E. Confirm the submission of required financial statements has been made in NMLS.
 - F. Review your company's check casher annual assessment reporting summary for accuracy and print a copy for your records. If the information is not correct or you need further assistance, please email csexamsunit@dfi.wa.gov or call 360-902-8703.
 - G. Validate your assessment fee is correct and submit payment information (if applicable).
 - H. Save your submission/payment receipt for your records and close your browser.

In order to file timely, you must submit the AAR and fee to the Department of Financial Institutions (DFI) by 5:00 p.m. PST on Wednesday April 15, 2020.

Start

Encryption Notice: The Department of Financial Institutions uses a secure server for processing online transactions. Any transmitted data is encrypted as it is sent to or from your PC. This prevents it from being read by any unauthorized party while it is being sent over the internet.

2. Enter the last five or more digits of your WA license number (530-CC-#####) and click on Search.

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Provide your Main office WA License Number 530-CC- **Search**

3. Confirm your company's information and provide your filing information.

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License Information

Name of company as licensed in Washington:

WA License Number:

Main Office Address:

Filer Information

Date: 2/24/2020

Your Full Name:

Title:

Phone:

E-mail:

4. The system will display all licensed locations in WA during 2023. If a location was closed in 2023 you must provide the location address by using the add button.

dfi Check Cashers Annual Assessment

Licensed location on record with the Department for 2019

Number	Address
1	<input type="text"/>
2	<input type="text"/>

List any Washington locations which closed in 2019 and are not listed above.

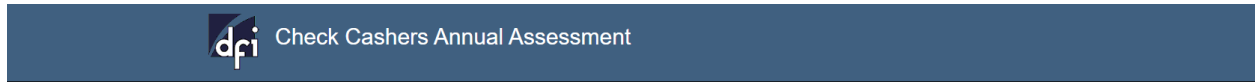
5. Provide loan activity dollar volume. The system will auto calculate the annual assessment fee based on locations listed in prior section.

dfi Check Cashers Annual Assessment

Annual Assessment Report

2019 Washington Check Casher and Payday Loan Activity	Washington Location	Dollar Volume
Total dollar volume of checks cashed in Washington State (WA) during 2019		1,000,000.01
Total number of company's locations holding WA Check Casher Licenses	3	
Total dollar volume of small loans made in WA during 2019		1,000,000.01
Total number of company's locations holding WA Small Loan Endorsements	3	
Sub Total	6	\$2,000,000.02
Annual Assessment Fee Calculation		
Annual Assessment Fee: Refer to WAC 208-630-400 \$513.95 per licensed location if volume is over one million dollars		\$3,083.70
Late Fee		\$0.00
Total Fee		\$3,083.70

6. Provide Consolidated Annual Report information.

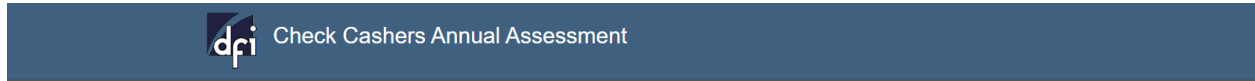


Consolidated Annual Report

Analysis of Business Conducted in Washington During the Reporting Period	Check Cashing	Small Loans	Company Totals
1a Total number of employees for WA locations			
1b Total annual payroll for WA locations			
2a Total number of WA transactions			
2b Total dollar volume of WA transactions	1000000.01	1000000.01	2000000.02
3 Total dollar amount of fees collected on WA transactions			
4a Number of un-deposited checks held at the end of the period for WA transactions			
4b Dollar amount of un-deposited checks held at the end of the period for WA transactions			
5a Number of returned (NSF) checks/ACH during the period on WA transactions			
5b Dollar amount of returned (NSF) checks/ACH during the period on WA transactions			
6 Total dollar amount of fees collected for returned (NSF) checks/ACH on WA transactions			
7a Number of charge-offs (losses), for the period on WA transactions			
7b Dollar amount of charge-offs (losses), for the period in WA			
8 Net income before taxes, in WA			
9 Net income after taxes, in WA			

Continue

7. Provide Consolidated Annual Report Table 2 information. (Required for licensees with Small Loan Endorsement)



Consolidated Annual Report Table 2

Analysis of Business Conducted in Washington During the Reporting Period	Totals
1 Total number of small loans made	
2 Total number of WA borrowers	
3 Total number of active military borrowers in WA	
4 Total number of WA borrowers whose accounts were referred to collection agencies	
5a Number of small loans converted to installment plans	
5b Dollar volume of small loans converted to installment plans	
6 Total number of small loans rescinded in WA	
7 Total number of small loans involving ACH or other electronic transactions in WA	
8 Total number of small loans made through other than a physical visit to a location (e.g. internet, telephone, etc.)	

Select the applicable option for your Washington small loan activity:

- Store Front Locations Only
- Online Only
- Store Front Locations and Online

Continue

8. Provide Consolidated Annual Report Table 3. (Required for licensees with Small Loan Endorsement with over \$10 million in volume)

Consolidated Annual Report Table 3

Payday Loan Terms	Number of Loans	
1 to 7 days	1	
8 to 14 days	1	
15 to 21 days	1	
22 to 31 days	1	
32 or more days	1	
Payday Loan Frequency	Total Number of Borrowers	Number of Military Borrowers
1 time	1	1
2 times	1	1
3 times	1	1
4 times	1	1
5 times	1	1
6 times	1	1
7 times	1	1
8 times	1	1

9. Select the proper response for Financial Statements.

dfi Check Cashers Annual Assessment

FINANCIAL STATEMENTS

Licenses are required to submit year-end financial statements, including both a balance sheet and income statement, prepared in accordance with Generally Accepted Accounting Principles(GAAP).

I have uploaded the required financial statements electronically through the NMLS system
 Year-end financial statements are still being prepared and will be provided via NMLS as soon as available

Continue

Review and Edit Page

10. Review your report for accuracy. If you have found an error use the EDIT button for each section that needs correction. Once you have made your corrections click on “Continue.”

dfi Check Cashers Annual Assessment

Please review your Check Cashers and Small Loan Endorsement annual assessment information for accuracy and use the “Edit” button to make any necessary changes.

COMPANY AND FILER INFORMATION Edit

Name of company as licensed in Washington:
 WA License Number:
 Main Office Address:
 Full Name:
 Title:
 Phone:
 Email:
 Original Filing Date:

LICENSED LOCATION INFORMATION Edit

Licensed location on record with the Department for 2019

Number	Address
1	
2	

Locations closed in 2019

Number	Address
3	1234 Location, Tumwater, WA 98501

Annual Assessment Report Edit

2019 Washington Check Casher and Payday Loan Activity	Washington Location	Dollar Volume
Total dollar volume of checks cashed in Washington State (WA) during 2019		1000000.01
Total number of company's locations holding WA Check Casher Licenses	3	
Total dollar volume of small loans made in WA during 2019		10000000.01
Total number of company's locations holding WA Small Loan Endorsements	3	
Sub Total	6	11000000.02
Annual Assessment Fee Calculation		
Annual Assessment Fee: Refer to WAC 208-630-400 \$513.95 per licensed location if volume is over one million dollars		3083.70
Late Fee		0.00
Total Fee		3083.70

FINANCIAL STATEMENTS Edit

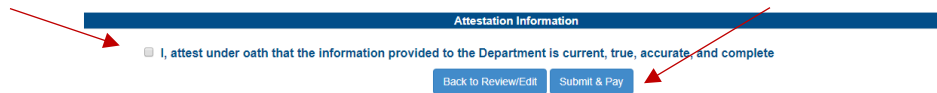
Licenses are required to submit year-end financial statements, including both a balance sheet and income statement, prepared in accordance with Generally Accepted Accounting Principles(GAAP).

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Continue

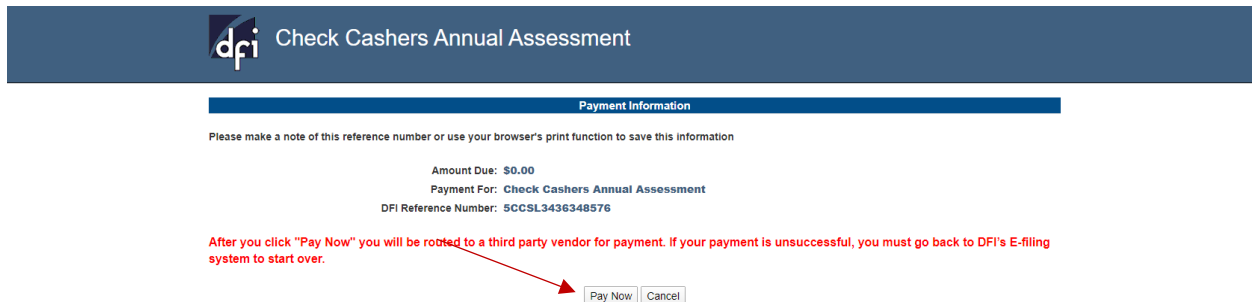
Report Summary Page

- At the report summary page you'll be able to print a copy of the assessment filing to retain for your company's records. You'll be required to attest to the accuracy of your filing before you are able to Submit & Pay.



The screenshot shows a blue header bar with the text "Attestation Information". Below the header, there is a checkbox followed by the text "I, attest under oath that the information provided to the Department is current, true, accurate, and complete". At the bottom of the section, there are two buttons: "Back to Review/Edit" and "Submit & Pay". Red arrows point to the checkbox and the "Submit & Pay" button.

- You'll be directed to a third party site to provide payment information and complete your assessment filing. If you choose to cancel you'll be required to start the filing process over.



The screenshot shows a blue header bar with the "dfi" logo and the text "Check Cashers Annual Assessment". Below the header, there is a blue bar with the text "Payment Information". Underneath, there is a line of text: "Please make a note of this reference number or use your browser's print function to save this information". Below that, there are three lines of text: "Amount Due: \$0.00", "Payment For: Check Cashers Annual Assessment", and "DFI Reference Number: SCCSL3436348576". Below the text, there is a red line of text: "After you click 'Pay Now' you will be rooted to a third party vendor for payment. If your payment is unsuccessful, you must go back to DFI's E-filing system to start over." At the bottom, there are two buttons: "Pay Now" and "Cancel". A red arrow points from the red text to the "Pay Now" button.

- Once payment is complete you'll receive a confirmation email to retain for your company's records.