

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: XX/XXXX

<u>Violation #</u>	<u>Statute or Rule</u>	<u>1st Offense</u>	<u>2nd Offense</u>	<u>3rd Offense</u>	<u>4th and Subsequent Offenses</u>
<u>1</u>	<u>Section 560.109(3)(a)</u>	<u>Fine/Suspension = A</u> <u>Revocation</u>	<u>Fine/Suspension = B</u> <u>Revocation</u>	<u>Fine/Suspension = C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>2</u>	<u>Section 560.1115</u>	<u>Fine/Suspension = A</u> <u>Revocation</u>	<u>Fine/Suspension = B</u> <u>Revocation</u>	<u>Fine/Suspension = C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>3</u>	<u>Section 560.114(1)(a)</u>	<u>Fine/Suspension = A</u> <u>Revocation</u>	<u>Fine/Suspension = B</u> <u>Revocation</u>	<u>Fine/Suspension = C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>4</u>	<u>Section 560.114(1)(b)</u>	<u>Fine/Suspension = C</u> <u>Revocation</u>	<u>Fine/Suspension = C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>5</u>	<u>Section 560.114(1)(c)</u>	<u>Fine: C</u> <u>Revocation</u>	<u>Fine: C</u> <u>Revocation</u>	<u>Fine: D</u> <u>Revocation</u>	<u>Fine: D</u> <u>Revocation</u>
<u>6</u>	<u>Section 560.114(1)(d)</u>	<u>Fine/Suspension: C</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>7</u>	<u>Section 560.114(1)(e)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>8</u>	<u>Section 560.114(1)(f)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine: C</u> <u>Revocation</u>	<u>Fine: D</u> <u>Revocation</u>	<u>Fine: D</u> <u>Revocation</u>
<u>9</u>	<u>Section 560.114(1)(g)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>10</u>	<u>Section 560.114(1)(h)</u>	<u>Fine: C</u> <u>Revocation</u>	<u>Fine: C</u> <u>Revocation</u>	<u>Fine: D</u> <u>Revocation</u>	<u>Fine: D</u> <u>Revocation</u>
<u>11</u>	<u>Section 560.114(1)(i)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>12</u>	<u>Section 560.114(1)(j)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>13</u>	<u>Section 560.114(1)(k)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>14</u>	<u>Section 560.114(1)(l)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>15</u>	<u>Section 560.114(1)(m)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>16</u>	<u>Section 560.114(1)(n)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>17</u>	<u>Section 560.114(1)(o)</u>	<u>Revocation</u>	<u>Revocation</u>	<u>Revocation</u>	<u>Revocation</u>

Fine A = Up to \$2,500; Fine B = \$2,501 to \$5,000; Fine C = \$5,001 to \$7,500; Fine D = \$7,501 to \$10,000
Suspension A = Up to 5 days; Suspension B = 6 to 10 days; Suspension C = 11 to 20 days; Suspension D = More than 20 days
Statutory authority: Section 560.1141, Florida Statutes
Page 1

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: XX/XXXX

Violation #	Statute or Code	1st Offense	2nd Offense	3rd Offense	4th and Subsequent Offenses
<u>18</u>	<u>Section 560.114(1)(p)</u>	<u>Revocation</u>	<u>Revocation</u>	<u>Revocation</u>	<u>Revocation</u>
<u>19</u>	<u>Section 560.114(1)(q)</u>	<u>Revocation</u>	<u>Revocation</u>	<u>Revocation</u>	<u>Revocation</u>
<u>20</u>	<u>Section 560.114(1)(r)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>21</u>	<u>Section 560.114(1)(s)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>22</u>	<u>Section 560.114(1)(t)-(u)</u>	<u>Revocation</u>	<u>Revocation</u>	<u>Revocation</u>	<u>Revocation</u>
<u>23</u>	<u>Section 560.114(1)(v)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>24</u>	<u>Section 560.114(1)(w)</u>	<u>\$250 per day</u>	<u>\$500 per day</u>	<u>\$750 per day</u>	<u>\$1000 per day</u>
<u>25</u>	<u>Section 560.114(1)(x)</u>	<u>Revocation</u>	<u>Revocation</u>	<u>Revocation</u>	<u>Revocation</u>
<u>26</u>	<u>Section 560.114(1)(y)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>27</u>	<u>Section 560.114(1)(z)</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>28</u>	<u>Section 560.114(1)(aa)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>29</u>	<u>Section 560.114(1)(bb)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>30</u>	<u>Section 560.114(1)(cc)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>31</u>	<u>Section 560.118(2)</u>	<u>Fine/Suspension: A</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>32</u>	<u>Section 560.123(3)-(4), (9)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>33</u>	<u>Section 560.1235(1)-(3)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>34</u>	<u>Section 560.126(1)-(4)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>

Fine A = Up to \$2,500; Fine B = \$2,501 to \$5,000; Fine C = \$5,001 to \$7,500; Fine D = \$7,501 to \$10,000
Suspension A = Up to 5 days; Suspension B = 6 to 10 days; Suspension C = 11 to 20 days; Suspension D = More than 20 days
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: XX/XXXX

Violation #	Statute or Code	1st Offense	2nd Offense	3rd Offense	4th and Subsequent Offenses
<u>35</u>	<u>Section 560.128(1)(a)-(h)</u>	<u>Fine/Suspension: A</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>36</u>	<u>Section 560.208(4)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension: D</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>37</u>	<u>Section 560.208(5)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>38</u>	<u>Section 560.208(6)</u>	<u>Fine/Suspension: A</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>39</u>	<u>Section 560.2085(1)-(3)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>40</u>	<u>Section 560.209(1)-(2)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>41</u>	<u>Section 560.209(3)(a)-(c),(e)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension: D</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>42</u>	<u>Section 560.209(4)(a)-(c)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension: D</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>43</u>	<u>Section 560.209(5)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension: D</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>44</u>	<u>Section 560.210(1)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: D</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>45</u>	<u>Section 560.211(1), (1)(a)-(h)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>46</u>	<u>Section 560.211(1)(i)</u> <u>(Rules 69V-560.608,</u> <u>69V-560.609, 69V-560.610,</u> <u>69V-560.702, 69V-</u> <u>560.703, and 69V-</u> <u>560.706, F.A.C.)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: D</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>47</u>	<u>Section 560.214(1)(a)-(m)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>

Fine A = Up to \$2,500; Fine B = \$2,501 to \$5,000; Fine C = \$5,001 to \$7,500; Fine D = \$7,501 to \$10,000
Suspension A = Up to 5 days; Suspension B = 6 to 10 days; Suspension C = 11 to 20 days; Suspension D = More than 20 days
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: XX/XXXX

Violation #	Statute or Code	1st Offense	2nd Offense	3rd Offense	4th and Subsequent Offenses
<u>49</u>	<u>Section 560.214(2)(a)-(e)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>50</u>	<u>Section 560.309(1)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>51</u>	<u>Section 560.309(2)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>52</u>	<u>Section 560.309(3)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>53</u>	<u>Section 560.309(4)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>54</u>	<u>Section 560.309(5)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>55</u>	<u>Section 560.309(6)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>56</u>	<u>Section 560.309(7)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>57</u>	<u>Section 560.309(8)(a)-(c)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>58</u>	<u>Section 560.309(9)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>59</u>	<u>Section 560.309(10)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>60</u>	<u>Section 560.309(11)</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>61</u>	<u>Section 560.310(1), (2)(a)-(d)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>63</u>	<u>Section 560.403</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>

Fine A = Up to \$2,500; Fine B = \$2,501 to \$5,000; Fine C = \$5,001 to \$7,500; Fine D = \$7,501 to \$10,000
Suspension A = Up to 5 days; Suspension B = 6 to 10 days; Suspension C = 11 to 20 days; Suspension D = More than 20 days
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: XX/XXXX

<u>Violation #</u>	<u>Statute or Code</u>	<u>1st Offense</u>	<u>2nd Offense</u>	<u>3rd Offense</u>	<u>4th and Subsequent Offenses</u>
<u>64</u>	<u>Section 560.404(1)-(26)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>65</u>	<u>Section 560.405(1)-(4)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>66</u>	<u>Section 560.406(1)-(3)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>
<u>67</u>	<u>Section 560.504(1)-(2)</u>	<u>Fine/Suspension: A</u> <u>Revocation</u>	<u>Fine/Suspension: B</u> <u>Revocation</u>	<u>Fine/Suspension: C</u> <u>Revocation</u>	<u>Fine/Suspension = D</u> <u>Revocation</u>

Fine A = Up to \$2,500; Fine B = \$2,501 to \$5,000; Fine C = \$5,001 to \$7,500; Fine D = \$7,501 to \$10,000
Suspension A = Up to 5 days; Suspension B = 6 to 10 days; Suspension C = 11 to 20 days; Suspension D = More than 20 days
Statutory authority: Section 560.1141, Florida Statutes
Page 5