



IDT Telecom, Inc.
520 Broad Street
Newark, NJ 07102 USA
www.idt.net

IDT Payment Services, Inc.
State disclosures

Alaska – Residents

If you have any complaints or concerns about IDT Payment Services' services or products, you may contact Alaska's Department of Commerce, Community, and Economic Development, Division of Banking and Securities, Consumer Finance Section located at 550 West Seventh Avenue, Suite 1850, Anchorage, AK 99501, Tel. 907-269-8140, Toll free 1-888-925-2521 or via email at dbsc@alaska.gov.

California – Residents

If you have complaints with respect to any aspect of the money transmission activities conducted at this location, you may contact the California Department of Business Oversight at its toll-free telephone number, 1-800-622-0620, by email at consumer.services@dbo.ca.gov, or by mail at the Department of Business Oversight, Consumer Services, 1515 K Street, Suite 200, Sacramento, CA 95814.

Colorado – Residents

Entities other than FDIC insured financial institutions that conduct money transmission activities in Colorado, including the sale of money orders, transfer of funds, and other instruments for the payment of money or credit, are required to be licensed by the Colorado Division of Banking pursuant to the Money Transmitters Act, Title 12, Article 52, Colorado Revised Statutes.

**If you have a Question about or Problem with
YOUR TRANSACTION - THE MONEY YOU SENT**

You must contact the Money Transmitter who processed your transaction for assistance. The Division of Banking does not have access to this information.

**If you are a Colorado Resident and have a Complaint about
THE MONEY TRANSMITTER – THE COMPANY THAT SENT YOUR MONEY**

ALL complaints must be submitted in writing. Please fill out the Complaint Form provided on the Colorado Division of Banking's website and return it and any documentation supporting the complaint via mail or email to the Division of Banking at:

Colorado Division of Banking
1560 Broadway, Suite 975
Denver, Colorado 80202

email: DORA_BankingWebsite@state.co.us <DORA_BankingWebsite@state.co.us>
website: www.dora.colorado.gov/dob <<http://www.dora.colorado.gov/dob>>

Florida – Residents

For questions about compliance with or suspected violations of Chapter 560, Florida Statutes, please contact the Florida Office of Financial Regulation, 200 East Gaines Street, Tallahassee, FL 32399-0376, (800) 848-3792.

Illinois – Residents

If you have any complaint of IDT Payment Services or suspect any violation of the Illinois Transmitters of Money Act, please contact the Illinois Department of Financial and Professional Regulation, toll free number 1-(888)-473-4858.

Maryland – Residents

The Commissioner of Financial Regulation for the State of Maryland will accept all questions or complaints regarding this authorized delegate of IDT Payment Services, Inc., (License number 12-9196) at: Office of the Commissioner of Financial Regulation 500 N Calvert Street, Suite 402, Baltimore, Maryland 21202, Toll free: 1-888-784-0136.

Minnesota – Residents

Consumers are warned that they may be victims of scams and/or fraud. If you do not know the person you are sending money to and/or the transaction seems suspicious, please contact IDT Payment Services' Customer Service Department at toll free number 1-800-618-3172. Also, you may be able to voluntarily disqualify from sending or receiving money transfers. The disqualification will last one year unless you want to extend it. You may terminate the disqualification at any time upon written notice to IDT Payment Services, Inc., Attn: Customer Service, 520 Broad Street, Newark, NJ 07102.

Texas – Residents

If you have a complaint, first contact the consumer assistance division of IDT Payment Services, Inc. at 1-800-618-3172, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.dob.texas.gov.

Washington – Residents

If you have a complaint, first contact the consumer assistance division of IDT Payment Services, Inc. at 1-800-618-3172, if you still have an unresolved complaint regarding the company's money transfers and/or any related products or services, please direct your complaint to: State of Washington Department of Financial Institutions, 150 Israel RD SW, Tumwater, WA 98501, Toll free number 877-746-4334 Website: <http://dfi.wa.gov/default.htm>.

State	Regulator	License Type	License number
Alabama	Alabama Securities Commission	Sale of Checks License	SC490
Alaska	Department of Commerce, Community and Economic Development Banking and Securities	Money Transmitter	AK-MT-10073
Arizona	Department of Financial Institutions	Money Transmitter	MT-0922217
Arkansas	Arkansas Securities Department	Money Transmission	43359
California	California Department of Business Oversight	Money Transmitter	2495
Colorado	Department of Regulatory Agencies Division of Banking	Money Transmitter	500201
Connecticut	Banking Department	Money Transmission	31151
Delaware	State of Delaware Office of the State Bank Commissioner	Sale of Checks and Transmission of Money	12504
District of Columbia	Department of Insurance, Securities and Banking	Money Transmitter	MTR8790
Florida	Office of Financial Regulation	Money Transmitter Part II	FT230000086
Georgia	State of Georgia Department of Banking and Finance	Sale of Checks	36343
Hawaii	Department of Commerce and Consumer Affairs Division of Financial Institutions	Money Transmitter	HIMTO77
Idaho	Department of Finance	Money Transmitter License	139
Indiana	Department of Financial Institutions	Money Transmitter	23381
Iowa	Division of Banking	Money Transmission	2012-0117
Kansas	Office of the State Bank Commissioner	Money Transmitter License	MT-0000047
Kentucky	Department of Financial Institutions	Money Transmitter	SC90889

Louisiana	Office of Financial Institutions	Sale of Checks and Money Transmitters	935577
Maine	Department of Professional & Financial Regulation Bureau of Consumer Credit Protection	Money Transmitter	MD2596
Maryland	Department of Labor, Licensing and Regulation	Money Transmitter	935577
Illinois	Department of Financial and Profesional Regulation	Money Transmitter	MT235
Massachusetts	Division of Banks	Money Transmitter	FT935577
Michigan	Department of Licensing and Regulatory Affairs Office of Financial and Insurance Regulation	Money Transmitter	MT 0018536
Minnesota	Deparment of Commerce	Money Transmitter	MT 52112
Mississippi	Department of Banking and Consumer Finance	Money Transmitters License	MT/000121/2014
Missouri	Division of Finance	Sale of Checks Law	MO-15-6970
Montana	N/A		N/A
Nebraska	Department of Banking and Finance	Nebraska Sale of Checks and Funds Transmission License	MT.0001020-M
Nevada	Department of Business and Industry Division of Financial Institutions	Selling checks, drafts, money orders, or other instrumnts for the transmission of money	MT11013
New Hampshire	State of New Hampshire Banking Department	Money Transmitter	18187-MT
New Jersey	Department of Banking and Insurance Licensing Service Bureau Banking	Money Transmitter	L065602
New Mexico	N/A		N/A
North Carolina	State of North Carolina Commissioner of Banks Consumer Industries	Money Transmitter	155479
North Dakota	Department of Financial Institutions	Money Transmitter	MT102548
Ohio	Department of Commerce Division of Financial Institutions	Money Transmitter	OHMT 080
Oklahoma	Oklahoma State Banking Department	Money Transmitter	OKDOB001

Oregon	Department of Consumer & Business Services Division of Finance and Corporate Securities	Money Transmitter	MTX-30131
Pennsylvania	Department of Banking and Securities	Money Transmitter	40183
Puerto Rico	Commonwealth of Puerto Rico Commissioner of Financial Institutions of Puerto Rico	Monetary Transfers	TM-2014-046
Rhode Island	Department of Business Regulation	Electronic Money Transfers	20132942MT
Rhode Island	Department of Business Regulation	Sale of Checks	20132850SC
South Carolina	N/A		N/A
South Dakota	Department of Labor and Regulation Division of Banking	Money Transmitter	MT.2068
Tennessee	Department of Financial Institutions	Money Transmitter	160
Texas	Department of Banking	Money Transmitter	3095
Utah	Department of Financial Institutions	Issuing and selling money orders, traveler's checks and other instruments	No. 097
Virginia	State Corporation Commission Bureau of Financial Institutions	Money Transmitter	MO-273
Washington	Department of Financial Institution	Money Transmitter	550-MT-80405.
West Virginia	Division of Financial Institutions	Issuing and selling checks	N/A
Wisconsin	Department of Financial Institutions	Seller of Checks	139
Wyoming	Department of Audit	Money Transmitter	MT-7183