



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, Inc, 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, 1-866-275-2677, 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 there are questions or concerns regarding a transaction with a licensee, please contact the Colorado Division of Banking at 303-894-7575 or by mail at:

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

Consumer complaints should be in writing, providing as much detail as possible. Please include the following information:

- The name of the institution and the name of any person(s) at the institution with whom the complainant has had contact. Include telephone number(s) and addresses.
- A complete description of the complaint and any efforts that have been made to resolve the complaint directly with the institution.
- Copies of any available documentation supporting the complaint and efforts toward resolution.
- Any suggestions regarding a preferred resolution of the complaint.

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, Inc 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, Inc 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 Address: 150 Israel RD SW Tumwater WA 98501 Toll free number 877-746-4334 Website: <http://dfi.wa.gov/default.htm>