

### 1. Person Completing the Survey?

		Response Percent	Response Count
Name (optional)		94.7%	18
Name of Entity (optional)		94.7%	18
answered question			19
skipped question			15

### 2. Material changes to the Department's rules, policies and procedures are communicated and explained to us in a timely fashion.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	73.5% (25)	26.5% (9)	0.0% (0)	0.0% (0)	0.0% (0)	1.26	34
answered question							34
skipped question							0

### 3. Headquarters staff is accessible.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	79.4% (27)	17.6% (6)	0.0% (0)	0.0% (0)	2.9% (1)	1.29	34
answered question							34
skipped question							0

**4. Headquarters office staff provide timely and accurate feedback/answers.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>79.4% (27)</b>	17.6% (6)	0.0% (0)	0.0% (0)	2.9% (1)	1.29	34
	<b>answered question</b>						<b>34</b>
	<b>skipped question</b>						<b>0</b>

**5. Correspondence regarding routine business matters are handled in a prompt and effective manner.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>79.4% (27)</b>	17.6% (6)	0.0% (0)	0.0% (0)	2.9% (1)	1.29	34
	<b>answered question</b>						<b>34</b>
	<b>skipped question</b>						<b>0</b>

**6. What issues need to be addressed by the Department to improve the money services business industry in Texas?**

	<b>Response Count</b>
	11
	<b>answered question</b> <b>11</b>
	<b>skipped question</b> <b>23</b>

**7. What issues need to be addressed by the Department to reduce or minimize regulatory burden?**

	Response Count
	13
answered question	13
skipped question	21

**8. Other suggestions or comments regarding communication and correspondence.**

	Response Count
	11
answered question	11
skipped question	23

**9. The scope and goals of examinations are clearly communicated to management prior to the start of the examination.**

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	57.6% (19)	30.3% (10)	0.0% (0)	0.0% (0)	12.1% (4)	1.79	33
answered question							33
skipped question							1

**10. Examiners' requests for information prior to and during the examinations are timely and reasonable.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>54.5% (18)</b>	30.3% (10)	3.0% (1)	0.0% (0)	12.1% (4)	1.85	33
	<b>answered question</b>						<b>33</b>
	<b>skipped question</b>						<b>1</b>

**11. The Examiner-in-Charge and the examination team acted in a professional and courteous manner during the examination.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>72.7% (24)</b>	15.2% (5)	0.0% (0)	0.0% (0)	12.1% (4)	1.64	33
	<b>answered question</b>						<b>33</b>
	<b>skipped question</b>						<b>1</b>

**12. Examiners adequately communicated with management throughout the examination.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>72.7% (24)</b>	15.2% (5)	0.0% (0)	0.0% (0)	12.1% (4)	1.64	33
	<b>answered question</b>						<b>33</b>
	<b>skipped question</b>						<b>1</b>

**13. Examiners appear to be informed of current industry issues and are adequately trained and qualified to examine the licensee.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>63.6% (21)</b>	24.2% (8)	0.0% (0)	0.0% (0)	12.1% (4)	1.73	33
	<b>answered question</b>						<b>33</b>
	<b>skipped question</b>						<b>1</b>

**14. In what areas, if any, do you feel examiners need additional training or education?**

	<b>Response Count</b>
	11
	<b>answered question</b> 11
	<b>skipped question</b> 23

**15. Examiners remained focused on the key issues confronting your company.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>57.6% (19)</b>	27.3% (9)	0.0% (0)	0.0% (0)	15.2% (5)	1.88	33
	<b>answered question</b>						<b>33</b>
	<b>skipped question</b>						<b>1</b>

**16. The examiners clearly and effectively communicated their findings and concerns at the exit meeting.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>69.7% (23)</b>	18.2% (6)	0.0% (0)	0.0% (0)	12.1% (4)	1.67	33
	<b>answered question</b>						<b>33</b>
	<b>skipped question</b>						<b>1</b>

**17. Conclusions regarding the company's condition were well supported.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>63.6% (21)</b>	24.2% (8)	0.0% (0)	0.0% (0)	12.1% (4)	1.73	33
	<b>answered question</b>						<b>33</b>
	<b>skipped question</b>						<b>1</b>

**18. Recommendations for corrective actions were reasonable.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>63.6% (21)</b>	21.2% (7)	3.0% (1)	0.0% (0)	12.1% (4)	1.76	33
	<b>answered question</b>						<b>33</b>
	<b>skipped question</b>						<b>1</b>

**19. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with examination policy?**

	Response Count
	17
answered question	17
skipped question	17

**20. The report of examination was received in a timely fashion.**

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	69.7% (23)	18.2% (6)	0.0% (0)	0.0% (0)	12.1% (4)	1.67	33
answered question							33
skipped question							1

**21. The report of examination clearly communicated examination findings, and corrective actions management needs to take.**

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	69.7% (23)	18.2% (6)	0.0% (0)	0.0% (0)	12.1% (4)	1.67	33
answered question							33
skipped question							1

**22. The tone and content of the report of examination were consistent with the exit meeting.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>72.7% (24)</b>	15.2% (5)	0.0% (0)	0.0% (0)	12.1% (4)	1.64	33
	<b>answered question</b>						<b>33</b>
	<b>skipped question</b>						<b>1</b>

**23. The examination was conducted without placing undue burden on the company.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>63.6% (21)</b>	21.2% (7)	3.0% (1)	0.0% (0)	12.1% (4)	1.76	33
	<b>answered question</b>						<b>33</b>
	<b>skipped question</b>						<b>1</b>

**24. The on-site time-frame for the examination was reasonable.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>66.7% (22)</b>	15.2% (5)	3.0% (1)	0.0% (0)	15.2% (5)	1.82	33
	<b>answered question</b>						<b>33</b>
	<b>skipped question</b>						<b>1</b>

**25. Other suggestions or comments regarding examination communication.**

	Response Count
	13
answered question	13
skipped question	21

**26. Have you used the services of our Corporate Division within the last 12 months? If no, skip to the next section**

		Response Percent	Response Count
Yes		33.3%	11
No		66.7%	22
	answered question		33
	skipped question		1

**27. The Corporate Division is accessible in meeting my needs.**

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	75.0% (9)	16.7% (2)	0.0% (0)	0.0% (0)	8.3% (1)	1.50	12
	answered question						12
	skipped question						22

**28. Responses are generally timely.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>75.0% (9)</b>	16.7% (2)	0.0% (0)	0.0% (0)	8.3% (1)	1.50	12
	<b>answered question</b>						<b>12</b>
	<b>skipped question</b>						<b>22</b>

**29. The content and substance of responses are appropriate.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>72.7% (8)</b>	18.2% (2)	0.0% (0)	0.0% (0)	9.1% (1)	1.55	11
	<b>answered question</b>						<b>11</b>
	<b>skipped question</b>						<b>23</b>

**30. The Corporate staff handles my affairs professionally.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>75.0% (9)</b>	16.7% (2)	0.0% (0)	0.0% (0)	8.3% (1)	1.50	12
	<b>answered question</b>						<b>12</b>
	<b>skipped question</b>						<b>22</b>

**31. The process of handling requests is efficient.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>72.7% (8)</b>	18.2% (2)	0.0% (0)	0.0% (0)	9.1% (1)	1.55	11
	<b>answered question</b>						<b>11</b>
	<b>skipped question</b>						<b>23</b>

**32. Requests for information are reasonable.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>75.0% (9)</b>	16.7% (2)	0.0% (0)	0.0% (0)	8.3% (1)	1.50	12
	<b>answered question</b>						<b>12</b>
	<b>skipped question</b>						<b>22</b>

**33. The Department's web site for corporate application forms and related information is informative and easy to use.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>66.7% (8)</b>	25.0% (3)	0.0% (0)	0.0% (0)	8.3% (1)	1.58	12
	<b>answered question</b>						<b>12</b>
	<b>skipped question</b>						<b>22</b>

**34. Other suggestions or comments regarding the corporate division.**

	<b>Response Count</b>
	4
	<b>answered question</b> 4
	<b>skipped question</b> 30

**35. Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section**

		Response Percent	Response Count
Yes		6.3%	2
No		93.8%	30
answered question			32
skipped question			2

**36. The Legal Division is accessible in meeting my needs.**

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	50.0% (2)	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (2)	3.00	4
answered question							4
skipped question							30

**37. Responses are generally timely.**

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	50.0% (2)	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (2)	3.00	4
answered question							4
skipped question							30

**38. The content and substance of responses are appropriate.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>50.0% (2)</b>	0.0% (0)	0.0% (0)	0.0% (0)	<b>50.0% (2)</b>	3.00	4
	<b>answered question</b>						<b>4</b>
	<b>skipped question</b>						<b>30</b>

**39. The Legal staff handles my affairs professionally.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>50.0% (2)</b>	0.0% (0)	0.0% (0)	0.0% (0)	<b>50.0% (2)</b>	3.00	4
	<b>answered question</b>						<b>4</b>
	<b>skipped question</b>						<b>30</b>

**40. The process of handling requests is efficient.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>50.0% (2)</b>	0.0% (0)	0.0% (0)	0.0% (0)	<b>50.0% (2)</b>	3.00	4
	<b>answered question</b>						<b>4</b>
	<b>skipped question</b>						<b>30</b>

**41. Requests for information are reasonable.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>50.0% (2)</b>	0.0% (0)	0.0% (0)	0.0% (0)	<b>50.0% (2)</b>	3.00	4
	<b>answered question</b>						<b>4</b>
	<b>skipped question</b>						<b>30</b>

**42. The Department's web site for legal statutes, rules, and legal opinions is informative and easy to use.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>50.0% (2)</b>	0.0% (0)	0.0% (0)	0.0% (0)	<b>50.0% (2)</b>	3.00	4
	<b>answered question</b>						<b>4</b>
	<b>skipped question</b>						<b>30</b>

**43. Other suggestions or comments regarding the legal division.**

	<b>Response Count</b>
	1
	<b>answered question</b> 1
	<b>skipped question</b> 33

**44. Overall, Department personnel are responding satisfactorily to my needs.**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>No Opinion</b>	<b>Rating Average</b>	<b>Rating Count</b>
	<b>76.7% (23)</b>	23.3% (7)	0.0% (0)	0.0% (0)	0.0% (0)	1.23	30
	<b>answered question</b>						<b>30</b>
	<b>skipped question</b>						<b>4</b>

**45. Overall, my institution's communication with the Department is satisfactory.**

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	<b>80.0% (24)</b>	20.0% (6)	0.0% (0)	0.0% (0)	0.0% (0)	1.20	30
	answered question						<b>30</b>
	skipped question						<b>4</b>

**46. I find the Department's web site easy to navigate.**

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	<b>53.3% (16)</b>	43.3% (13)	0.0% (0)	0.0% (0)	3.3% (1)	1.57	30
	answered question						<b>30</b>
	skipped question						<b>4</b>

**47. I or my staff have visited the Department's website approximately XX times during the last 12 months.**

	None	1 to 10	11 to 20	21 to 50	51+	Rating Average	Rating Count
	16.7% (5)	<b>70.0% (21)</b>	10.0% (3)	3.3% (1)	0.0% (0)	2.00	30
	answered question						<b>30</b>
	skipped question						<b>4</b>

#### 48. What information is the most useful on the Department's web site?

	Response Count
	13
answered question	13
skipped question	21

#### 49. What other type of information would you like to see on the Department's web site?

	Response Count
	6
answered question	6
skipped question	28

#### 50. Have you corresponded with the Department on a consumer complaint issue within the last 12 months? (If no, skip to the next section)

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
Requests for information were reasonable.	60.0% (3)	20.0% (1)	0.0% (0)	0.0% (0)	20.0% (1)	2.00	5
The issue was handled in a professional manner.	60.0% (3)	20.0% (1)	0.0% (0)	0.0% (0)	20.0% (1)	2.00	5
The Department's findings were based on a logical interpretation of applicable law.	60.0% (3)	20.0% (1)	0.0% (0)	0.0% (0)	20.0% (1)	2.00	5
The Department's suggestion for resolving the matter was reasonable.	60.0% (3)	20.0% (1)	0.0% (0)	0.0% (0)	20.0% (1)	2.00	5
						answered question	5
						skipped question	29

**51. Other suggestions or comments regarding overall Department effectiveness.**

	Response Count
	3
answered question	3
skipped question	31

**52. If there is any feedback that you would like to provide or other areas on which you would like to comment, please take this opportunity to let us know. Also, if you would like the Commissioner or one of the Deputy Commissioners to call you on a specific question or comment, please indicate below. Note that you must provide your name if you want a call back.**

	Response Count
	4
answered question	4
skipped question	30

**53. Contact information, if you desire a call back.**

		Response Percent	Response Count
<b>Name:</b>		100.0%	3
Licensee:		66.7%	2
City:		66.7%	2
<b>Phone #:</b>		100.0%	3
		<b>answered question</b>	<b>3</b>
		<b>skipped question</b>	<b>31</b>

**Page 1, Q6. What issues need to be addressed by the Department to improve the money services business industry in Texas?**

1	State chartered banks should be more open to work with MSBs licensed and regulated by the same State regulatory agency. Especially when MSBs have had a clean record with the Department and the bank itself. Our MSB opened a checking account for payroll and DOB purposes with a national chartered bank, and eventually transacted FX with them, but the national chartered bank failed in 2013 and was acquired by a State chartered bank. Currently the bank does not want to transact and we are in limbo with our account and the foreign exchange department and account officer have not allowed us to present our case or speak to higher bank officials. We are waiting until after the official conversion to pursue our case further with higher bank officials. This issue is very frustrating and worrisome for my business due to the fact that in the 5 years I transacted FX with the national chartered bank I had never had any issues. I hope after conversion the State chartered bank will reconsider and not run our business out of their bank. Would be nice to know if the DOB legal department is able to assist in this particular issue.	Feb 4, 2014 8:10 PM
2	The \$1,000.00 dollars benchmark to document all transactions should be increased to \$2,000.00 dollars.	Jan 30, 2014 1:54 PM
3	NEED TO BE MORE OFFICIAN WITH THE RULES AND PENALTIES.	Jan 28, 2014 8:07 AM
4	Provide helps to address the banking problems that MSB business faces.	Jan 27, 2014 2:52 PM
5	none	Jan 21, 2014 6:46 AM
6	all is ok	Jan 18, 2014 9:01 AM
7	happy with the departments work	Jan 17, 2014 7:19 PM
8	none	Jan 16, 2014 11:41 AM
9	help find a Bank that will deal with MSB,s	Jan 16, 2014 11:34 AM
10	The TX DOB is the most professional and helpful agency that we work with.	Jan 16, 2014 9:48 AM
11	Support MSBs in our dealings with banks, given how icnreasingly difficult it has become to open and maintain accounts.	Jan 16, 2014 8:44 AM

**Page 1, Q7. What issues need to be addressed by the Department to reduce or minimize regulatory burden?**

1	based on size/scope of business reduce the number of audits - e.g. every other year	Feb 10, 2014 9:20 AM
2	In 2013, the IRS conducted a mass audit in the Rio Grande Valley area focusing solely on 31 CFR 1022.210(d)(1) and 31 CFR, Section 1010.306(d). There was a misinterpretation of the law cite for several years by the MSB industry which caused a headache and a great deal of arguing with the IRS. Hopefully, agencies could work a little closer to prevent issues similar to this from rising unexpectedly. Maybe conduct another seminar like the one held several years ago to go over major issues.	Feb 4, 2014 8:10 PM
3	WELL ASKING FOR DOCUMENTATIONS FROM THE CUSTOMERS WHICH ALL OF THE CUSTOMER ARE FROM MEXICO.	Jan 28, 2014 8:07 AM
4	In my experience in dealing with The State of Texas I have found all individuals to be is cognizant of the regulatory hurtles of the entities and every effort was made to working with us within their regulatory framework.	Jan 28, 2014 5:41 AM
5	Reduce examination frequency to save cost for both the Department and the licensee. Exam frequency would base on the previous exam score.	Jan 27, 2014 2:52 PM
6	Joint examinations	Jan 27, 2014 1:22 PM
7	More time for preparing for audit is needed.	Jan 21, 2014 6:46 AM
8	none	Jan 18, 2014 9:01 AM
9	No comment	Jan 17, 2014 7:19 PM
10	none	Jan 16, 2014 11:41 AM
11	none come to mind	Jan 16, 2014 11:34 AM
12	Reducing the minimum bond amount would be helpful.	Jan 16, 2014 9:48 AM
13	Coordination with other states for examination purposes. Coordination with other regulatory bodies such as CFPB and/or to ensure consistency in standards.	Jan 16, 2014 8:44 AM

**Page 1, Q8. Other suggestions or comments regarding communication and correspondence.**

1	DOB Special Audits examiners/staff are very helpful and always available.	Feb 4, 2014 8:10 PM
2	We have always had a great experience with the Department of Banking.	Jan 30, 2014 1:54 PM
3	I PERSONALLY THINK THAT THEY SHOULD REDUCE THE AUDIT COST SINCE ECONOMY IS GETTING WORST AND HARDER FOR US TO DO BUSINESS PLUS. THE OTHER IS ASKING FOR TOO MUCH DOCUMENTATION FROM CUSTOMER REDUCES ARE LINE OF BUSINESS TO DROP	Jan 28, 2014 8:07 AM
4	I find that the State of Texas communicates very effectively and often thinks of the regulated entity and the ease of understanding the correspondence.	Jan 28, 2014 5:41 AM
5	none	Jan 21, 2014 6:46 AM
6	no	Jan 18, 2014 9:01 AM
7	no suggestions. I get the e-mails and the mails on time and get enough time to respond to the department	Jan 17, 2014 7:19 PM
8	none	Jan 16, 2014 11:41 AM
9	I have found the Department to be very good to work with. Dan Frasier in particular has been excellent. The Department focused on important areas in our MTL approval process and demonstrated an awareness of trends in a very rapidly changing payments space.	Jan 16, 2014 11:05 AM
10	Just keep it up!	Jan 16, 2014 9:48 AM
11	Overall, we are very satisfied with the level of response, both in terms of timeliness and quality of responses. Mary Ann does a great job answering back and channeling our issues to the right parties.	Jan 16, 2014 8:44 AM

**Page 2, Q14. In what areas, if any, do you feel examiners need additional training or education?**

1	Examiners are always well trained.	Feb 4, 2014 8:10 PM
2	We have always had professional and well informed examiners.	Jan 30, 2014 2:15 PM
3	NEED TO BE MORE COMMUNICATE WITH THE RULES THE SAME AS IRS	Jan 28, 2014 8:20 AM
4	None	Jan 28, 2014 5:44 AM
5	Virtual currency	Jan 27, 2014 1:23 PM
6	none	Jan 21, 2014 6:48 AM
7	no	Jan 18, 2014 9:04 AM
8	New licensee. Never had TX exam	Jan 17, 2014 7:23 PM
9	none	Jan 16, 2014 11:48 AM
10	The strictly online business model.	Jan 16, 2014 9:52 AM
11	Maybe a bit more understanding of the payers' landscape in the receiving countries, so as to better determine risk levels and pros/cons of using certain aggregators as a dispersion mechanism.	Jan 16, 2014 8:47 AM

**Page 2, Q19. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with examination policy?**

1	no	Feb 10, 2014 9:20 AM
2	None	Feb 4, 2014 8:10 PM
3	The conclusions, and recommendations from examiners have always been supported by rules and regulations. We have learned from examiners.	Jan 30, 2014 2:15 PM
4	Things went fine.	Jan 29, 2014 6:33 PM
5	None	Jan 28, 2014 7:07 AM
6	No	Jan 28, 2014 5:44 AM
7	No	Jan 27, 2014 1:23 PM
8	none	Jan 21, 2014 6:48 AM
9	no	Jan 18, 2014 9:04 AM
10	Never had exam. New licensee	Jan 17, 2014 7:23 PM
11	No	Jan 16, 2014 2:29 PM
12	no	Jan 16, 2014 11:48 AM
13	NONE	Jan 16, 2014 11:36 AM
14	Rating based on 2011 Examination	Jan 16, 2014 9:53 AM
15	No, not at all.	Jan 16, 2014 9:52 AM
16	No.	Jan 16, 2014 9:19 AM
17	None	Jan 16, 2014 8:47 AM

**Page 2, Q25. Other suggestions or comments regarding examination communication.**

1	None	Feb 4, 2014 8:10 PM
2	The on-site examinations have been reasonable.	Jan 30, 2014 2:15 PM
3	NONE	Jan 28, 2014 8:20 AM
4	n/a	Jan 28, 2014 7:07 AM
5	An examination was accepted from another state with minimal additional items required, I found this to be very helpful in minimizing the examination burden.	Jan 28, 2014 5:44 AM
6	no	Jan 18, 2014 9:04 AM
7	no comments	Jan 17, 2014 7:23 PM
8	N/A new License	Jan 17, 2014 12:16 PM
9	none	Jan 16, 2014 11:48 AM
10	TexAS SHOULD NOT SCHEDULE CONCURRENT AUDITS WITH OTHER STATES	Jan 16, 2014 11:36 AM
11	Rating based on 2011 Examination	Jan 16, 2014 9:53 AM
12	None.	Jan 16, 2014 9:52 AM
13	So far, so good. Again, then the issue arises, coordination with other bodies such as CFPB.	Jan 16, 2014 8:47 AM

**Page 3, Q34. Other suggestions or comments regarding the corporate division.**

1	I have always talked to very prepared persons in the Department of Banking.	Jan 30, 2014 2:18 PM
2	Very professional staff	Jan 17, 2014 12:17 PM
3	if this is Mary Ann's department, it's perfect.	Jan 16, 2014 9:53 AM
4	None	Jan 16, 2014 8:48 AM

**Page 4, Q43. Other suggestions or comments regarding the legal division.**

1	No comments	Jan 17, 2014 7:25 PM
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**Page 5, Q48. What information is the most useful on the Department's web site?**

1	Able to download forms when needed.	Feb 4, 2014 8:12 PM
2	The Rules and Regulations. The Definitions.	Jan 30, 2014 2:27 PM
3	getting forms	Jan 29, 2014 6:36 PM
4	FORMS FOR QUARTER	Jan 28, 2014 8:26 AM
5	Forms	Jan 28, 2014 7:09 AM
6	Legal	Jan 28, 2014 5:45 AM
7	Forms	Jan 27, 2014 1:25 PM
8	updates	Jan 21, 2014 6:50 AM
9	all	Jan 18, 2014 9:06 AM
10	Licensing process	Jan 17, 2014 7:26 PM
11	forms being posted	Jan 16, 2014 9:55 AM
12	Forms are readily available.	Jan 16, 2014 9:55 AM
13	Requisites and steps on the different processes we are required to comply with (registration, licensing, etc.)	Jan 16, 2014 8:50 AM

**Page 5, Q49. What other type of information would you like to see on the Department's web site?**

1	MSB training seminars / industry conferences	Feb 4, 2014 8:12 PM
2	It's already very informative.	Jan 30, 2014 2:27 PM
3	can't think of any at this moment	Jan 29, 2014 6:36 PM
4	none	Jan 18, 2014 9:06 AM
5	Can't think of any.	Jan 16, 2014 9:55 AM
6	Industry trends at a State level. White papers on actionable research.	Jan 16, 2014 8:50 AM

**Page 5, Q51. Other suggestions or comments regarding overall Department effectiveness.**

1	No suggestions.	Jan 30, 2014 2:27 PM
2	no	Jan 18, 2014 9:06 AM
3	None	Jan 16, 2014 8:50 AM

**Page 6, Q52. If there is any feedback that you would like to provide or other areas on which you would like to comment, please take this opportunity to let us know. Also, if you would like the Commissioner or one of the Deputy Commissioners to call you on a specific question or comment, please indicate below...**

1	Not at this moment.	Jan 29, 2014 6:37 PM
2	no thanks	Jan 18, 2014 9:07 AM
3	No comment for now	Jan 17, 2014 7:28 PM
4	We have some specific questions on organizational structure and financial statements, and would love a call back.	Jan 16, 2014 8:52 AM

**Page 6, Q53. Contact information, if you desire a call back.**

**Name:**

1	Jeff Hoa Truong	Jan 27, 2014 2:57 PM
2	Abdulhakim Hashi	Jan 17, 2014 7:28 PM
3	Alberto Laureano	Jan 16, 2014 8:52 AM

**Licensee:**

2	3091	Jan 17, 2014 7:28 PM
3	2301	Jan 16, 2014 8:52 AM

**City:**

2	SEATAC	Jan 17, 2014 7:28 PM
3	Houston	Jan 16, 2014 8:52 AM

**Phone #:**

1	7146974055	Jan 27, 2014 2:57 PM
2	206-941-8700	Jan 17, 2014 7:28 PM
3	(713) 219-5710	Jan 16, 2014 8:52 AM