

Important Announcements

Regarding your funds

The funds you currently have in your account are secure and safeguarded under, and according to, the regulatory guidelines of your state.

We are unable to complete any requests to withdraw or transfer these funds at this time, as they are currently being withheld by [Ultralight Financial Services](#), formerly known as [Obopay Inc.](#), a licensed U.S. money transmitter of which Payza was an agent.

In order to provide payment services to our U.S. clients in your state, Payza entered into an agreement with Obopay Inc., a long standing and highly reputable money transmitter. However, following a change in management and in name, Obopay Inc., now known as Ultralight FS, is currently refusing to process any customer transaction requests from the Payza platform, and refusing to release your money to you.

We have tried repeatedly, and to no avail, to resolve this problem by contacting their management, their legal team and your state regulator. We are pursuing legal action against Obopay Inc., Ultralight FS, their officers and the CEO of both entities, Carol Realini. This legal process, however, is lengthy and will take some time to resolve.

Your state regulator has told us they will not intervene unless they hear from you, the owner of your funds.

Our only recourse is to ask you to demand action from both Ultralight FS, formerly known as Obopay Inc., and your state regulator. Please use this message to send to your state regulatory:

Dear [State Regulator]

Payza has let me know that Ultralight FS, formerly known as Obopay Inc., is refusing to make my money available through my bank account or my Payza account. I am writing to ask you to take immediate action to solve this problem.

Thank you,

[firstname] [last name]

We want to stress that your current funds are entirely secure and safeguarded by the Issuing Agency of your state. With your help we are confident this problem can be resolved quickly.

Please contact your state regulator to request that they intervene to allow us to transfer your funds to your bank account immediately. Below you will find a list of the Issuing Agencies to which you can direct your complaint:

ALABAMA:

ALABAMA SECURITIES COMMISSION

ENFORCEMENT DIVISION

P.O. Box 304700

MONTGOMERY, AL. 36130-4700

PHONE: 1-800-222-1253

PHONE: 1-334-242-2984

FAX: 1-334-242-0240

EMAIL: asc@asc.alabama.gov

Website: <http://www.asc.state.al.us/Complaint.htm>

ARIZONA:

Arizona Department of Financial Institutions

Consumer Affairs Division

2910 N. 44th Street, Suite 310

Phoenix, AZ 85018

E-mail: consumeraffairs@azdfi.gov

Facsimile: 602-381-1225

Website: <http://www.azdfi.gov/Consumers/Complaints/FAQComplaint.html>

CONNECTICUT:

Connecticut Department of Banking

Government Relations and Consumer Affairs

260 Constitution Plaza

Hartford, CT 06103-1800

Telephone: (860) 240-8299 or Toll-free: 1-800-831-7225

Fax: (860) 240-8178

Email: Commissioner: howard.pitkin@ct.gov

Or submit your complaint online: <http://www.ct.gov/dob/cwp/view.asp?a=2235&q=477380>

DISTRICT OF COLUMBIA:

District of Columbia Department of Insurance, Securities and Banking

810 First St., NE, Suite 701

Washington, DC 20002

Fax: (202) 354-1085

E-mail: disbcomplaints@dc.gov

Or submit your complaint online: <http://disb.dc.gov/webform/consumer-complaint-form-disb>

FLORIDA:

Florida Office of Financial Regulation

Division of Financial Institutions

Consumer Assistance Group

200 E. Gaines Street

Tallahassee, FL 32399-0371

PHONE: 850-410-9800 or 850-487-9687

FAX: 850-410-9548

Email: Commissioner: drew.breakspear@flofr.com

Or submit your complaint online: <https://real.flofr.com/Complaints/Login.aspx>

IDAHO:

Idaho Department of Finance

Securities Bureau

800 Park Blvd., Suite 200

Boise, ID 83712

P.O. Box 83720

Boise, ID 83720-0031

Phone: (208)332-8000

Toll-Free (Within Idaho Only): 1-888-346-3378

E-Mail: finance@finance.idaho.gov

Website: <http://finance.idaho.gov/Contact.aspx>

IOWA:

Iowa Division of Banking

200 East Grand Avenue, Suite 300

Des Moines, IA 50309-1827

Phone: (515) 281-4014

Email: IDOBcomplaints@idob.state.ia.us

Website: <http://www.idob.state.ia.us/>

KANSAS:

Office of the State Bank Commissioner

Attn: Complaints

700 SW Jackson, Suite 300

Topeka, Ks. 66603

Fax - 785-296-6037

E-Mail - complaints@osbckansas.org

Website: <http://www.osbckansas.org/consumers/complaints.html>

KENTUCKY:

Department of Financial Institutions

ATTN: Gary Wright

1025 Capital Center Drive, Suite 200

Frankfort, KY 40601

Telephone: 502-573-3390 or 1 800-223-2579

Fax: 502-573-0086

Email: kfi@ky.gov

Website: <http://www.kfi.ky.gov/industry/Pages/transmitters.aspx>

LOUISIANA:

Office of Financial Institutions

Post Office Box 94095

Baton Rouge, LA 70804-9095

(225) 925-4660 or (888) 525-9414

Fax: (225) 925-4524

Email: complaints@ofi.la.gov

Website: <http://www.ofi.state.la.us/>

MAINE:

Maine Bureau of Financial Institutions

Consumer Outreach Program

36 State House Station

Augusta, ME 04333-0036

By Phone 800-965-5235 or (207) 624-8570

By Fax (207) 624-8590

Email: BFI.info@maine.gov

Website: <http://www.maine.gov/pfr/financialinstitutions/complaint.htm>

MARYLAND:

Office of the Commissioner of Financial Regulation

500 N Calvert Street, Suite 402

Baltimore, Maryland 21202

Telephone: 410-230-6077

Fax: 410-333-3866

Email: CFRComplaints@dllr.state.md.us

Website: <http://www.dllr.state.md.us/finance/frcontacts.shtml>

MISSISSIPPI:

Department of Banking and Consumer Finance

901 Woolfolk Building, Suite A

501 N. West Street

Jackson, Mississippi 39201

Telephone (601)359-1031,

FAX (601)359-3557

Toll free (800) 844-2499

Email: commissioner: jerry.wilson@dbcf.ms.gov

Website: <http://www.dbcf.state.ms.us/complaints.asp>

NEBRASKA:

Nebraska Department of Banking and Finance

Financial Institutions - Complaints

P.O. Box 95006

Lincoln, Nebraska 68509-5006

Telephone: (402)471-2171

Email: Director: john.munn@nebraska.gov

Website: <http://www.ndbf.ne.gov/consumers/complaint.shtml>

NEVADA:

STATE OF NEVADA

DEPARTMENT OF BUSINESS AND INDUSTRY

FINANCIAL INSTITUTIONS DIVISION

2785 E Desert Inn Road Suite 180, Las Vegas, NV 89121

(702) 486-4120 * Toll free (866) 858-8951 *

Fax (702) 486-4563

E-mail: FIDMaster@fid.state.nv.us

Website: www.fid.state.nv.us

NEW JERSEY:

NJ Department of

Banking and Insurance

20 West State Street

PO Box 325

Trenton, NJ 08625

Phone: 609-292-7272

Hotline: 1-800-446-7467

Email: Commissioner: ken.kobylowski@dobi.state.nj.us

Or submit your complaint online:

https://www16.state.nj.us/DOBI_UIC/servlet/Servlet.idxServlet?div=%27BNK%27

NORTH DAKOTA:

Department of Financial Institutions

2000 Schafer Street, Suite G Bismarck, ND 58501-1204

Information (701) 328-9933

Facsimile (Fax) (701) 328-0290

E-mail Address dfi@nd.gov

Website: <http://www.nd.gov/dfi/misc/contact.html>

OHIO:

Consumer Complaints

Ohio Department of Commerce

Division of Financial Institutions

77 South High Street , 21st Floor

Columbus, Ohio 43215-6120

phone: (800) 321-3100

fax: (614) 644-1631

Email: web.dfi@com.ohio.gov

Website: www.com.ohio.gov/fiin

OKLAHOMA:

MICK THOMPSON, Commissioner

Oklahoma State Banking Department

2900 N. Lincoln Boulevard

Oklahoma City, Oklahoma 73105

Local: (405) 521-2782 Fax: (405) 522-2993

Email: mick.thompson@banking.ok.gov

Website: http://www.ok.gov/banking/Resolving_Issues_-_Money_Transmission.html

OREGON:

Division of Finance and Corporate Securities

PO Box 14480

Salem, OR 97309-0405

Phone: 503-378-4140 or 503-378-4387

Fax number: 503-947-7862

E-mail address: dcbs.dfcsmail@state.or.us

Website:

<http://www4.cbs.state.or.us/ex/dfcs/complaint/index.cfm?fuseaction=home.english>

SOUTH DAKOTA:

Division of Banking

South Dakota Department of Labor and Regulation

1601 N. Harrison Avenue, Suite 1

Pierre, SD 57501

Phone: 605.773.3421

Fax: 866.326.7504

email: banking@state.sd.us

Website: <http://dlr.sd.gov/banking/default.aspx>

TENNESSEE:

Tennessee Department of Financial Institution

TDFI Consumer Resources Section

414 Union Street, Suite 1000

Nashville, TN 37219

Phone: 800-778-4215

Fax: 615-253-7794

Email: Commissioner: greg.gonzales@tn.gov

Or submit your complaint online: <https://first.tn.gov/Complaints/UI/>

TEXAS:

The Texas Department of Banking

Consumer Complaints Money Services Businesses

2601 N. Lamar Blvd

Austin, Texas 78705

Telephone: Direct: (512) 475-1300

Toll Free: (877) 276-5554

Email: msb@dob.texas.gov

Fax: 512-475-1313

Website: <http://www.banking.state.tx.us/contactus.htm>

UTAH:

UTAH Department of FINANCIAL INSTITUTIONS

ATTN: Eva Rees

PO BOX 146800

SALT LAKE CITY UT 84114-6800

Phone: 801-538-8830

FAX: 801-538-8894

Email: erees@utah.gov

Website: <http://www.dfi.utah.gov/Complaints.htm>

VERMONT:

State of Vermont

Department of Financial Regulation

89 Main Street, Montpelier, VT 05620 - 3101

Main Number: 802-828-3301

Email: dfr.bnkconsumer@state.vt.us

Web: www.dfr.vermont.gov

VIRGINIA:

Virginia State Corporation Commission

Bureau of Financial Institutions

P.O. Box 640

Richmond, VA 23218-0640

Phone: (804) 371-9657 1-800-552-7945 (Virginia only)

Fax: (804) 371-9416

Email: Commissioner: joe.face@scc.virginia.gov

Web Site: www.scc.virginia.gov/bfi

WASHINGTON:

State of Washington

DEPARTMENT OF FINANCIAL INSTITUTIONS

DIVISION OF CONSUMER SERVICES

P.O. Box 41200

Olympia, Washington 98504-1200

Telephone 360-902-8811 or 1-877-RING DFI (1-877-746-4334)

FAX (360) 596-3868

Email: CSEnforceComplaints@dfi.wa.gov

Website: <http://www.dfi.wa.gov>

WEST VIRGINIA:

West Virginia Division

of Financial Institutions

900 Pennsylvania Avenue

Suite 306

Charleston, WV 25302

Phone: (304) 558-2294

Fax: (304) 558-0442

Email: Commissioner: scline@wvdob.org

Website: <http://www.dfi.wv.gov/consumers/complaints/Pages/default.aspx>

WYOMING:

Department of Audit Division of Banking

Herschler Building

3rd Floor East

122 West 25th Street

Cheyenne, WY 82002

Phone (307) 777-7797

Fax (307) 777-3555

Email: WyomingBankingDivision@wyo.gov

Website: <https://sites.google.com/a/wyo.gov/banking/>