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Las Vegas, Nevada 89102  
(702) 486-4120

**STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
FINANCIAL INSTITUTIONS DIVISION**

1830 E College Parkway, Suite 100  
Carson City, Nevada 89706  
(775) 684-2970

In Re:

Integrated Employer Solutions LLC  
dba AmCheck

Respondent.

**CONSENT ORDER**

The Commissioner of the Financial Institutions Division for the State of Nevada, with the agreement of Integrated Employer Solutions d/b/a AmCheck (hereafter, "Respondent"), through its Sole Member and Manager Deen Gumerson, (hereafter, "Gumerson"), and the Financial Institutions Division of the State of Nevada, Department of Business and Industry, (hereafter, "Division"), find, agrees, and orders as follows:

**JURISDICTION**

Respondent stipulates and agrees that it was at all relevant times, operating the business of a money transmitter in the State of Nevada, as governed by Nevada Revised Statutes ("NRS") Chapter 671 and Administrative Code ("NAC") Chapter 671 without having first obtained a license, as alleged in the Administrative Complaint. Respondent further agrees that it is subject to NRS Chapter 671, NAC Chapter 671, and the jurisdiction of the Division.

**SUMMARY OF FACTS**

1. Respondent is registered under the laws of the State of Nevada, and its resident agent is Deen Gumerson, located at 375 North Stephanie Street, Henderson, Nevada 89014.

2. Respondent operated the business of a money transmitter at the following location: 2990 West Horizon Ridge Parkway, Suite 110, Henderson, Nevada 89052.

3. On May 22, 2024, the Respondent emailed the division to ensure that the bond obtained for an unfiled application was sufficient. The Respondent disclosed that the company was currently operating as a payroll processor in the State of Nevada.

4. Respondent submitted an Application for Licensure as a Money Transmitter through the Nationwide Multistate Licensing System and Registry ("NMLS") on May 29, 2024.

5. Based upon the findings of the investigation and to avoid further administrative action, the parties have agreed to resolve this matter.

6. The Consent Order shall memorialize the corrective action, which the Respondent shall take, to resolve any concerns by the Division related to the aforementioned investigation and as detailed in the Administrative Complaint.

#### **VIOLATIONS OF LAW**

7. During the course of the Division's investigation, it was discovered that Respondent has engaged in unlicensed activity under NRS Chapter 671 by conducting the business of a money transmitter in the State of Nevada without having first obtained a license with the Division.

#### **CONSENT ORDER**

8. The Division was prepared to present its case to the assigned ALJ based upon an Administrative Complaint filed by the Division. However, Respondent expressed its intent to comply with NRS Chapter 671 and NAC Chapter 671 and its desire to cooperate with the Division and to avoid the time and expense involved in a formal administrative enforcement hearing.

9. Pursuant to NRS 233B.121(5), the Division and Respondent agrees to the following terms and conditions:

1           10. Respondent admits to the facts and violations of law as alleged in the  
2 Administrative Complaint.

3           11. Respondent further admits and acknowledges that any and all money  
4 transmission activity by Respondent was done without having first obtained a license from the  
5 Division, and Respondent is therefore liable for its unlicensed activities.

6           12. Respondent therefore agrees to:

7               a. Pay a fine of \$10,000 as an administrative penalty pursuant to NRS 671.485;  
8               and

9               b. Refrain from any activity that violation NRS and NAC Chapters 671, and  
10              otherwise operate its business in accordance with those Chapters.

11          13. The Division agrees not to pursue any other or greater remedies or fines in  
12 connection with Respondent's alleged conduct referenced herein solely as it relates to the  
13 Administrative Complaint. However, Respondent acknowledges, agrees to, and understand  
14 that any further violation(s) of NRS Chapter 671 and/or NAC Chapter 671 such as described  
15 and cited herein may be deemed violations(s), and shall subject Respondent to additional  
16 administrative fines and costs as well as remedies available pursuant to NRS 671.485, NRS  
17 671.495, and any other applicable section of NRS Chapter 671.

18          14. Respondent and the Division agree that by entering into this Consent Order, the  
19 Division does not concede any defense or mitigation Respondent may assert. Respondent  
20 further agrees and understand that by entering into this Consent Order, Respondent is  
21 waiving its right to a hearing at which Respondent may present evidence in its defense, its  
22 right to a written decision on the merits of the Administrative Complaint and/or rehearing,  
23 appeal and/or judicial review, and all other rights which may be accorded by the Nevada  
24 Administrative Procedure Act, the Nevada Money Transmitter statutes and accompanying  
25 regulations, and the federal and state constitutions.

26          15. Respondent understand that this Consent Order may be subject to public  
27 records laws.



1           16.   Respondent fully understands that it has the right to be represent by legal  
2 counsel in this matter at its own expense. Each party shall bear its own attorney's fees and  
3 costs. Neither this Consent Order nor any statements made concerning this Consent Order  
4 may be discussed or introduced into evidence at any hearing on the Administrative Complaint  
5 if the Division must ultimately present its case based on the Administrative Complaint in this  
6 matter.

7           17.   In consideration of execution of this Consent Order, the Respondent and  
8 Gumerson in his personal capacity, its/his successors, heirs, assigns, and the like, hereby  
9 releases, remises, and forever discharges the State of Nevada, the Department of Business  
10 and Industry, and the Division and each of their respective members, agents, employees and  
11 counsel in their individual and representative capacities, from any and all manner of actions,  
12 causes of action, suits, debts, judgments, executions, claims, and demands whatsoever,  
13 know and unknow, in law or equity, that the Reponsdent ever had, now has, may have, or  
14 claim to have, against any or all of the persons or entities named in this section, arising out of  
15 or by reason of the Division's investigation, this disciplinary action, and all other matters  
16 relating thereto.

17           18.   Respondent hereby indemnifies and holds harmless the State of Nevada, the  
18 Department of Business and Industry, the Division, and each of their respective members,  
19 agents employees, and counsel in the individual and representative capacities against any  
20 and all claims, suits, and actions brought against said personal and/or entities by reason of  
21 the Division's investigations, this disciplinary action and all other matters relating thereto, and  
22 against any and all expenses, damages, and costs, including court costs and attorney fees,  
23 which may be sustained by the personal and/or entities name in this section as a result of  
24 said claims, suits, and actions.

25           19.   If Respondent fails to comply with any terms of this Consent Order, Respondent  
26 shall be subject to disciplinary action for violation of the Consent Order, NRS Chapter 671,  
27 and NAC Chapter 671 as stated in the Administrative Complaint, which may result in further  
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1 disciplinary action. Respondent has signed and dated this Consent Order only after reading  
2 and understanding all terms herein.

3 In WITNESS WHEREOF, we have each executed this Consent Order as of the date  
4 set forth below.

5 SO ORDERED this 3 day of April, 2025.

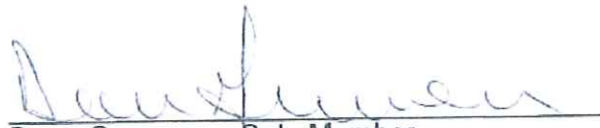
7 STATE OF NEVADA  
8 DEPARTMENT OF BUSINESS AND INDUSTRY  
9 FINANCIAL INSTITUTIONS DIVISION

10 By: 

11 Sandy O'Laughlin  
12 Commissioner


13 CONSENTED TO this 2 day of April, 2025.

15 INTEGRATED EMPLOYER SOLUTIONS LLC

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17  
18 Deen Gumerson, Sole Member

19  
20 Approved as to form:

21 AARON D. FORD  
22 Attorney General

23   
24  
25  
26 Louis Csoka  
27 Michael Detmer  
28 Deputy Attorney General  
Attorney for the Division

1 **CERTIFICATE OF SERVICE**

2 I certify that I am an employee of the State of Nevada, Department of Business and  
3 Industry, Financial Institutions Division, and that on the 3rd of April 2025, I deposited in  
4 the U.S. mail, postage prepaid, via First Class Mail and Certified Return Receipt Requested, a  
5 true and correct copy of the foregoing **CONSENT ORDER**, addressed as follows:  
6

7 Integrated Employer Solutions LLC  
8 Attn: Deen Gumerson  
9 2990 West Horizon Ridge Parkway, Suite 110  
10 Henderson, Nevada 89052  
11 *Certified Mail: 7014 2870 0001 8499 2563*

12 Integrated Employer Solutions LLC  
13 c/o Deen Gumerson  
14 375 North Stephanie Street  
15 Henderson, Nevada 89014  
16 *Certified Mail: 7014 2870 0001 8499 2570*

17  
18 DATED this 3rd day of April 2025.

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By:  \_\_\_\_\_