



3300 W. Sahara Avenue, Suite 250
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:

Knack Kiosk LLC

Respondent.

CONSENT ORDER

The Commissioner (hereafter, "Commissioner") of the Financial Institutions Division for the State of Nevada (hereafter, "Division") with the agreement and specific consent of Knack Kiosk LLC (hereafter, "Respondent"), by and through its Chief Executive Officer, Carter Jenkins (hereafter, "Jenkins") and the Division (hereafter collectively referred to as the "Parties"), find, agree, and order as follows:

JURISDICTION

Respondent agrees that it is subject to Nevada Revised Statutes ("NRS") Chapter 671, Administrative Code ("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 Corporation Service Company, located at 112 N. Curry Street, Carson City, NV 89703.

2. Respondent operates the business of a money transmitter at the following location: 779 Newton Way, Costa Mesa, CA 92627.

3. Respondent was originally issued a Money Transmitter license (MT11230) on June 27, 2024 (hereafter, "License"). The License was set to expire on December 31, 2025.

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2 **CONSENT ORDER**

3 1. The Division was prepared to present its case to the Commissioner or an
4 assigned Administrative Law Judge based upon the findings of the Investigation. However,
5 Respondent expressed its intent to comply with NRS Chapter 671 and NAC Chapter 671 and
6 its desire to cooperate with the Division and to avoid the time and expense involved in a
7 formal administrative enforcement hearing. Additionally, Respondent successfully renewed its
8 License on or about January 8, 2026.

9 2. Pursuant to NRS 671.465 and NRS 233B.121(5), the Division and Respondent
10 agrees to the following terms and conditions, to resolve the violations:

11 A. The Respondent's agreement to this Consent Order does not constitute an
12 admission that a violation of the provisions of this chapter or the regulations adopted or an
13 order issued by the Commissioner pursuant thereto has occurred.

14 B. Respondent admits and acknowledges it failed to timely renew its license for
15 money transmission from the Division, and Respondent agrees to enter into this Consent
16 Order to resolve the matter of unlicensed activity.

17 C. In particular, Respondent understands and agrees that, under the Consent
18 Order, the Division enters a finding of violation against Respondent for being engaged in
19 unlicensed activity.

20 D. Respondent therefore agrees to:

21 a. Pay a fine of \$500 as an administrative penalty pursuant to NRS 671.485;
22 and

23 b. Refrain from any activity that violates NRS and NAC Chapters 671, and
24 otherwise operate its business in accordance with those Chapters.

25 E. The Division agrees not to pursue any other or greater remedies or fines in
26 connection with Respondent's alleged conduct referenced herein. However, Respondent
27 acknowledges, agrees to, and understands that any further violation(s) of NRS Chapter 671
28 and/or NAC Chapter 671 such as described and cited herein may be deemed violation(s),

1 and shall subject Respondent to additional administrative fines and costs as well as remedies
2 available pursuant to NRS 671.485, NRS 671.495, and any other applicable section of NRS
3 Chapter 671.

4 F. Respondent and the Division agree that, by entering into this Consent Order, the
5 Division does not concede any defense or mitigation Respondent may assert. Respondent
6 agrees and understands that by entering into this Consent Order, Respondent is waiving its
7 rights to contest the allegations against. These rights include representation by an attorney at
8 Respondent's own expense, the right to a hearing on any violations or allegations formally
9 filed and/or alleged, the right to confront and cross-examine witnesses called to testify against
10 Respondent, the right to present evidence on Respondent's own behalf, the right to have
11 witnesses testify on Respondent's behalf, the right to the filing and service of a Formal
12 Complaint for the violations alleged herein, the right to obtain any other type of formal judicial
13 review of these matters, and any other rights which may be accorded to Respondent pursuant
14 to provisions of Chapter 671 of the NRS, Chapter 671 of the NAC, Chapter 233B of the NRS,
15 and any other provisions of federal and state law. Respondent affirmatively waives all these
16 rights by entering into this Consent Order. If the Consent Order is rejected, or any portion
17 thereof, all such waivers shall be deemed withdrawn by Respondent.

18 G. Respondent understands that this Consent Order may be subject to public
19 records laws.

20 H. Respondent fully understands that it has the right to be represented by legal
21 counsel in this matter at its own expense. Each party shall bear its own attorney's fees and
22 costs. Neither this Consent Order nor any statements made concerning this Consent Order
23 may be discussed or introduced into evidence at any hearing on the Administrative Complaint
24 if the Division must ultimately present its case based on the Administrative Complaint in this
25 matter.

26 I. Respondent enters this Consent Order after being fully advised of Respondent's
27 rights and as to the consequences of this Consent Order. This Consent Order embodies the
28 entire agreement reached between the Division and Respondent. It may not be altered,

1 amended, or modified without the express written consent of the Parties, and all alterations,
2 amendments and/or modifications must be in writing. The Parties stipulate and agree that this
3 Consent Order, if agreed upon and executed by the Parties, resolves only the issues
4 discovered during the Investigation pertaining to Respondent. The Division reserves its rights
5 to pursue other disciplinary actions for violations discovered in any future investigations/audits
6 of Respondent.

7 J. In an effort to avoid the cost and uncertainty of a disciplinary hearing,
8 Respondent has agreed to settle these matters. For purposes of settling these matters,
9 Respondent acknowledges that the facts contained in the paragraphs in the above "Summary
10 of Facts" portion of the Consent Order, specifically as the same relate to the violations, are
11 true and correct. Without waiving any constitutional rights against self-incrimination,
12 Respondent further acknowledges that, if the Division filed and served a Formal Complaint
13 and the matter proceeded to an administrative hearing, the Facts could be found to constitute
14 violation(s) of NRS 671 and/or NAC 671, with discipline including the imposition of fines and
15 fees, as well as the possible suspension or revocation of its License. The Division
16 acknowledges that Respondent could assert certain defenses to any Formal
17 Complaint/allegations at said administrative hearing which could affect its outcome.

18 K. The Parties acknowledge that the Division has jurisdiction over this matter.
19 Respondent expressly, knowingly, and intentionally accepts this Consent Order to satisfy any
20 notice requirement provided by law including, but not limited to, those required in NRS 671,
21 NAC 671, and/or NRS 233B, and waives any other notice requirement otherwise required by
22 law. Additionally, Respondent acknowledges and agrees that this Consent Order, pursuant to
23 NRS 671.465, and/or NAC 671.110 may be presented to the Commissioner or the designee of
24 the Commissioner for consideration and potential approval.

25 L. In consideration of execution of this Consent Order, the Respondent and its
26 owners, members, managers, successors, heirs, agents, assigns, and the like, hereby
27 releases, remises, and forever discharges the State of Nevada, the Department of Business
28 and Industry, and the Division and each of their respective members, agents, employees and

1 counsel in their individual and representative capacities, from any and all manner of actions,
2 causes of action, suits, debts, judgments, executions, claims, and demands whatsoever, know
3 and unknown, in law or equity, that the Respondent ever had, now has, may have, or claim to
4 have, against any or all of the persons or entities named in this section, arising out of or by
5 reason of the Division's investigation, this disciplinary action, and all other matters relating
6 thereto.

7 M. Respondent hereby indemnifies and holds harmless the State of Nevada, the
8 Department of Business and Industry, the Division, and each of their respective members,
9 agents employees, and counsel in the individual and representative capacities against any
10 and all claims, suits, and actions brought against said personal and/or entities by reason of
11 the Division's investigations, this disciplinary action and all other matters relating thereto, and
12 against any and all expenses, damages, and costs, including court costs and attorney fees,
13 which may be sustained by the personal and/or entities name in this section as a result of said
14 claims, suits, and actions.

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

20 O. Respondent represents and warrants that the person signing on behalf of
21 Respondent has all the requisite power and authority to conduct its business and to execute,
22 deliver, and perform Respondent's obligations under this Consent Order and (b) the legal
23 power, right and authority to make this Consent Order and to bind Respondent hereunder.

24 ///THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK -
25 SIGNATURES APPEAR ON NEXT PAGE///
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27
28

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

3 SO ORDERED this _____ day of _____, 2026.

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STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
FINANCIAL INSTITUTIONS DIVISION

By: _____
Sandy O’Laughlin
Commissioner

AGREED AND CONSENTED TO this _____ day of _____, 2026.

KNACK KIOSK LLC

By: _____
Its: Chief Executive Officer

Approved as to form:

AARON D. FORD
Attorney General

/s Michael Detmer
Michael Detmer
Chief Deputy Attorney General
Attorney for the Division

CERTIFICATE OF SERVICE

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I certify that I am an employee of the State of Nevada, Department of Business and Industry, Financial Institutions Division, and that on the _____ of January 2026, I deposited in the U.S. mail, postage prepaid, via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing **CONSENT ORDER**, addressed as follows:

Knack Kiosk LLC
Attn: Carter Jenkins
779 Newton Way
Costa Mesa, CA 92627
Certified Mail: 7014 2870 0001 8499 3553

Knack Kiosk LLC
c/o Corporation Service Company
112 N. Curry St.
Carson City, NV 89703
Certified Mail: 7014 2870 0001 8499 3560

DATED this _____ day of January 2026.

By: _____