Commonwealth of Massachusetts

Suffolk, SS.

Commissioner of Banks
Check Casher Licensing
Docket No. 2025-015

In the Matter of
Andy Market Corp.
Lowell, Massachusetts

Foreign Transmittal Agent
FT153848-128, FT152706-119
FT110907-254

Cease Directive

Whereas the Commissioner of Banks (Commissioner), having determined that Andy Market Corp. (Andy Market or the Corporation), located at 66 Jewett Street, Lowell, Massachusetts has engaged, or is engaged in, or is about to engage in, acts or practices constituting violations of Massachusetts General Laws chapter 169A and applicable regulations found at 209 CMR 45.00 *et seq*.

The Commissioner hereby issues the following Order to Cease and Desist pursuant to General Laws chapter 169A, section 2.

Findings of Fact

1. The Division, through the Commissioner, has jurisdiction over the licensing and regulation of persons engaged in the business of a foreign transmittal agency pursuant to Massachusetts General Laws chapter 169.
2. According to the Division's records, Andy Market is currently an authorized foreign transmittal agent location for foreign transmittal companies Barri Money Services LLC,

Intercambio Express, Inc., and Intermex Wire Transfer LLC. Andy Market was granted an agent license for Barri Money Services, LLC on July 22, 2024, an agent license for Intercambio Express, Inc. on May 3, 2024, and an agent license for Intermex Wire Transfer LLC on June 16, 2021. As an authorized agent, Andy Market is only authorized to transmit consumer funds through Barri Money Services LLC, Intercambio Express, Inc., and Intermex Wire Transfer LLC.

3. According to the records of the Secretary of the Commonwealth of Massachusetts and the Division, the owner, director, president and branch manager of Andy Market is Mr. Anderson M Lizardo Santana.
4. The Division of Banks ("Division"), through the Commissioner, has jurisdiction over the licensing and regulation of persons engaged in check cashing activity pursuant to Massachusetts General Laws chapter 169A.
5. Andy Market has never obtained a check casher license from the Commissioner pursuant to General Laws chapter 169A, section 3, to engage in the business of a casher of checks for consideration in excess of one dollar per item at 66 Jewett Street, Lowell.
6. On October 15, 2025, an examiner for the Division entered Andy Market.
7. Upon entering Andy Market, the examiner for the Division observed a sign regarding Andy Market's policy on check cashing. The sign, originally in Spanish, translates to:

> "Check Cashing Policy
> 1. Check cashing costs 2%
> 2. If a check is returned for lack of funds, it is your responsibility to pay the $25 fee of the Agency of Check Cashers
>
> Thank you for your understating.
> Andy Market"

8. The examiner identified himself as working for the Division and spoke with someone who identified themselves as Anderson Santana, the owner of Andy Market. Mr. Santana stated he was not aware of the check cashing licensing requirements and removed the signage. He further stated that he would stop cashing checks until the store is authorized to do so.
9. The Corporation has not implemented practices or procedures that would have prohibited the Corporation from charging consideration in excess of one dollar per item.

Conclusions of Law

10. Based upon the information contained in paragraphs 2 through 9, Andy Market is acting as a "casher of checks" as that term is defined by the Division's regulation 209 CMR 45.02.
11. Based upon the information contained in paragraphs 2 through 9, Andy Market has unlawfully acted as a check casher for consideration in excess of one dollar per transaction without a license from the Commissioner, in violation of General Laws chapter 169A, section 2.
12. Based upon the information contained in paragraphs 1 through 9, the Commissioner has determined that Andy Market has engaged, or is about to engage in, acts or practices which warrant the belief that the Corporation is not operating honestly, fairly, soundly, and efficiently in the public interest in violation of standards governing the licensing and conduct of a check casher including, but not limited to, the provisions under General Laws chapter 169A and the Division's regulations at 209 CMR 45.00 *et seq*.

Cease Directive

After taking into consideration the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that:

13. Andy Market shall immediately cease from engaging directly or indirectly in the business of cashing checks, drafts, or money orders for consideration in excess of one dollar per item, or otherwise acting as a casher of checks, without a license from the Commissioner, in violation of General Laws chapter 169A, section 2.
14. Andy Market must submit a response within five (5) days of receipt of this Directive. The response submitted by Andy Market must also include a signed copy of the enclosed affidavit, attesting that Andy Market will immediately cease from acting as a casher of checks in Massachusetts.
15. Andy Market shall within five (5) days of the effective date of this Directive provide the Division with a complete accounting of all checks, drafts, and money orders cashed at its place of business from November 1, 2023 through the effective date of this Directive.
16. Andy Market shall reimburse all persons for whom a check, draft, or money order was cashed at 66 Jewett Street, Lowell, Massachusetts without a license from the Commissioner. Reimbursements shall be made to each person on a per transaction basis in an amount equal to the total fee charged on the transaction, less one dollar. A record shall be provided to the Division of the names and addresses of all individuals for whom the Corporation has cashed a check, draft, or money order for consideration in excess of one dollar, the amount of each check, draft, or money order, the total fees charged on each transaction, check numbers of payments issued by the Corporation to evidence reimbursements made to consumers, and the amount reimbursed to each individual.

Notice of Right to a Hearing

17. Andy Market has the right to request a hearing to contest the charges described herein. In order to request a hearing, Andy Market or its authorized representative is required to file a notice of claim for an Adjudicatory Proceeding within thirty (30) days of the effective date of this Cease Directive, pursuant to the Standard Adjudicatory Rules of Practices and Procedures, 801 CMR 1.01(6)(b) and (c). If requested, the hearing would be conducted according to General Laws, chapter 30A, sections 10 and 11, and the Standard Adjudicatory Rules of Practice and Procedure, 801 CMR 1.01 and 1.03. If Andy Market does not file a notice of claim for an Adjudicatory Proceeding within thirty (30) days of the effective date of this Cease Directive, the Corporation will permanently lose the right to contest the charges described herein.

By Order and Direction of the Commissioner of Banks.

Dated at Boston, Massachusetts, this 25th day of November 2025.

Mary L. Gallagher
Commissioner of Banks