

**ReadyCorp – Your Partner in Global Financial Licensing & Compliance**

**A Modern Solution for Fintech, Crypto, and Financial Licensing Services**



[www.readycorp.co](http://www.readycorp.co)



**USA**

**Money Transmitter License**

# Money Transmitter Licensing Strategy Options

In this document, we will provide you with the 2 main licensing options for money transmission operations in the US.

## A. [Become An Authorized Delegate/Agent Of A Pre-Existing MTL](#)

Best For: Most fintech startups and payment companies seeking rapid market entry

- Flow-of-funds control through sub-accounts
- Own KYC/KYB programs with branded customer relationships
- Direct correspondent agreements (co-signed with principal)
- Regulatory track record building for future license applications
- Cost-effective scaling with 12-60 bps revenue sharing

**Depending on the state 37,500 - 64,500 USD, approximately 3-8 Weeks**

## B. [New License / Own Your Own State MTL](#)

Best For: Established companies with significant capital and long-term regulatory commitment

- Full regulatory autonomy and brand control
- Direct banking relationships and correspondent agreements
- High barrier to entry creates competitive moat

**Depending on the state can require up to 2.2M USD, can take up to 24 Months**

**Not sure which option is the best for your operations? View our detailed charts comparing the 2 options:**

[Comparison Charts for Own Vs Agent](#)

# **Benefits of Obtaining an MTL in the USA**

For non-U.S. businesses, obtaining an MTL is essential for operating legally and compliantly within the U.S. market. The MTL ensures that businesses meet U.S. regulatory requirements, enabling them to offer a range of services, including money transmission, cross-border transactions, and payments. It's a key to accessing the well-regulated U.S. market, where customers and business partners prioritize security and compliance. Holding an MTL demonstrates a commitment to following U.S. financial regulations, enhancing business credibility and trust.

In addition to compliance, obtaining an MTL provides businesses with the ability to scale operations across multiple U.S. states, each with its own money transmission laws. This regulatory clarity and access are invaluable for international companies seeking to expand their reach in the U.S. The MTL allows businesses to operate smoothly across jurisdictions, ensuring legal consistency while offering services to U.S. consumers.

For non-U.S. companies, the MTL not only offers the competitive advantage of trust and credibility in the U.S. market but also facilitates easier partnerships with U.S. financial institutions and other crypto businesses. This access to established partnerships is crucial for long-term growth, as it positions businesses as reliable players in the evolving U.S. crypto space.

# **The Authorized Delegate/Agent Option**

For non-U.S. citizens/residents/businesses, the authorized delegate/agent option presents a particularly appealing and efficient route to obtaining an MTL in the U.S. Rather than going through the lengthy and costly process of obtaining a standalone MTL, international businesses can partner with an existing MTL holder and act as their authorized delegate or agent. This option allows businesses to offer money transmission services legally in the U.S. while leveraging the regulatory infrastructure of the MTL holder.

This model is ideal for non-U.S. businesses looking to enter the U.S. market quickly and with minimal upfront investment. By working with an experienced MTL holder, businesses gain access to a trusted compliance framework without the complexities and costs associated with securing their own MTL. It's a streamlined process that ensures businesses can begin operations in the U.S. immediately, while still complying with all legal and regulatory requirements.

The authorized delegate/agent option also provides the flexibility to scale operations as businesses build their customer base. This approach significantly reduces the regulatory burden and allows businesses to focus on growth rather than navigating the intricate licensing process. It's an ideal solution for international companies aiming to establish a strong presence in the U.S. crypto market, offering both speed and security in their market entry.

# **Benefits to Becoming an Agent / Authorized Delegate**

- **Flow-of-Funds Control** As an agent, you can receive, hold and disburse customer funds in accounts titled to you (often via sub-accounts the principal sets up). You're in the direct money-movement chain, which gives you end-to-end visibility and the ability to manage timing, settlement rails and reconciliation yourself.
- **Own KYC/KYB Program** You onboard and verify customers under your own compliance policies. That means your name appears on all KYC documentation, you set risk thresholds and you own the customer due-diligence process—versus simply passing data through someone else's system.
- **Direct Correspondent Agreements** You negotiate and sign settlement or payout contracts (e.g., with PayPal, Cash App or other remitters) in your own name. The principal co-signs or authorises you, but the agreement sits on your letterhead and binds you directly.
- **Branded Customer Relationship** All client-facing contracts, terms of service and user-interfaces carry your brand and legal entity. You own the contractual relationship with end-customers (pricing, SLAs, support level) rather than having customers contract with the principal behind the scenes.
- **Since you're partnering with an existing license rather than building one yourself, you can be operational as an agent in 3-8 weeks.** That includes due-diligence, legal paperwork and bank-account setup; versus the 12–24 months needed to apply for, bond, and secure your own state-by-state licenses.

# **Licensing Strategy Overview**

**Full Details & Comparison Charts**

Capability / Right	Hold Your Own State MTLs *You are the primary licensee in each state	Act as an Agent / Authorized Delegate *You operate under a principal's license
Flow of funds	Full control. You may receive, hold and disburse client money directly in your own bank accounts.	Permitted, but supervised. Funds can sit in accounts titled to you (often sub-accounts) as long as they remain within the principal's regulatory perimeter.
KYC / KYB	Mandatory. You must build and maintain your own customer-due-diligence program.	Allowed / expected. You can onboard clients and run KYC/KYB, subject to the principal's policy and audits.
Correspondent agreements (e.g., PayPal, Cash App)	Direct signing. You negotiate and execute settlement or payout contracts in your own name.	Direct, but co-signed. You may contract with correspondents, yet the principal must counter-sign or formally authorize each agreement.
Customer relationship & branding	Full brand ownership. Contracts, T&Cs and UI carry your logo and legal entity.	"Digital franchise." Your brand is front-and-centre, but must reference the principal license in disclosures.
Regulatory track-record	High. Regulators see you as the licensee—valuable history when expanding.	Medium-high. Examiners see your transaction data through the principal; useful when you later apply for your own MTLs.
Access to Banking	You would have to arrange for segregated named account banking to get a fully functioning license.	You would be expected to have a bank account and in some cases, the PLH can provide a sub-account to you.
Settlement accounts	Open freely. You establish your own NOSTRO/treasury accounts in any currency.	Open with the principal's blessing. Often achieved via named sub-accounts at the principal's bank.
Transactions & Activities Allowed?	Whatever you have filed with the state regulator as part of your business plan. That business plan defines the umbrella coverage of what you would be allowed to conduct as far as business activities are concerned.	The Principal License Holder generally will "program" the activities and transactions allowed into their Authorized Delegate (Agent) Contact with you.  Typically you are either partially or fully subscribing to the Transactions & Activities allowed to the PLH by the state regulator and/or you can also add to those transactions and activities by adding your own, with the prior approval of the PLH.
Implementation timeline	18–24 months (application prep, bonding, state reviews).	3–8 weeks (due-diligence packet → live processing).
Up-front cost	~ USD 2.2 million (surety bonds, legal, compliance team).	USD 15,000 - 37,500 onboarding fee. Some solution provider will even charge USD 50k to 75k
Ongoing cost	Ongoing compliance staff + annual audits + bond renewals.	Approximately USD 6,000 per month platform fee plus  12bps (lowest for high volumes, in excess of USD 50 Million per month) Between USD 10–30 Million per month 25 bps Anything below USD 10 Million per month, would hover between 40 bps to 60 bps.  Needless to day, revenue share, sliding lower as volume grows, but it is also risk dependent.
Banking risk (U.S.)	Moderate. Depends on your compliance strength and risk profile.	Low if principal also supplies banking rails; High if your FinCEN-registered entity must source its own bank without a license.
Third Party Audits & Assessments	Required, but over the course of the year or two, whilst you are getting your licenses, the cumulative costs for these add up.  They can cost up to USD 125,000 to 200,000 depending on the number of audits/assessments and the complexities of the systems.	You might be required to have a third party assessment, depending on your setup and the risk it might post to the PLH (Principal License Holder)
Typical exit / migration path	—	Graduate to your own licenses in high-volume states while retaining agent cover elsewhere.  US State Regulators welcome this approach, graduating from Agent to Own License.
Ready Corp Ltd fees		USD 22,500 to 27,000



Questions	New License Application	Authorized Agent / Delegate.
How long does it take to get this licensing arrangement?	Can take up to two years (depending on state)	Takes about 4-5 business days for approval. EDD can take up to two weeks. See the suggested timeline for MTL Agent/Sponsorship.
By what other name(s) is this program known as? [they may not always be correct]	MSB License, Money Services Business License, Money Transmitter License, Money Transmission License, MTL, MTL License, USA FinCEN License, USA MSB License, MSB Licensing, Business Money Transmitter License.	Authorized Delegate, Registered Agent, MSB Agent, MTL Agent, Money Services Business Agent, Money Transmitter License Agent, Money Transmission Agent, MSB Delegate, Agent of MSB.
Is Due Diligence required? – Enhanced Due Diligence – Customer Due Diligence	Due Diligence will be part of the license application process.	Due Diligence might take up to three weeks, depending on how ready you are with your documentation.
How much does it cost?	Costs varies by state and can be up to USD 2.5 Million to obtain all the licenses.	Varies, but starts at USD 37,500 - 64,500 (one-time fee)
Can we have access or custody of funds (value)?	You will have access/custody of funds.	You will have access/custody of funds.
Is a Compliance Officer required?	You need a dedicated MLRO / CCO.	You need a dedicated MLRO / CCO.
Payment Processing Services	You can have your own card and payment processor.	You can have your own card and payment processor.
Is access to banking provided?	Access to banking is something you will have to arrange.	Access to banking is something you will have to arrange or could be provided for by the PLH.
Is the use of Crypto allowed?	You can use crypto if licensed and approved by the regulator and your financial institution (i.e., the bank).	You can use crypto if the PLH and its financial institutions are approved for its usage.
Can we take custody of crypto in our own wallet?	You can take crypto custody in your wallet only if licensed and approved by the regulator and financial institutions, respectively.	You can take crypto custody in your wallet only if the PLH is licensed and approved by the regulator and financial institutions.
AML and related Compliance responsibilities	Anti-Money Laundering is your responsibility.	Anti-Money Laundering is your responsibility.
Is a Compliance Manual required?	Yes.	Yes.
Is an understanding of Compliance Basics required?	Yes	Yes
Do all the employees need to have Anti-Money Laundering Awareness Training?	Yes	Yes
Bespoke Products or Services?	You can offer any product &/or service for which you are allowed to roll out as per your Business Plan submitted to the regulator.	You can offer any product &/or service for which you are allowed to roll out as per your discussion and approval by the PLH.



Questions	New License Application	Authorized Agent / Delegate.
Can we assign Agents?	Yes.	No.
Technology Stack	You have to provide the entire technology stack.	You will have to bring the technology stack that will integrate with the APIs / Technology stack offered by your PLH.
Federal Registration: Financial Crimes Enforcement Network (FinCEN)	Register with FinCEN	Register with FinCEN
Do we require a presence in the United States?	US presence is required.	US presence is required.
Can we deal in cash?	Can deal in Cash if part of the original service offering in the application.	Can deal with cash if allowed by PLH.
What is the minimum net worth required?	A minimum of \$1 Million in net worth is required.	A minimum of USD 100,000 in net worth is required.
Is a Surety Bond required?	Surety Bond is required.	Surety Bond is required. If the transaction volume increases significantly, the sponsoring PLH will be asked by the state regulator to up their bonding. The difference in cost may be passed on to you.
Is an Audit required?	Yes. For part of your application process, you will have to provide audited financials and audits of your security and systems.	Yes. For part of your application process for becoming an Agent, you will have to provide audited financials and audits of your security and systems. Your Sponsoring License Holder will predominantly do this audit.
How difficult (or complicated) is the approval process?	Very Difficult. Expect to be patient and fully committed to human and capital resources. Expect to answer many questions or clarifications as sought by the state examiner.	Difficult. You will have to go through enhanced due diligence, review of your compliance program and associated funds flow, etc. but comparatively much more accessible than a new license application.
Do we have to share revenue with anyone else?	There is no revenue share. All the revenue is for your to keep.  Depending on the US State, you have to give a very small amount to them based on the volume and value of the transactions processed for that state.	Revenue share applicable.
How can I search for an institution that is a Solution Provider?	For Money Transmitter License, you can check the NMLS (Nationwide Multistate Licensing System).  For Banks, you can check the FFIEC – NIC (Federal Financial Institutions Examination Council) – (National Information Center)  You can also check the FDIC BankFind Suite (Federal Deposit Insurance Corporation)	For Money Transmitter License, you can check the NMLS (Nationwide Multistate Licensing System).  For Banks, you can check the FFIEC – NIC (Federal Financial Institutions Examination Council) – (National Information Center)  You can also check the FDIC BankFind Suite (Federal Deposit Insurance Corporation)
On whose name is the license?	The license is in your name.	License is in the name of the PLH, you can show that you are an Agent of the PLH.
Is the product launched under our name or some other name?	Launch the product in your name.	License is in the name of the PLH, you can show that you are an Agent of the PLH.
Can we migrate customers to our license as and when we get them?	N/A	Yes. Once you get your own licenses, you can migrate your sales/transactions from the Agent License Agreement to your own License without any additional work.
What would be the name reflected on the customer transaction receipts?	Yours. The legal name of the entity that has the license.	The name of the PLH and possibly yours to indicate you as an authorized agent of the PLH.
Is success guaranteed?	No. Depends on various factors such as your Business Plan, Net Worth, Due Diligence, Background Check, Source of Funds, Qualification Criteria, etc.	No. Depends on various factors such as your Business Plan, Net Worth, Due Diligence, Background Check, Source of Funds, Qualification Criteria, etc.
What about a money-back guarantee?	There is no money-back guarantee with respect to our application fees or professional services.	We guarantee a successful approval. If you do not sign up with the PLH, then any advance referral fee you might have paid will be refunded in full, minus the one-time application fee (which is non-refundable).



# **Owning Your Own MTL**

**New License**

# **Required Documents for MTL Application**

- Audited Financial Statements
- Location of Authorized Delegates (if applicable)
- Other trade name (if operating under a different name)
- Registered Agent
- Primary contact employees
- Bank account information
- Credit Report
- Credit Report Explanations
- Business Plan
- Certificate of Authority/Good Standing Certificate
- Individual FBI Criminal Background Check
- Company Staffing & Internal Policies
- Sample contracts for consultants, or any third-party providers, and sample contracts of authorized agents, money transmission contracts.
- Flow of Funds
- Company formation documents
- Organizational Chart
- Management Chart
- Surety Bond
- Verification of Experience
- List of company's permissible investments
- Legal documentation of legal name or legal status
- AML/BSA Policy
- Applicant SEC Filings
- Parent Company Information
- Bond Reduction Request
- Personal Financial Statement
- Lease Agreement/Proof of Ownership
- Municipal Business License (if applicable)

# New Company Formation (LLC) + Bank Account + FinCEN Reg

In order to apply for a Money Transmitter License in any state, you must first obtain an LLC with a bank account within the US.

New Company Formation (LLC)

Bank Account Opening

FinCEN Registration as MSB (Money Service Business)

Our professional fees for these activities amount to: **26,500 USD**

Estimated Company Formation Time frame: 1-2 weeks

# **California: MTL (Money Transmitter License)**

## **New License:**

MTL Application Preparation & Filing Fee: 65,000 USD

State Application Fee: 5,000 USD (Non-Refundable)

Surety Bond Premium: 6,250 USD

Surety Bond Minimum Amount: 250,000 USD (Typical cost of a surety bond is 1-3% of the total bonded amount).

Minimum Net worth: 500,000 USD

Registered Agent/Secretary of State Fee: 700 USD

SOS - Foreign Qualification: 100 USD

Renewal Fee: 2,500 USD

\*Please note our table of Ancillary Services we provide and the professional fees associated with each item.

Timeline: ~ 12 months +

# **Delaware: MTL (Money Transmitter License)**

## **New License:**

MTL Application Preparation & Filing Fee: 16,250 USD

State Application Fee: 403 USD (Non-Refundable)

Surety Bond Premium: 625 USD

Surety Bond Minimum Amount: 25,000 USD (Typical cost of a surety bond is 1-3% of the total bonded amount).

Minimum Net worth: 100,000 USD

Registered Agent/Secretary of State Fee: 900 USD

SOS - Foreign Qualification: 245 USD

Renewal Fee: 230 USD

\*Please note our table of Ancillary Services we provide and the professional fees associated with each item.

Timeline: ~ 3-4 months

# **Florida: MTL (Money Transmitter License)**

## **New License:**

MTL Application Preparation & Filing Fee: 16,250 USD

State Application Fee: 376 USD (Non-Refundable)

Surety Bond Premium: 2,500 USD

Surety Bond Minimum Amount: 50,000 USD (Typical cost of a surety bond is 1-3% of the total bonded amount).

Minimum Net worth: 100,000 USD

Registered Agent/Secretary of State Fee: 700 USD

SOS - Foreign Qualification: 70 USD

Renewal Fee: 750 USD

\*Please note our table of Ancillary Services we provide and the professional fees associated with each item.

Timeline: ~ 4-6 months

# **Nevada: MTL (Money Transmitter License)**

## **New License:**

MTL Application Preparation & Filing Fee: 32,500 USD

State Application Fee: 675 USD (Non-Refundable)

Surety Bond Premium: 250 USD

Surety Bond Minimum Amount: 100,000 USD (Typical cost of a surety bond is 1-3% of the total bonded amount).

Minimum Net worth: 100,000 USD

Registered Agent/Secretary of State Fee: 700 USD

SOS - Foreign Qualification: 875 USD

Renewal Fee: 300 USD

\*Please note our table of Ancillary Services we provide and the professional fees associated with each item.

Timeline: ~ 5-6 months

# **Rhode Island: MTL (Money Transmitter License)**

## **New License:**

MTL Application Preparation & Filing Fee: 16,250 USD

State Application Fee: 1,500 USD (Non-Refundable)

Surety Bond Premium: 1,250 USD

Surety Bond Minimum Amount: 50,000 USD (Typical cost of a surety bond is 1-3% of the total bonded amount).

Minimum Net worth: 50,000 USD

Registered Agent/Secretary of State Fee: 700 USD

SOS - Foreign Qualification: 310 USD

Renewal Fee: 465 USD

\*Please note our table of Ancillary Services we provide and the professional fees associated with each item.

Timeline: ~ 5-6 months

# **Texas: MTL (Money Transmitter License)**

## **New License:**

MTL Application Preparation & Filing Fee: 45,500 USD

State Application Fee: 10,000 USD (Non-Refundable)

Surety Bond Premium: 7,500 USD

Surety Bond Minimum Amount: 100,000 USD (Typical cost of a surety bond is 1-3% of the total bonded amount).

Minimum Net worth: 500,000 USD

Registered Agent/Secretary of State Fee: 700 USD

SOS - Foreign Qualification: 750 USD

Renewal Fee: 100 USD

\*Please note our table of Ancillary Services we provide and the professional fees associated with each item.

Timeline: ~ 7-8 months

# **All States Package Deal**

**Own Your MTL in all US States**

# **MTL Filing for All 50 US states + DC (Package Deal)**



Professional Fee: 455,000 USD

Compliance Manual: 19,500 USD

Business Plan: 13,000 USD

Total: 487,500 USD (Applicable tax and VAT are not included.)

Timeline: Approximately 15 months\*

This proposal is specifically tailored to cover the territory of the 50 United States, along with the federal territory of Washington, D.C. Our comprehensive Money Transmitter License Application Services are designed to assist you in obtaining licenses and registrations within this defined geographical scope. We are committed to delivering a seamless application process, ensuring compliance with state and federal regulations across this territory.

An initial payment of USD 65,000 is due upon signing this contract. The remaining balance will be evenly distributed over a period of 15 months. Within this timeframe, all applications will be diligently prepared and submitted, with the expectation of obtaining most of the required licenses. Any necessary clarifications or responses to queries raised by regulatory authorities or examiners will be promptly addressed and submitted.

\*It should be noted that certain states, such as New York, Texas, and California, may have longer processing times for license approval that could potentially extend beyond the initial 15-month period. In such cases, the client has the option to retain our services on a month-to-month basis specifically for one, two, or all three of these states at a rate of USD 9,000 per month. This retainer agreement is subject to termination by the client with a 15-day notice.

# Scope of Services for All States MTL Package:



- License Application Fees: We will guide you through the application fee requirements for each state and ensure that the fees are appropriately processed through the Nationwide Multistate Licensing System (NMLS).
- Credit Report and Criminal Background Check: We will coordinate the submission of credit reports and criminal background checks for all control persons associated with your application through the NMLS platform.
- Uniform Authorized Agent Reporting Annual Processing Fee: Our team will monitor and manage the annual processing fee for authorized agent/delegate locations, ensuring compliance with state regulations.
- Submission of Company Form (MU1): We will complete and submit the Company Form (MU1) on your behalf, serving as the application for the license/registration through NMLS.
- Resident/Registered Agent: We will ensure that the Resident/Registered Agent information matches the records with the applicable Secretary of State.
- Contact Employees: Our team will accurately enter the required individuals into the Contact Employees section of the Company Form (MU1), including primary and non-primary contact employees.
- Approvals and Designation: We will assist in providing the necessary FinCEN Registration Confirmation Number and Filing Date on the Company Form (MU1).
- Bank Account Identification: We will identify and list all bank accounts used for your money transmission activities on the Company Form (MU1), ensuring they meet state requirements.
- Disclosure Questions: We will meticulously provide complete explanations and document uploads for any affirmative responses to Disclosure Questions as required by state regulations.
- Individual (MU2) Attestation: Our team will assist in the completion of Individual Forms (MU2) for individuals such as direct owners, executive officers/control persons, and indirect owners.
- Qualifying Individual: We will ensure that the Qualifying Individual requirements are met and that the appropriate individual is listed on the Company Form (MU1) where necessary.

# Scope of Services for All States MTL Package:



- Authorized Agents (Delegates): We will assist in providing a description of the screening process used to select authorized delegates, including any necessary forms and methods.
- Electronic Surety Bond: Our team will facilitate the submission of an executed Electronic Surety Bond through NMLS as required by specific states during Phase 1 or Phase 2 of the application.
- Third-Party Investigatory Background Checks: We will coordinate the preparation of investigative background reports by an acceptable search firm for individuals who meet specific criteria.
- Financial Statements: We will guide you through the submission of financial statements in compliance with state requirements, including audits if necessary.
- Business Plan: Our team will assist in the preparation and submission of a comprehensive business plan, covering various aspects of your company's operations and strategies.
- Formation Documents: We will ensure that the appropriate formation documents, based on your company's legal status, are submitted accurately.
- Certificate of Authority/Good Standing Certificate: We will provide guidance and submit the necessary state-issued documents demonstrating your authorization to do business.
- Management Chart: Our team will assist in creating and submitting a management chart displaying your company's divisions, directors, officers, managers, and control persons.
- Organizational Chart/Description: We will prepare and submit an organizational chart or description detailing ownership percentages for direct owners, indirect owners, subsidiaries, and affiliates.
- Flow of Funds Structure: We will help you prepare and submit a comprehensive description of the flow of funds for each type of transaction or service offered by your company.
- AML/BSA Policy and Risk Assessment: We will facilitate the submission of your Anti-Money Laundering (AML)/Bank Secrecy Act (BSA) Policy, along with a risk assessment manual, if required, to ensure compliance with regulations.

# **Additional Costs:**



Please note that the following expenses associated with the licensing process will be billed directly to the client as per actuals, and it is the client's responsibility to cover these costs:

- All fees that are mandated by the state, including application fees, submission fees, and stationery fees.
- Notary fees for document verification.
- Fingerprinting fees for background checks.
- Registered Agent & Related Fees.
- Postage and shipping fees for document delivery.
- Attestations and translation fees, if required for non-English documents.
- Apostille fees for international document authentication.
- Background Check and Investigative Fees
- Legal opinion attorney fees, if necessary.
- Surety bonding fees, as required by specific states.
- Net worth and financial review costs.
- Independent review fees, if mandated by regulatory authorities.
- Third-party penetration testing, ensuring compliance with cybersecurity standards.
- IT security policies and audits, where applicable.

These expenses will be directly invoiced to the client to ensure transparency and compliance with state regulations. Our team will work closely with you to manage and facilitate these payments as part of our comprehensive licensing support services.

Depending on the structure of your U.S. company, it may be necessary to submit a Foreign Company Incorporation filing with the financial regulator of each U.S. state where your company intends to operate without maintaining a physical office or presence.

# Ancillary Services

## Available:

We provide these additional and integral services to ensure licensing success.

If you choose to apply for multiple states, certain items will only need to be paid once, such as: FinCEN registration and the compliance manual or flow of funds.

List of Ancillary Services	
State License Application/Preparation Fee	See Table: Application Preparation & Filing Fee Only
International Applicants Fee	USD 30,000
Surety Bond Assistance	USD 6,750
Fingerprinting for Foreign Nationals	USD 5,700
(A). BSA/AML/OFAC Compliance	USD 21,600
(B). BSA/AML/OFAC Compliance	USD 36,000
(C). BSA/AML/OFAC Compliance	USD 45,600
(D). BSA/AML/OFAC Compliance	USD 54,000
Business Plan Authoring	USD 54,000
Risk Assessment Manual	USD 36,000
Internal Operation Manual	USD 30,000
Independent Compliance Review	USD 21,600
Flow of Funds (FOF)	USD 8,250
Transaction Set (TS)	USD 5,460
Custody of Funds (COF)	USD 5,460
Compliance Manual Update	USD 1,125 (per Quarter for Updates)
MSB Banking	USD 10,250

A: BSA/AML/OFAC Compliance Program & Risk Assessment (US Only Transactions – Non-Crypto, Fiat Only)

B: BSA/AML/OFAC Compliance Program & Risk Assessment (US & International Transactions – Non-Crypto, Fiat Only)

C: BSA/AML/OFAC Compliance Program & Risk Assessment (US Only Transactions – Crypto &/or Fiat)

D: BSA/AML/OFAC Compliance Program & Risk Assessment (US & International Transactions – Crypto &/or Fiat)

# Conclusion



Our proposal delivers substantial added value to the client by offering services that extend well beyond the scope of traditional regulatory technical advice. This includes:

- **Specialized Expertise:** Our team brings years of hands-on experience in this niche sector and related fields. This rare specialization enables us to provide robust technical and regulatory support to your internal development teams, ensuring the project is built on solid foundations.
- **Comprehensive Evaluation:** We engage actively during both the development and evaluation phases of digital platforms, ensuring full alignment with applicable regulatory frameworks. Our involvement allows us to propose tailored technical and legal solutions that support compliance from day one.
- **Documentation and Support:** We assist in drafting essential support materials such as terms and conditions, FAQs, and operational documentation—key tools that facilitate both user experience and regulatory readiness.

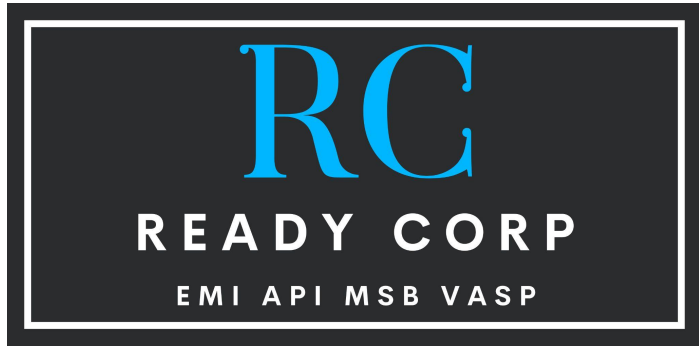
This holistic support ensures the company is equipped not only with strategic compliance insight but also with the operational tools necessary for a smooth, secure, and compliant launch.

In short, our approach is comprehensive, practical, and results-driven. We are committed to delivering high-quality services that not only meet regulatory requirements but also create long-term value for your business.

## Trusted Partnerships, Proven Results



# Partner with ReadyCorp for Global Compliance Success



Ready Corp Ltd  
Registration Number 15874528

Schedule a consultation or visit our website

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