

**BEFORE THE ARKANSAS SECURITIES COMMISSIONER
CASE NO. C-11-0243**

RECEIVED

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ARKANSAS SECURITIES DEPT.

**IN THE MATTER OF:
DTIF, INC. D/B/A EDINAR FINANCIAL**

RESPONDENT

REQUEST FOR CEASE AND DESIST ORDER

The Staff of the Arkansas Securities Department (“Staff”) received information and has in its possession certain evidence that indicates the Respondent, DTIF, Inc. d/b/a eDinar Financial (“DTIF”), has violated provisions of the Arkansas Money Services Act (“Act”), Ark. Code Ann. §§ 23-55-101 through 23-55-1005 and the Money Services Rules (“Rules”).

Administrative Authority

1. This matter is brought in connection with violations of sections of the Act and Rules and is therefore properly before the Arkansas Securities Commissioner (“Commissioner”) in accordance with Ark. Code Ann. § 23-55-803.

Respondents

2. DTIF is a corporation organized under the laws of Delaware, with its principal office located in Mount Pleasant, Texas.

Facts Supporting Request for Cease and Desist Order

3. DTIF has never been licensed in Arkansas under the Act in any capacity.

4. On the DTIF website, DTIF advertises, solicits, and holds itself out to the public as a currency exchanger that provides services throughout the United States. Attached to this Request for Cease and Desist Order (“Request”) as Exhibit “A” are copies of pages from the DTIF website which contain open solicitations or offers to exchange United States currency for Iraqi dinars.

5. The DTIF website fails to provide a disclaimer listing either the states in which DTIF is licensed to do business or the states in which DTIF is not licensed to do business. Attached to this Request as Exhibit “B” are copies of all pages from the DTIF website that discuss any disclaimers.

6. Since the DTIF website contains a solicitation and offer to exchange United States currency for Iraqi dinars, without any disclaimers that DTIF is not licensed to engage in currency exchange activities in the State of Arkansas, then any Arkansas resident visiting the DTIF website will received a solicitation or offer to exchange United States currency for Iraqi dinars from DTIF.

7. DTIF has failed and refused to respond to a letter from the Staff, as well as a subpoena issued by the Commissioner, requesting specific information concerning DTIF’s currency exchange activities in Arkansas.

Applicable Law

8. Pursuant to Ark. Code Ann. §§ 23-55-101 through 1005, the Commissioner has jurisdiction over DTIF and the subject matter at issue.

9. Ark. Code Ann. § 23-55-102(11) defines “money services” as money transmission or currency exchange. Rule 102(8) of the Rules includes “any person who holds himself out as

being a currency dealer or exchanger” in the definition of “engaged in the business of money services.”

10. Ark. Code Ann. § 23-55-401 states that a person may not engage in the business of currency exchange or advertise, solicit, or hold itself out as providing currency exchange unless the person is licensed under this subchapter, is licensed for money transmission or an authorized delegate of a person licensed under § 23-55-201 et seq., or is approved to engage in money transmission or an authorized delegate of a person approved to engage in money transmission under § 23-55-203.

11. Ark. Code Ann. § 23-55-807(a)(2) states that if as a result of an investigation the Commissioner finds that a person has engaged or is about to engage in an act or practice constituting a violation of this chapter or a rule or order under this chapter, the Commissioner may summarily issue a cease and desist order under Ark. Code Ann. § 23-55-803, or enter an order to prohibit the person from continuing to engage in providing money services.

Conclusions of Law

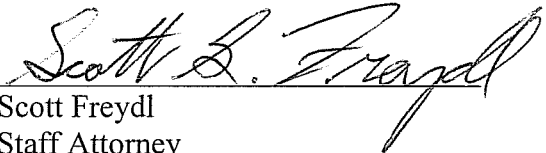
12. As detailed in paragraphs three through seven, the failure by DTIF to provide a disclaimer listing either the states in which DTIF is licensed to do business or the states in which DTIF is not licensed to do business or to obtain a license in Arkansas prior to soliciting or holding itself out as providing currency exchange to Arkansas residents constitutes a violation of Ark. Code Ann. § 23-55-401.

13. The conduct, acts, and practices of DTIF threaten immediate and irreparable public harm. A cease and desist order is in the public interest and is appropriate pursuant to Ark. Code Ann. § 23-55-807.

Prayer for Relief

WHEREFORE, the Staff respectfully requests that the Commissioner order DTIF to immediately cease and desist from engaging or attempting to engage in all currency exchange activities in the State of Arkansas until such time as DTIF has been properly licensed under the Act and Rules; and, for all other relief to which the Staff may be entitled.

Respectfully submitted,


Scott Freydl
Staff Attorney

4/8/11
Date

EXHIBIT A



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About eDinar Financial, a DTIF Inc Company.

eDinar Financial is the leader in providing Iraqi Currency/ Iraqi dinar at the best rates ever in the market today.

Established in 2004 eDinar Financial is a division of DTIF Inc; registered with the US Treasury Department.



eDinar Financial is Registered with the U.S TREASURY (to check our registration please click on the link Financial Crime Enforcement Network)

Please feel free to contact us with any questions or comments you may have in relates to Iraqi dinar currency.

All Iraqi Dinar purchases are shipped either Fedex or USPS with Tracking Information for your convenience. Shop securely from eDinar Financial for foreign Iraqi Dinar currency . We understand your concerns in the Iraqi Dinar Purchase, and have gone through great lengths to validate and verify our position with the future of the New Iraqi Dinar, once sovereignty is returned to Iraq.

eDinar Financial values its clients and strives to provide the best service possible for your New Iraqi Dinar needs. eDinar Financial is committed to providing you with quality and professional services. To better serve you; please take a few minutes to share your thoughts on our service.

Please share with us your comments or questions

Name:

E-mail:

Phone:

Cell:

Message:

Send

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Wire Transfer

First Name:	<input type="text"/>	Last Name:	<input type="text"/>
E-mail:	<input type="text"/>	Phone:	<input type="text"/>
Address:	<input type="text"/>	City:	<input type="text"/>
State:	<input type="text"/>	Zip:	<input type="text"/>
Country:	<input type="text"/>	<input type="checkbox"/> I Agree to the Terms of Sale Agreement	

Payment Method: Wire Transfer.
 I want insurance for my purchase, \$3.99 Dollars for every \$100 dollar (calculated automatically)

Select Amount:	250,000 Iraqi Dinar -- \$469 US	Plus Flat Rate Shipping: \$ 59 Total: \$528
	500,000 Iraqi Dinar -- \$659 US	
	1,000,000 Iraqi Dinar -- \$1,199 US	
	2,000,000 Iraqi Dinar -- \$2,480 US	

[Submit Request](#)

You will be receiving an email with the instructions immediately upon submission of your Customer Information. You must place the order first before calling for the information.

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Buy Iraqi Dinar via Credit Card or Debit Card at DTIF Inc.

All Iraqi dinar, Credit & Debit Card purchases online are in 25,000 new iraqi dinar denominations.



Diners Club International

125,000 Iraqi Dinars	\$375.00	Buy Now
250,000 Iraqi Dinars	\$475.00	Buy Now
500,000 Iraqi Dinars	\$669.00	Buy Now
1,000,000 Iraqi Dinars	\$1209.00	Buy Now
1,500,000 Iraqi Dinars	\$1899.00	Buy Now
2,000,000 Iraqi Dinars	\$2499.00	Buy Now
3,000,000 Iraqi Dinars	\$3745.00	Buy Now
5,000,000 Iraqi Dinars	\$6245.00	Buy Now
7,500,000 Iraqi Dinars	\$9370.00	Buy Now

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EXHIBIT B

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Terms of Sale Agreement

The terms, policies and conditions (collectively known as "Conditions") described below govern the purchase of Iraqi Dinar and/or the use of information provided through this site (referred to as "eDinar Financial") owned by DTIF Inc. Your use and/or purchase of Iraqi Dinar indicates your acceptance of these Conditions. You are responsible for reading our full terms. .

Refund Policy and Restocking Fees:

Cancellations, Refunds and returns will incur a processing fee of 5.5% of the order total. To receive a refund, this product must be returned at your cost no later than 14 days after you receive it. If you return the product after the 14 day return period, a 15% restocking fee** will be charged and no returns will be accepted after 30 days.

*S&H/ Insurance charges (if any) will not be refunded.

Terms Of Use

NO ADVICE OR RECOMMENDATIONS:

eDinar Financial and its web site content are for information and education purposes only. Nothing contained in the content of our web site constitutes a solicitation, recommendation, endorsement by eDinar Financial to sell any currencies, securities or other financial instruments.

You alone assume the sole responsibility of evaluating the merits and risks associated with currency investments before making any decisions based on market information or content provided by eDinar Financial. Your purchase acknowledges your agreement not to hold eDinar Financial liable for any possible claim for damages arising from any decision you make based on information made available to you through eDinar Financial.

Risk Disclosure

High risk investment:

Any foreign currency investment is very risky, especially in a post-war country. Any investment in the Iraqi Dinar should be considered to be risky. As with any area of speculation, informed decisions, including whether or not to participate at all should be based on a thorough understanding and careful weighing of the risks attendant to such speculation.

ANY INVESTMENT YOU MAKE IN IRAQI DINAR IS DONE AT YOUR OWN RISK.

eDinar Financial a DTIF Inc company., and the operators of this web site, are not responsible for your financial investment decisions.

Individuals considering buying or selling Iraqi dinars are urged to obtain additional information from a licensed financial professional , and to ask specific questions concerning the risks as well as the opportunities of such an investment.

The value of the Iraqi Dinar may go up or down. Accordingly, when you decide to sell Iraqi Dinars they may be worth more or less than you originally paid for them.

You agree NOT to hold DTIF Inc and the operators of this web site, liable for any investments you make in the Iraqi Dinar.

Your receipt of an electronic, or any other form, of order confirmation does not signify our acceptance of your order,

nor does it constitute a confirmation of our offer to sell. We reserve the right at any time after receipt of your order to accept or decline your order for any reason.

We are strongly committed to the prevention of money laundering and any activity that facilitates money laundering or the funding of terrorist or criminal activities. If you are suspected of such activities, it is our policy to report the activity to the appropriate law enforcement authorities.

Disclaimer

Currencies offered by eDinar Financial are not insured by governmental agencies and are subject to all investment risks, including possible loss of the principal invested.

Before deciding to invest in Dinar you should carefully consider your investment objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss of some or all of your initial investment and therefore you should not invest money that you cannot afford to lose. You should be aware of all the risks associated with currency investment, and seek advice from an independent financial advisor if you have any doubts.

Shipping Policy:

All of our domestic items are shipped via Express mailing with in 4-6 business days after receiving your payment and all our international items are shipped via Regular mail. We cannot guarantee when an order will arrive. Please consider any shipping or transit time offered to you as an estimate only.

You as a customer is required to contact us from time to time, if your package is not received with in 15 days of your order. *Note: You as a customer is responsible to contact us with in 45 days of your order, if the your package is not delivered or received. We do not take any responsibility after the 45th day deadline. **Note: You should have a reopen case number before the 45th day deadline which can be obtained by calling us or via email.

If there is any discrepancy in your order, you will contact us immediately via telephone or via email within 24hr of the receipt of the package. Anything past the deadline, your order will be considered as in full and good condition. We do not take responsibility of any packages sent to APO or PoBox addresses as no tracking numbers are generated. You as a customer is full responsible for the package sent to APO or PoBox address. eDinar Financial is not responsible for any packages sent to APO or PoBox addresses.

International Shipping (outside United States):

eDinar Financial will not be responsible for any lost, damage or missing items during the transit. You as a customer will be full liable and will not hold eDinar Financial responsible. *Note: You as a customer should take all information with local custom laws of your country whether if currency import is allowed and how will the package be treated at the border (customs). If the package has missing items or didn't get delivered, eDinar Financial will not take any responsibility. You as a customer have to deal directly with local border customs and recover your missing items.

Wrong Address Policy:

You as a customer is responsible for any wrong shipping address provided to eDinar Financial. eDinar Financial is not responsible for any wrong shipping addresses provided by the customer. In the event of lost package, you as a customer will be responsible for the error, misdelivery and recovery of the package.

Shipping Insurance:

eDinar Financial recommend choosing only the shipping methods which allow your package to be fully insured. eDinar Financial cannot replace an uninsured shipment which has a wrong address, is lost or damaged. All Express mail, Priority mail and Airmail do not carry insurance, but we self-insure up to maximum of \$50.

Service Rights:

We reserve the right to refuse service to anyone. In the scenario that if your account is refused and your payment has been posted to our account, we will notify you and send back your funds minus any shipping-cost/service charges in the form of either cashiers check or money order within 7-14 business days. Please consider any shipping or transit time offered to you as an estimate only.

IMPORTANT NOTE:

In the event that the Iraqi Dinar suddenly increases in value and your shipment is lost by our shipping carrier - we are only liable to refund you the amount in US Dollars that you have sent to us and not the market value of the Iraqi Dinar.

Typographical Errors:

In the event a product is listed at an incorrect price due to typographical error or error in pricing information received from our suppliers, DTIF Inc, we shall have the right to refuse or cancel any orders placed for product listed at the incorrect price.

DTIF Inc shall have the right to refuse or cancel any such orders whether or not the order has been confirmed and your credit card charged. If your credit card has already been charged for the purchase and your order is cancelled, DTIF Inc shall immediately issue a credit to your credit card account in the amount of the incorrect price.

Links:

This site may contain links to other sites on the Internet that are owned and operated by third parties. You acknowledge that DTIF Inc. is not responsible for the operation of or content located on or through any such site.

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