

STATE OF OKLAHOMA
DEPARTMENT OF SECURITIES
FIRST NATIONAL CENTER, SUITE 860
120 NORTH ROBINSON
OKLAHOMA CITY, OK 73102



In the Matter of:

Bryan Lynn Grey, individually and
doing business as EM Business Connections,
Advantage Merchant Network, and
MP Executive Solutions,

File No. ODS 14-005

Respondent.

ORDER TO CEASE AND DESIST

On July 25, 2014, a recommendation to issue an order to cease and desist (Recommendation) against Bryan Lynn Grey, individually and doing business as EM Business Connections, Advantage Merchant Network, and MP Executive Solutions (Respondent) was filed by the Enforcement Division with the Administrator of the Oklahoma Department of Securities (Department). The issuance of such order is authorized by Section 814 of the Oklahoma Business Opportunity Sales Act (Act), Okla. Stat. tit. 71, §§ 801-829 (2001).

On July 25, 2014, the Administrator of the Department issued a Notice of Opportunity for Hearing with the Recommendation attached (Notice). Pursuant to Section 818 of the Act, service on Respondent was made by serving the Administrator on July 25, 2014. The Notice was mailed to Respondent by certified mail, return receipt requested, and delivery restricted, on July 25, 2014. On July 28, 2014, the Notice was received by Respondent at 1338 W. Marshall Street, Tulsa, OK 74127. On July 31, 2014, the Notice mailed to Respondent at 1611 S. Utica, Suite, 302, Tulsa, OK 74104-4909, was returned marked "Return To Sender, Insufficient Address, Unable To Forward." On August 4, 2014, the Notice mailed to Respondent at 5103 S. Sheridan Road, Suite 410, Tulsa OK 74145, was returned marked "Attempted, Not Known." Respondent has not made a request for a hearing to the Administrator.

Findings of Fact

1. Bryan Lynn Grey is an Oklahoma resident who is or was doing business in Tulsa, Oklahoma as EM Business Connections, Advantage Merchant Network, and/or MP Executive Solutions.

2. EM Business Connections, Advantage Merchant Network and MP Executive Solutions (collectively, EMBC) purport to be limited liability companies. There does not appear to be a filing with the Oklahoma Secretary of State for any of the three entities.

3. At all times relevant hereto, Respondent used addresses for EMBC at UPS Stores located at 1611 South Utica Avenue, Suite 302, Tulsa, Oklahoma 74104-4909, and 5103 South Sheridan Road, Suite 410, Tulsa, Oklahoma 74145. EMBC had no known physical address other than the UPS Stores' mail boxes.

4. Respondent maintained a website at <http://www.embusinessconnections.com>. The website is currently out of service.

5. Respondent offered and sold agent partnership agreements (Agreements) to individuals (Agents) that would purportedly assist the Agents in setting up a business to market merchant credit card processing machines and other services. The Agents were required to pay \$695 to Respondent for a "Business Entity Formation Package" to include articles of organization, a federal tax identification number and filing instructions with the Agents' Secretary of State.

6. Respondent told prospective Agents that they would receive (a) \$500 for each credit card machine sold, (b) a percentage of each credit card transaction processed on the machine, and (c) a percentage of the amount of any loan made to a merchant.

7. Respondent offered to provide assistance and training to help Agents maximize their success in owning and operating their own business.

8. The Agreements provided that Agents would have the "flexibility to build your business with a comprehensive range of products and services dedicated to helping you succeed, including unparalleled training, marketing, reporting and brand name recognition." Respondent represented EMBC to be "independently owned and operated with Agent Sales Offices and Sales Representatives located throughout the United States." Respondent also represented that this "powerful sales channel is experienced in providing multiple electronic payment options to help agents increase their customer base and maximize their profit potential."

9. Respondent represented that, under the Agreement, Agents would receive:

- a. assistance in choosing from a variety of competitive revenue sharing programs for the right compensation model,
- b. excellent customer service, and
- c. a comprehensive array of merchant transaction processing solutions for nearly every industry.

10. Respondent claimed its resources encompass both traditional and online marketing and sales tools. Respondent's website was represented to contain pre-designed sales and marketing materials including a "vast array of materials, stationery, brochures, direct mail, product sheets, Web materials and more."

11. Respondent also offered Agents a way to enhance their business by purchasing leads for additional sums of between \$5,500 to \$12,000.
12. The Agreements offered and sold by Respondent were not registered under the Act.
13. Respondent failed to provide sales or marketing tools including “materials, stationery, brochures, direct mail, product sheets, Web materials and more.”
14. Respondent failed to provide products or services to assist Agents in the business.
15. Respondent failed to provide training and assistance to Agents.
16. Respondent misrepresented material facts in connection with the offer, sale, and purchase of the Agreements including, but not limited to, the following:
 - a. that documents would be sent to Agents to assist them in setting up a limited liability company;
 - b. that Respondent would assist Agents to find businesses that needed loans and prequalify the loans;
 - c. that Respondent had a call center that would contact leads purchased by Agents to sell credit card services for which the Agents would be compensated; and
 - d. that Respondent would provide training to build Agents’ businesses with a comprehensive range of products and services dedicated to help them succeed.
17. Respondent omitted to state material facts in connection with the offer, sale, and purchase of the Agreements including, but not limited to, the following:
 - a. that the Agreement is a business opportunity; and
 - b. that the Agreement is not registered under the Act nor is it exempt from registration.
18. Respondent did not file consents to service of process with the Administrator.
19. It is in the public interest to issue an order to cease and desist against Respondent.

Conclusions of Law

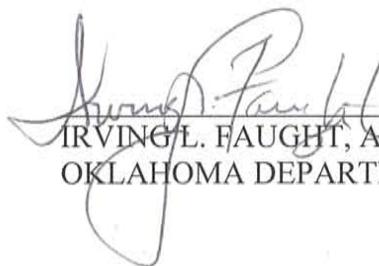
1. The Agreements offered and sold by Respondent are business opportunities.
2. Respondent offered and sold business opportunities in and/or from the state of Oklahoma.
3. The offer and sale of the Agreements by Respondent in and/or from this state without registration under the Act is a violation of Section 806 of the Act.
4. Respondent made untrue statements of material fact and omitted to state material facts in connection with the offer and sale of a business opportunity in this state in violation of Section 819 of the Act.
5. Respondent engaged in acts and practices that operated as a fraud or deceit in connection with the offer and sale of a business opportunity in this state in violation of Section 819 of the Act.

Order

IT IS HEREBY ORDERED that Respondent cease and desist from the offer and sale of business opportunities in and/or from the state of Oklahoma in violation of Sections 806 and 819 of the Act.

Witness my Hand and the Official Seal of the Oklahoma Department of Securities this 13th day of August, 2014.

(SEAL)



IRVING L. FAUGHT, ADMINISTRATOR OF THE
OKLAHOMA DEPARTMENT OF SECURITIES

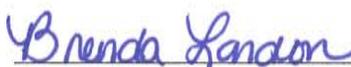
CERTIFICATE OF MAILING

The undersigned hereby certifies that on the 13th day of August, 2014, a true and correct copy of the above and foregoing *Order to Cease and Desist* was mailed by certified mail, return receipt requested, delivery restricted, with postage prepaid thereon, addressed to:

Bryan Lynn Grey individually and
doing business as
EM Business Connections,
MP Business Solutions, and
Advantage Merchant Network
1338 W Marshall St
Tulsa OK 74127

Bryan Lynn Grey individually and
doing business as
EM Business Connections,
MP Business Solutions, and
Advantage Merchant Network
1611 S Utica Ave Ste 302
Tulsa OK 74104-4909

Bryan Lynn Grey individually and
doing business as
EM Business Connections,
MP Business Solutions, and
Advantage Merchant Network
5103 S Sheridan Rd Ste 410
Tulsa OK 74145



Brenda London
Paralegal

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

7000 0520 0022 7150 4827

FD 14-005 PAL

Postage	\$ 48	8-13-14
Certified Fee	330	
Return Receipt Fee (Endorsement Required)	270	
Restricted Delivery Fee (Endorsement Required)	505	
Total Postage & Fees	\$ 11.53	

Postmark
Here

Bryan Lynn Grey individually and
 doing business as
 EM Business Connections,
 MP Business Solutions, and
 Advantage Merchant Network
 1338 W Marshall St
 Tulsa OK 74127

by mailer)

for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

7000 0520 0022 7150 4834

FD 14-005 PAL

Postage	\$ 48	8-13-14
Certified Fee	330	
Return Receipt Fee (Endorsement Required)	270	
Restricted Delivery Fee (Endorsement Required)	505	
Total Postage & Fees	\$ 11.53	

Postmark
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Bryan Lynn Grey individually and
 doing business as
 EM Business Connections,
 MP Business Solutions, and
 Advantage Merchant Network
 1611 S Utica Ave Ste 302
 Tulsa OK 74104-4909

by mailer)

for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

7000 0520 0022 7150 4841

FD 14-005 PAL

Postage	\$ 48	8-13-14
Certified Fee	330	
Return Receipt Fee (Endorsement Required)	270	
Restricted Delivery Fee (Endorsement Required)	505	
Total Postage & Fees	\$ 11.53	

Postmark
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Bryan Lynn Grey individually and
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 5103 S Sheridan Rd Ste 410
 Tulsa OK 74145

by mailer)

for Instructions

OKLAHOMA DEPARTMENT OF SECURITIES
First National Center, Suite 860
120 North Robinson
Oklahoma City, Oklahoma 73102

2014 AUG 25 AM 8 34

OKLAHOMA DEPT. OF SECURITIES

CERTIFIED MAIL



7000 0520 0022 7150 4834



RESTRICTED DELIVERY

Bryan Lynn Grey individually and
doing business as
EM Business Connections.

MP Busir
Advantage
1611 SU
Tulsa OK

NIXIE 731 SE 1009 0008/20/14
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 73102749499 *0957-07119-13-39

73902250594

OKLAHOMA DEPARTMENT OF SECURITIES
First National Center, Suite 860
120 North Robinson
Oklahoma City, Oklahoma 73102

CERTIFIED MAIL



7000 0520 0022 7150 4841 2014 SEP 8 PM 2 17

RECEIVED
OKLAHOMA DEPT.
OF SECURITIES
FITNEY BOWLES
\$11.740
AUG 13 2014
0002002312
MAILED FROM ZIP CODE 73102
STATES POSTAGE

RESTRICTED DELIVERY

Bryan Lynn Grey individually and
doing business as

NIXIE

741454118-1N

09/05/14

RETURN TO SENDER
REFUSED
UNABLE TO FORWARD
RETURN TO SENDER

Box Closed 6 Months Ago
 Insufficient Address
 No Such Number
 Unclaimed For 6 Months

REF

