SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934

(Amendment No. 2)*

International Money Express Inc.

(Name of Issuer)

Common Stock, par value $0.0001

(Title of Class of Securities)

(CUSIP Number)

David J. Snyderman
1603 Orrington Avenue, 13th Floor
Evanston, IL, 60201
847-905-4400

(Name, Address and Telephone Number of Person Authorized to Receive Notices and Communications)

11/16/2026

(Date of Event Which Requires Filing of This Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of §§ 240.13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box. ☐

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

SCHEDULE 13D

CUSIP No.

1	Name of reporting person Magnetar Financial LLC
2	Check the appropriate box if a member of a Group (See Instructions)

☐ (a)
☑ (b)

3 SEC use only

Source of funds (See Instructions)
4
OO

Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)
5
☐

Citizenship or place of organization
6
DELAWARE

Number of Shares Beneficially Owned by Each Reporting Person With:

7 Sole Voting Power
0.00

8 Shared Voting Power
1,430,367.00

9 Sole Dispositive Power
0.00

10 Shared Dispositive Power
1,430,367.00

Aggregate amount beneficially owned by each reporting person
11
1,430,367.00

Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)
12
☐

Percent of class represented by amount in Row (11)
13
4.73 %

Type of Reporting Person (See Instructions)
14
IA, OO

SCHEDULE 13D

CUSIP No.

Name of reporting person
1
Magnetar Capital Partners LP

Check the appropriate box if a member of a Group (See Instructions)
2
☐ (a)
☑ (b)

3 SEC use only

Source of funds (See Instructions)
4
OO

Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)
5
☐

Citizenship or place of organization
6
DELAWARE

Number of 7 Sole Voting Power

Shares Beneficially Owned by Each Reporting Person With:		0.00
	8	Shared Voting Power 1,430,367.00
	9	Sole Dispositive Power 0.00
	10	Shared Dispositive Power 1,430,367.00
11		Aggregate amount beneficially owned by each reporting person 1,430,367.00
12		Check if the aggregate amount in Row (11) excludes certain shares (See Instructions) ☐
13		Percent of class represented by amount in Row (11) 4.73 %
14		Type of Reporting Person (See Instructions) HC, OO

SCHEDULE 13D

CUSIP No.

1		Name of reporting person Supernova Management LLC
2		Check the appropriate box if a member of a Group (See Instructions) ☐ (a) ☑ (b)
3		SEC use only
4		Source of funds (See Instructions) OO
5		Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e) ☐
6		Citizenship or place of organization DELAWARE
Number of Shares Beneficially Owned by Each Reporting Person With:	7	Sole Voting Power 0.00
	8	Shared Voting Power 1,430,367.00
	9	Sole Dispositive Power 0.00
	10	Shared Dispositive Power 1,430,367.00
11		Aggregate amount beneficially owned by each reporting person

1,430,367.00

Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)

12

☐

Percent of class represented by amount in Row (11)

13

4.73 %

Type of Reporting Person (See Instructions)

14

HC, OO

SCHEDULE 13D

CUSIP No.

Name of reporting person

1

Snyderman David J.

Check the appropriate box if a member of a Group (See Instructions)

2

☐ (a)
☑ (b)

3 SEC use only

Source of funds (See Instructions)

4

OO

Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

5

☐

Citizenship or place of organization

6

UNITED STATES

Number of Shares Beneficially Owned by Each Reporting Person With:

Sole Voting Power

7

0.00

Shared Voting Power

8

1,430,367.00

Sole Dispositive Power

9

0.00

Shared Dispositive Power

10

1,430,367.00

Aggregate amount beneficially owned by each reporting person

11

1,430,367.00

Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)

12

☐

Percent of class represented by amount in Row (11)

13

4.73 %

Type of Reporting Person (See Instructions)

14

IN, HC

SCHEDULE 13D

Item 1. Security and Issuer

(a) Title of Class of Securities:

Common Stock, par value $0.0001

(b) Name of Issuer:

International Money Express Inc.

(c) Address of Issuer's Principal Executive Offices:

9100 South Dadeland Blvd., Suite 1100, Miami, FLORIDA , 33156.

Item 2. Identity and Background

(a) The persons filing this Statement are Magnetar Financial LLC, a Delaware limited liability company ("Magnetar Financial"), Magnetar Capital Partners LP, a Delaware limited partnership ("Magnetar Capital Partners"), Supernova Management LLC, a Delaware limited liability company ("Supernova Management"), and David J. Snyderman ("Mr. Snyderman") (collectively, the "Reporting Persons"). This Statement relates to Shares held for the accounts of each of (i) Magnetar PRA Master Fund Ltd ("PRA Master Fund"); (ii) Magnetar Systematic Multi-Strategy Master Fund Ltd, ("Systematic Master Fund"); (iii) Magnetar Relative Value Master Fund Ltd, ("Relative Value Master Fund"); all Cayman Islands exempted companies and (iv) two Managed Accounts for the clients of Magnetar Asset Management LLC (the "Managed Accounts"), collectively (the "Funds"). Magnetar Financial is a Securities and Exchange Commission ("SEC") registered investment adviser under Section 203 of the Investment Advisers Act of 1940, as amended, and manager of investment funds and managed accounts. Magnetar Financial serves as investment adviser to each of the Funds. In such capacity, Magnetar Financial exercises voting and investment power over the Shares held for the accounts of each of the Funds. Magnetar Capital Partners serves as the sole member and parent holding company of Magnetar Financial. Supernova Management is the general partner of Magnetar Capital Partners. The administrative manager of Supernova Management is Mr. Snyderman. Magnetar Asset Management LLC ("Magnetar Asset Management") is an SEC registered investment adviser and an affiliate of Magnetar Financial. Magnetar Capital Partners serves as the sole member and parent holding company of Magnetar Asset Management.

(b) The business address of each of the Reporting Persons is 1603 Orrington Avenue, 13th Floor, Evanston, Illinois 60201.

(c) Each of the Funds is a private investment fund; Magnetar Financial is a privately-held SEC registered investment adviser and manager of investment funds; Magnetar Capital Partners is a privately-held limited partnership and serves as the sole member and parent holding company of Magnetar Financial; Supernova Management is a privately-held limited liability company and is the general partner of Magnetar Capital Partners; and Mr. Snyderman is a citizen of the United States of America, administrative manager of Supernova Management and Chief Executive Officer of Magnetar Financial.

(d) None of the Reporting Persons has, during the last five years, been convicted in a criminal proceeding (excluding traffic violations or similar misdemeanors).

(e) None of the Reporting Persons has, during the last five years, been a party to a civil proceeding of a judicial or administrative body of competent jurisdiction as a result of which such Reporting Person was or is subject to a judgment, decree or final order enjoining future violations of, or prohibiting or mandating activities subject to, federal or state securities laws or finding any violation with respect to such laws.

(f) Magnetar Financial is a Delaware limited liability company. Magnetar Capital Partners is a Delaware limited partnership. Supernova Management is a Delaware limited liability company. Mr. Snyderman is a citizen of the United States of America.

Item 3. Source and Amount of Funds or Other Consideration

The aggregate amount of funds used by the Reporting Persons in purchasing the 102,077 Shares during the period reported in Item 4 on behalf of the Funds have come directly from the assets of the Funds, which may at any given time, have included margin loans made by brokerage firms in the ordinary course of business. The aggregate amount of funds used by the Reporting Persons in purchasing the Shares on behalf of the Funds was $1,209,476.34 (excluding commissions and other execution-related costs).

Item 4. Purpose of Transaction

Since the filing of the Schedule 13D Amendment No. 1 on September 11, 2025, the Reporting Persons purchased and sold Shares resulting in a net decrease of 577,867 Shares between September 19, 2026 and November 17, 2026 reported herein, which consists of 480,881 net Shares sold for the benefit of PRA Master Fund, 37,235 net Shares sold for the benefit of Systematic Master Fund, 18,918 net Shares sold for the benefit of Relative Value Master Fund and 40,833 net Shares sold for the benefit of the Managed Accounts. As disclosed by International Money Express, Inc. (the "Company") in its Current Report on Form 8-K dated November 10, 2026 (the "Company 8-K"), on August 10, 2025, the Company entered into an Agreement and Plan of Merger (the "Merger Agreement") with The Western Union Company ("Western Union") and Ivey Merger Sub, Inc., a wholly owned subsidiary of Western Union ("Merger Sub"), pursuant to which, on the terms and subject to the conditions set forth therein, Merger Sub would merge with and into the Company (the "Merger"), with the Company continuing as the surviving corporation and a wholly owned subsidiary of Western Union. The Merger Agreement provided each of the Company and Western

Union with the right to terminate the Merger Agreement if the Merger was not completed on or before November 10, 2026, subject to certain conditions (the "Outside Date Termination Right"). According to the Company 8-K, the Merger was conditioned on, among other things, the approval of the California Department of Financial Protection and Innovation (the "DFPI"). The Company reported that the DFPI initially approved the Merger on February 11, 2026, that such approval was extended through November 8, 2026 and again on July 31, 2026, and that on August 13, 2026 the DFPI issued a letter suspending its approval pending further review, at which time the DFPI's approval was the sole remaining regulatory approval required to complete the Merger. The Company further reported that, during the evening of November 10, 2026, the DFPI notified the Company and Western Union of its approval of the Merger, subject to certain conditions, and that shortly thereafter Western Union delivered a notice to the Company purporting to terminate the Merger Agreement pursuant to the Outside Date Termination Right (the "Termination Notice"). According to the Company 8-K, later that night the Company, through its outside counsel, responded to the Termination Notice, stating, among other things, that the Company had satisfied its obligations under the Merger Agreement and remained ready to complete the Merger, and that the conditions to the Merger had been satisfied or their failure to be satisfied was caused by Western Union's breach of its obligations under the Merger Agreement. The Company demanded that Western Union rescind the Termination Notice and proceed to complete the Merger, and reserved its rights to seek all available remedies, including specific performance and damages. The Company also reported that, by letter dated November 11, 2026, Western Union notified the DFPI of its purported termination of the Merger Agreement and withdrew its application for the DFPI's approval of the Merger. Western Union has publicly stated that the termination of the Merger Agreement became effective at 12:00 a.m. Eastern Time on November 12, 2026. Each of the Reporting Persons reserves the right to acquire or dispose of additional securities of the Company in the open market, in privately negotiated transactions, or otherwise, to dispose of all or a portion of the Shares and/or other securities reported in this Statement, or to change their intention with respect to any or all of the matters referred to in this Item 4. Other than as described above in this Item 4, the Reporting Persons do not have any plans or proposals that relate to, or would result in, any actions or events specified in clauses (a) through (j) of Item 4 to Schedule 13D. Each of the Reporting Persons reserves the right to acquire or dispose of additional securities of the Company in the open market, in privately negotiated transactions, or otherwise, to dispose of all or a portion of the Shares and/or other securities reported in this Statement, or to change their intention with respect to any or all of the matters referred to in this Item 4. Other than as described above in this Item 4, the Reporting Persons do not have any plans or proposals that relate to, or would result in, any actions or events specified in clauses (a) through (j) of Item 4 to Schedule 13D.

Item 5. Interest in Securities of the Issuer

(a) The Company reported in their Form 10-Q Report filed November 9, 2026, that 30,219,586 shares were outstanding as of November 4, 2026. As of the close of business November 17, 2026, each of the Reporting Persons may have been deemed to have beneficial ownership of 1,430,367 Shares, which consisted of (i) 419,620 Shares held for the benefit of PRA Master Fund, (ii) 387,971 Shares held for the benefit of Systematic Master Fund, (iii) 197,091 Shares held for the benefit of Relative Value Master Fund, and (iv) 425,685 Shares held for the benefit of the Managed Accounts, and all such Shares represented beneficial ownership of approximately 4.73% of the Shares.

(b) As of the close of business November 17, 2026, each of the Reporting Persons may have been deemed to have beneficial ownership of 1,430,367 Shares, which consisted of (i) 419,620 Shares held for the benefit of PRA Master Fund, (ii) 387,971 Shares held for the benefit of Systematic Master Fund, (iii) 197,091 Shares held for the benefit of Relative Value Master Fund, and (iv) 425,685 Shares held for the benefit of the Managed Accounts, and all such Shares represented beneficial ownership of approximately 4.73% of the Shares.

(c) Except as set forth on Schedule A attached hereto and Item 6, the Funds had no transactions in the Shares during the 60 days preceding the date of filing of this Statement. All of the transactions set forth on Schedule A attached hereto were effected in the ordinary course of business of Magnetar Financial for the accounts of each of the Funds. The transactions in the Shares set forth on Schedule A were effected in open market transactions on the NASDAQ and various other trading markets.

(d) No other person is known by the Reporting Persons to have the right to receive or the power to direct the receipt of dividends from, or the proceeds from the sale of, any Shares that are beneficially owned by the Reporting Persons.

(e) As of the close of business November 17, 2026 the Reporting Persons ceased to be beneficial owners of more than five percent of the Shares.

Item 6. Contracts, Arrangements, Understandings or Relationships With Respect to Securities of the Issuer

Pursuant to Rule 13d-1(k)(1) promulgated under the Securities Exchange Act of 1934, as amended, the Reporting Persons have entered into an agreement with respect to the joint filing of this Statement, and any amendment or amendments hereto. Except as otherwise described herein, no contracts, arrangements, understandings or similar relationships exist with respect to the securities of the Company among or between the Reporting Persons or any other person or entity.

Item 7. Material to be Filed as Exhibits.

99.1 Joint Filing Agreement, dated as of November 18, 2026, among the Reporting Persons. 99.2 Power of Attorney, dated as of December 22, 2022 filed by the Reporting Persons on November 18, 2026. 99.3 Schedule A, dated as of November 18, 2026

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Magnetar Financial LLC

Signature:	/s/ Hayley Stein
Name/Title:	Hayley Stein, Attorney-in-fact for David J. Snyderman, Admin Manager of Supernova Management LLC, GP of Magnetar Capital Partners LP, its Sole Member
Date:	11/18/2026

Magnetar Capital Partners LP

Signature:	/s/ Hayley Stein
Name/Title:	Hayley Stein, Attorney-in-fact for David J. Snyderman, Administrative Manager of Supernova Management LLC, its General Partner
Date:	11/18/2026

Supernova Management LLC

Signature:	/s/ Hayley Stein
Name/Title:	Hayley Stein, Attorney-in-fact for David J. Snyderman, Administrative Manager of Supernova Management LLC
Date:	11/18/2026

Snyderman David J.

Signature:	/s/ Hayley Stein
Name/Title:	Hayley Stein, Attorney-in-fact for David J. Snyderman
Date:	11/18/2026

Comments accompanying signature: MAGNETAR FINANCIAL LLC BY: Magnetar Capital Partners LP, its Sole Member BY: Supernova Management LLC, its General Partner MAGNETAR CAPITAL PARTNERS LP By: Supernova Management LLC, its General Partner

Exhibit 99.1

JOINT FILING AGREEMENT

The undersigned hereby agree that the statement on Schedule 13D with respect to the Shares of International Money Express Inc. dated as of November 18, 2026 is, and any amendments thereto (including amendments on Schedule 13D) signed by each of the undersigned shall be, filed on behalf of each of us pursuant to and in accordance with the provisions of Rule13d-1(k) under the Securities Exchange Act of 1934, as amended.

Date: November 18, 2026

MAGNETAR FINANCIAL LLC

By: Magnetar Capital Partners LP, its Sole Member

By: /s/ Hayley Stein
Name: Hayley Stein
Title: Attorney-in-fact for David J. Snyderman, Administrative Manager of Supernova Management LLC, GP of Magnetar Capital Partners LP, its Sole Member

Date: November 18, 2026

MAGNETAR CAPITAL PARTNERS LP

By: Supernova Management LLC, its General Partner

By: /s/ Hayley Stein
Name: Hayley Stein
Title: Attorney-in-fact for David J. Snyderman, Administrative Manager of Supernova Management LLC, its General Partner

Date: November 18, 2026

SUPERNOVA MANAGEMENT LLC

By: /s/ Hayley Stein
Name: Hayley Stein
Title: Attorney-in-fact for David J. Snyderman, Administrative Manager of Supernova Management LLC

Date: November 18, 2026

DAVID J. SNYDERMAN

By: /s/ Hayley Stein
Name: Hayley Stein
Title: Attorney-in-fact for David J. Snyderman

EXHIBIT 99.2

LIMITED POWER OF ATTORNEY

Know all by these present, that I, David J. Snyderman, hereby make, constitute and appoint each of Michael Turro, Karl Wachter, and Hayley Stein, or any of them acting individually, and with full power of substitution, as my true and lawful attorney-in-fact for the purpose of executing in my name, (a) in my personal capacity or (b) in my capacity as Manager or in other capacities of Supernova Management LLC, a Delaware limited liability company, and each of its affiliates or entities advised or controlled by me or Supernova Management LLC, all documents, certificates, instruments, statements, filings and agreements ("documents") to be filed with or delivered to the United States Securities and Exchange Commission (the "SEC") pursuant to the Securities and Exchange Act of 1934, as amended (the "Act"), and the rules and regulations promulgated thereunder, including, without limitation, all documents relating to the beneficial ownership of securities required to be filed with the SEC pursuant to Section 13(d) or Section 16(a) of the Act, including, without limitation: (a) any acquisition statements on Schedule 13D or Schedule 13G and any amendments thereto, (b) any joint filing agreements pursuant to Rule 13d-1(k) under the Act, and (c) any initial statements of, or statements of changes in, beneficial ownership of securities on Form 3, Form 4 or Form 5.

All past acts of the attorney-in-fact in furtherance of the foregoing are hereby ratified and confirmed.

This Power of Attorney shall remain in full force and effect until the earlier of it being (a) revoked by the undersigned in a signed writing delivered to the foregoing attorney-in-fact or (b) superseded by a new power of attorney regarding the purposes outlined herein as of a later date.

IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this 22 day of December, 2022.

/s/ David J. Snyderman

David J. Snyderman

Exhibit 99.3

SCHEDULE A

Funds

Date	Number of Shares Bought	Price Per Share($) [1][2]
10/1/2026	19,927	11.45618[3]
10/2/2026	13,228	11.41424[4]
10/5/2026	28,894	11.70707[5]
10/6/2026	2,319	11.88258[6]
10/7/2026	28,383	12.27923[7]
10/8/2026	9,326	12.42337[8]

(1) Excludes commissions and other execution-related costs.

(2) Upon request by the staff of the Securities and Exchange Commission, full information regarding the number of shares bought or sold (as the case may be) at each separate price will be provided.

(3) Reflects a weighted average purchase price of $11.45618 per share, at prices ranging from $11.35 to $11.57 per share.

(4) Reflects a weighted average purchase price of $11.41424 per share, at prices ranging from $11.31 to $11.52 per share.

(5) Reflects a weighted average purchase price of $11.70707 per share, at prices ranging from $11.45 to $11.83 per share.

(6) Reflects a weighted average purchase price of $11.88258 per share, at prices ranging from $11.7769 to $11.9766 per share.

(7) Reflects a weighted average purchase price of $12.27923 per share, at prices ranging from $12.00 to $12.42 per share.

(8) Reflects a weighted average purchase price of $12.42337 per share, at prices ranging from $12.18 to $12.63 per share.

Date	Number of Shares Sold	Price Per Share($) [1][2]
11/11/2026	292,987	6.47190[3]
11/12/2026	166,117	6.47660[4]
11/13/2026	65,703	6.15437[5]
11/16/2026	67,883	5.61965[6]
11/17/2026	87,254	5.58913[7]

(1) Excludes commissions and other execution-related costs.

(2) Upon request by the staff of the Securities and Exchange Commission, full information regarding the number of shares bought or sold (as the case may be) at each separate price will be provided.

(3) Reflects a weighted average sale price of $6.47190 per share, at prices ranging from $5.95 to $6.915 per share.

(4) Reflects a weighted average sale price of $6.47660 per share, at prices ranging from $6.3125 to $6.84 per share.

(5) Reflects a weighted average sale price of $6.15437 per share, at prices ranging from $5.84 to $6.31 per share.

(6) Reflects a weighted average sale price of $5.61965 per share, at prices ranging from $5.49 to $6.00 per share.

(7) Reflects a weighted average sale price of $5.58913 per share, at prices ranging from $5.5265 to $5.7133 per share.