



## **NMLS MONEY SERVICES BUSINESSES CALL REPORT OVERVIEW**

The NMLS Money Services Businesses (MSB) Call Report is comprised of four sections: company financial information, information about the licensee's company and state level transactional activity, company permissible investments information, and transaction destination country information. The development of the NMLS MSB Call Report draws from various reports required of states and seeks to replace and standardize individual financial and activity reports currently required by state financial regulators.

### **Purpose of the NMLS Money Services Businesses Call Report**

The purpose of the NMLS MSB Call Report is to provide timely, comprehensive, and uniform information and reporting frequencies concerning financial condition, transactional activities, and compliance with state permissible investment requirements on entities licensed as money services businesses. The objectives of the NMLS MSB Call Report are as follows:

1. Provide state regulators with the information necessary to replace the unique reports currently required by approximately 36 states and to standardize reporting of financial condition information.
2. Provide state regulators with information to most effectively supervise licensees, such as determining examination schedules, risk assessment analyses, monitoring compliance with state law and permissible investment requirements, and accurately calculate assessments, where applicable.
3. Provide state financial regulators with the ability to develop detailed transactional activity reports with the ability to compare across state lines.
4. Provide licensees with the ability to automate the provision and retention of financial condition, transactional data, and permissible investment amounts to one or more state regulators in a single uniform manner.
5. Provide licensees with standard reporting frequencies for ongoing financial condition, transactional activity, and permissible investment reporting requirements.

### **Background**

#### **State Regulatory MSB Reporting**

Approximately 36 states require licensed money services businesses companies to submit quarterly or annual reports providing transactional activity and permissible investment amounts, often including information on in-state, foreign, and domestic transactions,

permissible investment details, agent transaction details and volume and dollar amount of transactions completed. These reports are utilized by state regulators for a variety of reasons, including calculating assessments, risk assessment, scheduling exams, determining legislative compliance, and generating reports on transactional activity within a state and at the national level.

In addition to the reporting requirements detailed above, the majority of state money services businesses regulators require financial statements and/or financial condition information to be provided on an ongoing basis. NMLS currently has functionality that permits licensees to file a single financial statement with one or more regulators through the System. This existing functionality does not facilitate the use of financial information in data analytics tools that enable a more in-depth analysis to be completed.

### NMLS Money Services Businesses Call Report Working Group

A working group of state regulators was formed in February 2015 to develop the NMLS MSB Call Report and accompanying definitions and policies. The roster of the NMLS MSB Call Report Working Group can be found in *Addendum A* of this document.

### **NMLS Money Services Businesses Call Report Detail**

#### Report Sections

The NMLS MSB Call Report is a routine report submitted through NMLS by an entity with at least one money services business license. The report is comprised of four sections:

1. Section I: Financial Condition Report (At Company Level<sup>1</sup>)
2. Section II: Transaction Activity Reporting<sup>2</sup>
  - a. Company-wide Transactions Detail
  - b. State Transactions Detail
3. Section III: Permissible Investments Report (At Company Level)
4. Section IV: Transactions Destination Country Reporting
  - a. Company-wide Transactions Destination Country Detail
  - b. State Transactions Destination Country Detail

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<sup>1</sup> The financial condition report of the MSB Call Report must be reflective of the licensee and not “rolled-up” or consolidated information of the parent company. The financial statements must be consolidated at the licensee level. Financial condition information shall include consolidated financial data for the licensee submitting the report inclusive of its subsidiaries.

<sup>2</sup>Agent level transaction reporting is not included in the initial deployment of the MSB Call Report. It is intended for agent level transaction reporting to be included in a later version of the report (date to be determined).

Companies are only required to complete data fields in the Transaction Activity Reporting Sections (Section II) that are relevant to the company's MSB activities and/or authorities. Relevancy is determined by business activities selected by the licensee on the Company Form (MU1). Section III (Permissible Investments Report) will only be required for licensees completing activities that are relevant to permissible investment requirements. The intention is for those areas of the NMLS MSB Call Report that are not applicable to a specific company to not be required, by the System, to be completed. For example, if a company only conducts check cashing activity, the System will only require the licensee to complete the financial condition report, and company-wide and state check cashing transactional activity data fields.

Section IV(a) and IV(b) Destination Country Detail must only be submitted as part of the fourth quarter submission by money transmission licensees engaged in foreign money transmission activity<sup>3</sup>. Data submitted as part of the Destination Country Detail must include all foreign transactions completed during the entire calendar year.

### Submission of Report

The NMLS MSB Call Report applies to licensees who conduct the following activities: money transmission, check cashing, issuing or selling travelers checks, issuing or selling drafts, foreign currency dealing and exchange, issuing or selling money orders, bill paying, issuing or selling prepaid access/stored value products, and virtual currency.

Companies holding an MSB license during the calendar quarter will be required to file the NMLS MSB Call Report. The NMLS MSB Call Report may only be submitted through NMLS; therefore in order for entities to submit the report, they must have an active record in NMLS.

The Financial Condition Report (Section I), Company-wide Transactions Detail (Section II (a)), and Permissible Investments Report (Section III) are only required to be submitted once per quarter, even if the entity is licensed in multiple states. The State Transaction Detail (Section II(b)) is only required to be submitted once per quarter for each state that adopts the NMLS MSB Call Report and in which the company is licensed. All required report sections must be submitted at the same time, but can be prepared in the system prior to final submission.

Report submission options are intended to include manual data field entry and a bulk upload functionality facilitated through an .xml file or .csv spreadsheet (template to be provided on the NMLS Resource Center).

For Sections I, II(a), II(b), and III, data submitted must be based on the activity completed in the quarter. For Section IV(a) and IV(b) Destination Country Detail, data submitted must be for the entire calendar year.

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<sup>3</sup>Virtual currency activity does not require destination country reporting.

## Reporting Frequency

All sections, except the transaction destination country reporting Sections (IV(a), IV(b)), are due each calendar quarter. As noted below, only certain sections are required to be completed by licensees engaged in relevant business activities. Submission must be completed within 45 days of the end of the calendar quarter.

Section	Name	Data Level	Data Period	Submission	Due
I.	Financial Condition Report	Company	Quarter	Required	45 Days After End of Each Quarter
II.(a)	Company-wide Transactions Detail	Company	Quarter	Required	45 Days After End of Each Quarter
II.(b)	State Transactions Detail	State	Quarter	Required	45 Days After End of Each Quarter
III.	Permissible Investments Report	Company	Quarter	Required for licensees engaged in money transmission, payment instrument, stored value, virtual currency, and other relevant business activities.	45 Days After End of Each Quarter
IV.(a)	Company-wide Transactions Destination Country Detail	Company	Annual	Required for licensees engaged in foreign money transmission Activity.	45 Days After End of the Fourth Quarter
IV.(b)	State Transactions Destination Country Detail	State	Annual	Optional requirement for licensees engaged in foreign money transmission activity.	45 Days After End of the Fourth Quarter

Failure to submit the report within 45 days of the end of the calendar quarter results in the creation of a license item placed on relevant licenses held by a company and may result in a regulatory action. Such license items may prevent the renewal of the entity's license.

## Calendar Year Basis

The Report requires information on a calendar year basis. The first quarter is defined as January, February, March; the second quarter is defined as April, May, June; the third quarter is defined as July, August, September; and the fourth quarter is defined as October, November December.

Licensees with a fiscal year basis that does not end on December 31<sup>st</sup> must still file the report on a calendar year basis in accordance with the quarter schedule noted above.

## Report Adoption

The NMLS MSB Call Report is a uniform form that will be completed by MSB companies, licensed in states that require their licensees to submit the report. States that adopt the report, adopt all sections of the report, with the exception of *optional* Section IV(b), and entities licensed in the state will be required to complete submission of the report in accordance with the schedule detailed above.

For companies licensed in multiple states that adopt the report, the company-level sections only need to be completed in the system once per submission. A company holding more than one license type in a single state is only required to submit one NMLS MSB Call Report for that state. A company licensed in multiple states will complete a separate State Transactions Detail

(Section II(b)) for each state that adopts the NMLS MSB Call Report and in which the company is licensed.

Section IV(b), State Transactions Destination Country Detail, is an optional section for states to adopt. This section provides functionality for states to receive state transactions destination country data to be submitted as part of the report on an annual basis.

### Adjustments of Submitted Reports

Licensees are permitted to revise previously submitted quarterly reports up to 24 months after the report is submitted. Any adjustment in a previous quarter should be reported as a correction to that quarter. This is the same functionality that is available with the NMLS Mortgage Call Report and addresses the need for revisions and adjustments to quarterly reports submitted by licensees.

### Financial Condition Accordance with GAAP

Unless otherwise directed in the NMLS MSB Call Report Field Definitions, the report requires licensees to present their financial condition as follows:

1. In accordance with U.S. generally accepted accounting principles (GAAP) unless as directed in the MSB Call Report Field Definitions; and
2. In U.S. Dollars.

Virtual currency valuation must be in U.S. Dollars and should be based on a generally accepted exchange rate and the licensee, when requested, should be able to document and substantiate how they arrived at the valuation.

### Consolidated Financial Information

The financial information provided in the Financial Condition Report (Section I) of the NMLS MSB Call Report must be reflective of the licensee's activities and is only required to be completed once per licensee per calendar year quarter. The financial statements must be consolidated at the licensee level. Financial condition information shall include consolidated financial data for the licensee submitting the report inclusive of its subsidiaries, in accordance with GAAP consolidation rules. Consolidated financial information at the parent level or that contains parent company financial information is not acceptable for the NMLS MSB Call Report.

### Audited Financial Statements

In adopting states, companies that, under state laws or regulations, are required to submit a self-prepared financial statement as part of maintaining a money services business license or registration may use the NMLS MSB Call Report to meet this requirement. Companies that are required to submit a Compiled, Reviewed, or Audited financial statement must continue to

submit these financial statements through the existing financial statements functionality in NMLS in addition to the NMLS MSB Call Report.

### Information Sharing

All data submitted in the report is confidential, but will be available to all state regulators under the System's information sharing architecture. Similar to other data in the System, the sharing of information amongst state regulators is specifically permitted under 12 U.S. Code § 5111 of the SAFE Act. This section permits information and material in NMLS to be shared with all state and federal regulatory officials with mortgage or financial services industry oversight authority without the loss of privilege or the loss of confidentiality protections provided by federal and state laws.

State, regional, and national aggregated data that does not disclose any particular company's information will be made available by SRR in industry statistics and other related reports.

**Addendum A**

**NMLS MSB Call Report Working Group**

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NMLS MSB Call Report Sections and Definitions

**SECTION I: FINANCIAL CONDITION REPORT**



<b>ASSETS</b>		
FC10	Cash on Hand and in Bank	Include cash on hand, cash in transit, checks, drafts, ACH credits in the process of clearing, certificates of deposit (CDs), and demand and time balances of accounts at federally insured financial institutions in the United States and banks in foreign countries.
FC20	Due from agents (net of allowance for doubtful accounts)	Include all moneys owed to licensee from receiving and paying agents net of allowance for doubtful accounts. Also include all money advanced or pre-funded to a paying agent for the purposes of paying transmission liability to beneficiaries.
FC30	Amount of allowance for doubtful accounts	Dollar amount of allowance for doubtful accounts related to the amount due from agents.
FC40	Accounts receivable (net of allowance for doubtful accounts)	Money owed to licensee by a customer or other party for products and services provided on credit net of allowance for doubtful accounts. This sum represents amounts that are owed to the licensee which are not transmission liabilities or long term extensions of credit.
FC50	Amount of allowance for doubtful accounts	Dollar amount of allowance for doubtful accounts related to accounts receivable.
FC60	Inter-company receivables	Include all accounts receivable and notes receivable and other monetary obligations due from affiliates, shareholders, or parent corporation expected to be paid during the current operating cycle. These items should be rounded on a gross basis, "debit balance."
FC70	Notes/other receivables	Include all note/other receivables other than intercompany receivables with the amount rounded on a gross basis, "debit balance."
FC80	Investments (including government securities)	Include all investments in government securities, marketable securities, bankers acceptances, commercial paper, etc.
FC90	Virtual currency (in U.S. Dollars)	Any virtual currency held as an asset not held on behalf of a customer. This shall only include virtual currency held and solely controlled by the company. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency. A blended index should be used if available.
FC100	Other current assets	Include other assets expected to be realized in cash, sold or consumed during the next year, i.e., inventory, prepaid, etc. An explanatory note (FC100NOTE) must be provided if Other Current Assets (FC100) exceeds 20% of Total Current Assets (FC110).
FC100NOTE	Other current assets - Explanatory Note	Optional Explanatory Note
FC100PDF	Other current assets - Supporting Document	Optional Upload of PDF Document Supporting Explanatory Note
<b>FC110</b>	<b>Total current assets</b>	<b>Sum of lines FC10 through FC100 (excluding FC30 and FC50)</b>
FC120	Premises, furniture, fixtures and equipment (net of accumulated depreciation)	Report the book value, less accumulated depreciation or amortization of all premises, furniture, fixtures and equipment purchased directly or acquired by means of a capital lease. Include any real estate purchased and intended to be used for future expansion. Do not deduct mortgages or loans on any such property. These should be reported as Liabilities.
FC130	Investments in subsidiaries not consolidated	Report the amount of the company's investment in the stock of all subsidiaries that have not been consolidated.
FC140	Goodwill and other intangibles	Report all non-monetary assets that cannot be seen, touched or physically measured and which are created through time and/or effort.
FC150	Other assets	Report all other assets not included above. An explanatory note (FC150NOTE) must be provided if Other Assets (FC150) exceeds 20% of Total Assets (FC160).
FC150NOTE	Other assets - Explanatory Note	Optional Explanatory Note
FC150PDF	Other assets - Supporting Document	Optional Upload of PDF Document Supporting Explanatory Note
<b>FC160</b>	<b>TOTAL ASSETS</b>	<b>Sum of lines FC110 through FC150</b>

<b>LIABILITIES AND EQUITY</b>		
FC170	Accounts payable	Report all accounts payable, including moneys owed to receiving and paying agents. Items should be rounded on a gross basis, "credit balance."
FC180	Inter-company payables	Report all accounts payable, notes payable, and other monetary obligations to affiliates, shareholders, parent corporation expected to be liquidated during the current operating cycle and should be rounded on a gross basis, "credit balance."
FC190	Notes/other payables	Include non-intercompany payables and other notes payable expected to become due or payable in the next 12 months. This item should be rounded on a gross basis, "credit balance."
FC200	Outstanding money received for transmission liability	Report licensee's total amount of money received for transmission and not yet paid to beneficiaries. This amount should include all outstanding transmission liability.
FC210	Outstanding payment instruments	Report licensee's total amount of outstanding payment instruments (including money orders, and travelers' checks) issued on behalf of others and not yet paid to beneficiaries or negotiated. This amount should include all outstanding payment instrument liability.
FC220	Outstanding stored value	Report licensee's total amount of outstanding stored value. This amount should include all outstanding stored value liability.
FC230	Outstanding virtual currency liability (in U.S. Dollars)	Report licensee's total amount of outstanding virtual currency. This amount should include all outstanding virtual currency liability. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency. A blended index should be used if available.
FC240	Other current liabilities (i.e., Accrued expenses, income tax payable, current portion of long term debt, etc.)	Include all other current liabilities that the licensee expects to satisfy within one year. An explanatory note (FC240NOTE) must be provided if Other Current Liabilities (FC240) exceeds 20% of Total Current Liabilities (FC250).
FC240NOTE	Other current liabilities - Explanatory Note	Optional Explanatory Note
FC240PDF	Other current liabilities - Supporting Document	Optional Upload of PDF Document Supporting Explanatory Note
<b>FC250</b>	<b>Total Current Liabilities</b>	<b>Sum of lines FC170 through FC240</b>
FC260	Long term notes payable	Include mortgages and other real estate secured loans as well as any notes due in excess of one year.
FC270	Other Liabilities	Report all other liabilities not included above. An explanatory note (FC270NOTE) must be provided if Other Liabilities (FC270) exceeds 20% of Total Liabilities
FC270NOTE	Other Liabilities - Explanatory Note	Optional Explanatory Note
FC270PDF	Other Liabilities - Supporting Document	Optional Upload of PDF Document Supporting Explanatory Note
<b>FC280</b>	<b>TOTAL LIABILITIES</b>	<b>Sum of lines FC250 through FC270</b>
<b>SHAREHOLDERS' EQUITY</b>		
FC290	Preferred stock	Report the amount of preferred stock outstanding and number of shares outstanding on their respective lines. This number should be the actual number outstanding. For example, 10,000 shares should be listed as 10,000, not 10. Different classes of stock should be combined to result in one figure.
FC300	Number of shares outstanding (as actual number)	Total number of preferred stock shares outstanding.
FC310	Common stock	Report amount of outstanding, number of shares authorized and number of shares outstanding on their respective lines. This number should be the actual number outstanding. For example, 10,000 shares should be listed as 10,000, not 10. Different classes of stock should be combined to result in one figure.
FC320	Number of shares authorized (use actual number)	Total number of common stock shares authorized.
FC330	Number of shares outstanding (use actual number)	Total number of common stock shares outstanding.
FC340	Paid-in-capital in excess of par	Include amounts received in excess of par or stated value of stock.
<b>FC350</b>	<b>Total Contributed Capital</b>	<b>Sum of lines FC29 through FC34 (excluding FC300, FC320, and FC330)</b>
FC360	Retained earnings	Report the amount of retained earnings, including year to date net income. Do not include income reported in <i>Other comprehensive income</i> .
FC370	Other comprehensive income	Report the amount of other comprehensive income, including year to date adjustments. Other comprehensive income (loss) consists of net income (losses) affecting shareholders' equity that, under Generally Accepted Accounting Principles are excluded from net income (loss). For example, comprehensive income (loss) consists of foreign currency translation adjustments, net unrealized holding gains (losses) on available for sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.
FC380	Shareholder distribution	Include dividends declared and paid.
<b>FC390</b>	<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>Sum of lines FC350 through FC380</b>
<b>FC400</b>	<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>Sum of lines FC280 and FC390</b>

<b>INCOME STATEMENT</b>		
<b>REVENUES</b>		
FC410	Fee income from money received for transmission	Dollar amount of fee income from money received for money transmission. Include fees, service charges and commissions for money transmission only.
FC420	Fee income from sale issuance of payments instruments	Dollar amount of fee income from sale issuance of payment instruments. Include fees, service charges and commissions for payment instruments only.
FC430	Fee income from sale issuance of stored value	Dollar amount of fee income from sale issuance of stored value. Include fees, service charges and commissions for stored value only.
FC440	Fee income from check cashing services	Dollar amount of fee income from check cashing services. Include fees, service charges and commissions for check cashing services only.
FC450	Fee income from currency exchange services	Dollar amount of fee income from currency exchange services. Include fees, service charges and commissions for currency exchange services only.
FC460	Interest and dividends	Include interest and fee income on loans, interest income on deposits with financial institutions and interest on investments including government securities.
FC470	Foreign exchange gains or losses	This is the earnings or loss incurred from buying and selling foreign currency connected with the licensee's business. It is the difference between the cost and the gain/loss of foreign exchange in converting a transaction to the currency of the receiving country. Also include amounts gained or lost from the difference between the exchange rate charged to customers and the rate at which the licensee is able to acquire the currency.
FC480	Other income	All income not included in above. An explanatory note (FC480NOTE) must be provided if Other Income (FC480) exceeds 20% of Total Revenue (FC490).
FC480NOTE	Other income - Explanatory Note	Optional Explanatory Note
FC480PDF	Other income - Supporting Document	Optional Upload of PDF Document Supporting Explanatory Note
<b>FC490</b>	<b>TOTAL REVENUE</b>	<b>Sum of lines FC410 through FC480</b>
<b>EXPENSES</b>		
FC500	Salaries and employee benefits	Salaries and employee benefits for officers and employees.
FC510	Agent fees	Fees paid to the agent for services rendered on behalf of the licensee (domestic and international).
FC520	Rent	Expenses for the use of premises, equipment, furniture and fixtures, janitorial services, utilities, etc.
FC530	Interest expense	Include interest on deposits, mortgages, capital notes, borrowings from financial institutions and obligations on capitalized leases. Do not include interest on borrowings from principals, parent companies, subsidiaries or affiliates (Report this under <i>Other Expenses</i> ).
FC540	Depreciation and amortization	Expenses related to the write-off of non-earning assets in accordance with generally acceptable accounting principles (GAAP).
FC550	Communication expense	Expenses related to telephone, facsimile, telegram, postage, and other related expenses.
FC560	Professional services expense	Expenses related to legal, accounting, consulting, examination fees, and other related expenses.
FC570	Marketing and promotion	Expenses related to advertising and the selling of goods and services.
FC580	Insurance expense	Premium expense for fidelity insurance, surety bond, directors' and officers' liability insurance and life insurance policies for which the licensee is the beneficiary.
FC590	Other expenses	Report all other operating expenses not included above. An explanatory note (FC590NOTE) must be provided if Other Expenses (FC590) exceeds 20% of Total Expenses (FC600).
FC590NOTE	Other expenses - Explanatory Note	Optional Explanatory Note
FC590PDF	Other expenses - Supporting Document	Optional Upload of PDF Document Supporting Explanatory Note
<b>FC600</b>	<b>TOTAL EXPENSES</b>	<b>Sum of lines FC500 through FC590</b>
<b>FC610</b>	<b>Income from Continuing Operations before Income Tax</b>	<b>FC490 minus FC600</b>
FC620	Income tax	Federal and state income tax on line FC610
<b>FC630</b>	<b>Income from continuing operations</b>	<b>FC610 minus FC620</b>
FC640	Discontinued operations, Net of tax effect	Income or (loss) from the sale of a segment of the business.
FC650	Other comprehensive income/currency translation adjustments	Include net realized holding gains (losses) on available for sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other post-retirement plan related changes, other than net periodic benefit cost. Currency translation adjustment includes revenue earnings, or loss incurred, at the end of the reporting period when translating foreign currency accounts to U.S. Dollars, as further defined under FASB 52 – Foreign Currency Translation.
<b>FC660</b>	<b>Income before extraordinary items</b>	<b>Sum of lines FC630 through FC650</b>
FC670	Extraordinary items, net of tax effect	Material, unusual, nonrecurring or infrequent items.
<b>FC680</b>	<b>Net Income (loss)</b>	<b>Sum of lines FC660 and FC670</b>

NMLS MSB Call Report Sections and Definitions

**SECTION II (a): COMPANY-WIDE TRANSACTIONS DETAIL**

<b>MONEY TRANSMISSION</b>		
TA 10	Total # of transactions from U.S. states and territories to U.S. states and territories	Report the total number of transactions from U.S. states and territories to U.S. states and territories in the quarter.
TA 20	Total \$ amount received for transmission from U.S. states and territories to U.S. states and territories	Report the total dollar amount of transactions from U.S. states and territories to U.S. states and territories in the quarter.
TA 30	Total # of transactions from U.S. states and territories to foreign countries	Report the total number of transactions from U.S. States and territories to foreign countries in the quarter.
TA 40	Total \$ amount received for transmission from U.S. states and territories to foreign countries	Report the total dollar amount of transactions from U.S. States and territories to be sent to foreign countries in the quarter.
TA 50	TOTAL # of All Money Transmission Transactions	The total # of Transmission Transactions for the quarter is automatically calculated.
TA 60	TOTAL \$ Amount of All Money Transmission Transactions	The total \$ Amount of Transmission Transactions for the quarter is automatically calculated.
<b>PAYMENT INSTRUMENTS (MONEY ORDERS, TRAVELERS CHECKS, DRAFTS)</b>		
TA 70	Total # of payment instruments issued/sold	Report total number of payment instruments sold in the quarter.
TA 80	Total \$ amount of payment instruments issued/sold	Report total dollar amount of payment instruments sold in the quarter.
<b>STORED VALUE</b>		
TA 90	Total # of stored value transactions	Report total number of stored value instruments transactions (issued/sold, etc.) in the quarter. Includes reloads. Does not include withdrawals.
TA 100	Total \$ amount of stored value transactions	Report total dollar amount of stored value transactions (issued/sold, etc.) in the quarter. Includes reloads. Does not include withdrawals.
<b>CHECK CASHING</b>		
TA 110	# of checks cashed	Report total number of checks cashed during the quarter.
TA 120	\$ amount of checks cashed	Report total dollar amount of checks cashed during the quarter.
TA 130	\$ amount of fees collected	Report total dollar amount of fees collected in the quarter.
TA 140	Maximum percentage charged for check	Report the maximum percentage charged for a check during the quarter.
<b>FIAT CURRENCY EXCHANGE</b>		
TA 150	# of currency transactions completed	Report total number of currency exchange transactions during the quarter.
TA 160	\$ amount of currency transactions completed	Report total U.S. dollar amount of currency transactions during the quarter.
TA 170	\$ amount of fees collected	Report total dollar amount of fees collected in the quarter.
<b>VIRTUAL CURRENCY</b>		
TA 180	Total # of Virtual Currency to Virtual Currency Transactions	Report total number of virtual currency to virtual currency transactions completed during the quarter.
TA 190	Total \$ amount of Virtual Currency to Virtual Currency Transactions	Report total dollar amount of virtual currency to virtual currency transactions completed during the quarter (in U.S. Dollars).
TA 200	Total # of Virtual Currency to U.S. Dollar Transactions	Report total number of virtual currency to U.S. Dollar transactions completed during the quarter. This shall only include transactions where the reporting entity is a party in the transaction.
TA 210	Total \$ amount of Virtual Currency to U.S. Dollar Transactions	Report total dollar amount of virtual currency to U.S. Dollar transactions completed during the quarter (in U.S. Dollars). This shall only include transactions where the reporting entity is a party in the transaction.
TA 220	Total # of U.S. Dollar to Virtual Currency Transactions	Report total number of U.S. Dollar to virtual currency transactions completed during the quarter. This shall only include transactions where the reporting entity is a party in the transaction.
TA 230	Total \$ amount of U.S. Dollar to Virtual Currency Transactions	Report total dollar amount of U.S. Dollar to virtual currency transactions completed during the quarter (in U.S. Dollars). This shall only include transactions where the reporting entity is a party in the transaction.
TA 240	Total # of Virtual Currency Exchange Transactions	Report total number of virtual currency exchange transactions completed involving a buyer and seller of virtual currency. This shall not include transactions where the entity reporting is the buyer or seller.
TA 250	Total \$ amount of Virtual Currency Exchange Transactions	Report total dollar amount of virtual currency exchange transactions completed involving a buyer and seller of virtual currency (in U.S. Dollars). This shall not include transactions where the entity reporting is the buyer or seller.
TA 260	TOTAL # of Virtual Currency Transactions	The total # of transactions for the quarter is automatically calculated.
TA 270	TOTAL \$ Amount of Virtual Currency Transactions (in U.S. Dollars)	The total \$ Amount of all transactions for the quarter is automatically calculated.

## NMLS MSB Call Report Sections and Definitions

### **SECTION II (b): STATE TRANSACTIONS DETAIL<sup>4</sup>**

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<sup>4</sup> State level transaction information only required to be completed in states that adopt the report that the company is licensed in. Activity types that are not conducted by the licensee are not required, by the system, to be completed.

<b>MONEY TRANSMISSION</b>		
ST 10	# of transactions from in-state to U.S. states and territories	Report the total number of transactions from in-state to be sent to a state or territory of the United States in the quarter (includes in-state to in-state transactions).
ST 20	\$ amount received for transmission (outbound) from in-state to U.S. states and territories	Report the total dollar amount of transactions from in-state to be sent to a state or territory of the United States in the quarter (includes in-state to in-state transactions).
ST 30	# of transmission transactions from in-state to Foreign Countries	Report the total number of transactions from in-state to foreign countries in the quarter.
ST 40	\$ amount received for transmission (outbound) from in-state to Foreign Countries	Report the total dollar amount of transactions from in-state to be sent to foreign countries in the quarter.
ST 50	TOTAL # of Money Transmission Transactions initiated in-state	The total # of All In-State Transmission Transactions for the quarter is automatically calculated.
ST 60	TOTAL \$ Amount of Money Transmission Transactions initiated in-state	The total \$ Amount of All In-State Transmission Transactions for the quarter is automatically calculated.
<b>PAYMENT INSTRUMENTS (MONEY ORDERS, TRAVELERS CHECKS, DRAFTS)</b>		
ST 70	# of payment instruments issued/sold in-state	Report total number of payment instruments sold in-state during the quarter.
ST 80	\$ amounts of payment instruments issued/sold in-state	Report total dollar amount of payment instruments sold in-state during the quarter.
<b>STORED VALUE</b>		
ST 90	# of stored value transactions in-state	Report total number of stored value instruments sold/issued in-state during the quarter. Includes reloads. Does not include withdrawals.
ST 100	\$ amount of stored value transactions in-state	Report total dollar amount of stored value sold/issued in-state during the quarter. Includes reloads. Does not include withdrawals.
<b>CHECK CASHING</b>		
ST 110	# of checks cashed in-state	Report total number of checks cashed in-state during the quarter.
ST 120	\$ amount of checks cashed in-state	Report total dollar amount of checks cashed in-state during the quarter.
ST 130	\$ amount of fees collected in-state	Report total dollar amount of fees collected in-state in the quarter.
ST 140	Maximum percentage charged for check in-state	Report the maximum percentage charged for a check in-state during the quarter.
<b>FIAT CURRENCY EXCHANGE</b>		
ST 150	# of currency transactions completed in-state	Report total number of currency exchange transactions during the quarter.
ST 160	\$ amount of currency transactions completed in-state	Report total U.S. dollar amount of currency transactions in-state during the quarter.
ST 170	\$ amount of fees collected in-state	Report total dollar amount of fees collected in-state in the quarter.
<b>VIRTUAL CURRENCY</b>		
ST 180	# of Virtual Currency to Virtual Currency Transactions Initiated In-State	Report total number of virtual currency to virtual currency transactions initiated in-state during the quarter.
ST 190	\$ amount of Virtual Currency to Virtual Currency Transactions Initiated In-State	Report total dollar amount of virtual currency to virtual currency transactions initiated in-state during the quarter (in U.S. Dollars).
ST 200	# of Virtual Currency to U.S. Dollar Transactions Initiated In-State	Report total number of virtual currency to U.S. Dollar transactions initiated in-state during the quarter. This shall only include transactions where the reporting entity is a party in the transaction.
ST 210	\$ amount of Virtual Currency to U.S. Dollar Transactions Initiated In-State	Report total dollar amount of virtual currency to U.S. Dollar transactions initiated in-state during the quarter (in U.S. Dollars). This shall only include transactions where the reporting entity is a party in the transaction.
ST 220	# of U.S. Dollar to Virtual Currency Transactions Initiated In-State	Report total number of U.S. Dollar to virtual currency transactions initiated in-state during the quarter. This shall only include transactions where the reporting entity is a party in the transaction.
ST 230	\$ amount of U.S. Dollar to Virtual Currency Transactions Initiated In-State	Report total dollar amount of U.S. Dollar to virtual currency transactions initiated in-state during the quarter (in U.S. Dollars). This shall only include transactions where the reporting entity is a party in the transaction.
ST 240	Total # of Virtual Currency Exchange Transactions Involving In-State Party	Report total number of virtual currency exchange transactions completed involving an in-state located buyer and/or seller of virtual currency. This shall not include transactions where the entity reporting is the buyer or seller.
ST 250	Total \$ amount of Virtual Currency Exchange Transactions Involving In-State Party	Report total dollar amount of virtual currency exchange transactions completed involving an in-state located buyer and/or seller of virtual currency (in U.S. Dollars). This shall not include transactions where the entity reporting is the buyer or seller.
ST 260	TOTAL # of Virtual Currency Transactions Initiated In-State	The total # of in-state transactions for the quarter is automatically calculated.
ST 270	TOTAL \$ Amount of Virtual Currency Transactions Initiated In-State	The total \$ Amount of in-state transactions for the quarter is automatically calculated.

## NMLS MSB Call Report Sections and Definitions

### **SECTION III: PERMISSIBLE INVESTMENTS REPORT<sup>5</sup>**

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<sup>5</sup>Reported at company level. To determine compliance to state specific permissible investment regulations, regulators will utilize the NMLS Data Analytics Module where they can select only certain permissible investment categories to calculate investment percentages compared to the whole.



<b>MONEY TRANSMISSION, STORED VALUE, PAYMENT INSTRUMENTS</b>		
PI 10	Deposits in Domestic Banks	Cash, time deposits, savings deposits, demand deposits, a certificate of deposit, or senior debt obligation of accounts at federally insured financial institutions in the United States as defined in section 3 of the federal Deposit Insurance Act (12 U.S.C. Sec. 1813) or as defined under the federal Credit Union Act (12 U.S.C. Sec. 1781).
PI 20	Deposits in Foreign Banks	Cash, time deposits, savings deposits, demand deposits, a certificate of deposit, or senior debt obligation of accounts in foreign banks.
PI 30	Cash on Hand and in Transit	Include cash on hand, cash in transit, checks, drafts.
PI 40	<b>Total Cash on Hand and in Bank</b>	<b>Sum of lines PI 10 through PI 30</b>
PI 50	Irrevocable Letter of Credit	Report amount of irrevocable letters of credit issued by a federally insured financial institution.
PI 60	Due from agents (net of allowance for doubtful accounts)	Include all moneys owed to licensee from receiving and paying agents net of allowance for doubtful accounts. Also include all money advanced or pre-funded to a paying agent for the purposes of paying transmission liability to beneficiaries.
PI 70	Investments rated A or its equivalent and above	Report the amount of investments that are rated A or its equivalent or above. Only include investments that are rated by a nationally recognized organization that rates securities.
PI 80	Investments rated BBB or its equivalent and lower or non-rated	Report the amount of investments that are rated below A or below the equivalent of A, and/or not rated.
PI 90	Investments in U.S. Treasury securities	Report investment securities that are an obligation of the United States or a department, agency, or instrumentality thereof (bills, notes and bonds).
PI 100	Other Investments	Report all other investments not included above. An explanatory note (PI100NOTE) must be provided if Other Investments (PI100) exceeds 20% of Subtotal for Permissible Investment Calculation (PI105).
PI100NOTE	Other Investments - Explanatory Note	Optional Explanatory Note
PI100PDF	Other Investments - Supporting Document	Optional Upload of PDF Document Supporting Explanatory Note
PI105	<b>Subtotal for Permissible Investment Calculation</b>	<b>Sum of lines PI 40 through PI 100</b>
PI 110	Amount pledged or restricted	Report the amount pledged or restricted.
PI 115	<b>Unrestricted Total for Permissible Investment Calculation</b>	<b>PI 110 subtracted from PI105</b>

<b>OUTSTANDING LIABILITY INFORMATION (AS APPLICABLE)</b>		
PI 120	Total Outstanding Transmission Liability	Report licensee's total amount of money received for transmission and not yet paid to beneficiaries. This amount should include all outstanding transmission liability.
PI 130	Total Average Daily Outstanding Transmission Liability (ADTL)	Report the average daily transmission liability ("ADTL") for the quarter.

<b>VIRTUAL CURRENCY (ADD'L SECTION FOR VC LICENSEES)</b>		
PI 140	Virtual Currency Balance Held on Behalf of Customers (in U.S. Dollars)	Report the U.S. Dollar amount of virtual currency held on behalf of customers. This is virtual currency that resides in an account maintained by the entity where. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency. A blended index should be used if available.
PI 150	Virtual Currency Balance not Held on Behalf of Customers (in U.S. Dollars)	Report the U.S. Dollar amount of virtual currency fully controlled and not held on behalf of a customer. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency. A blended index should be used if available.
PI 160	Other Investments (in U.S. Dollars)	Report all other virtual currency investments not included above. An explanatory note (PI160NOTE) must be provided if Other Investments (in U.S. Dollars (PI160) exceeds 20% of Total VC Coverage (PI170). The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency. A blended index should be used if available.
PI160NOTE	Other Virtual Currency Investment - Explanatory Note	Optional Explanatory Note
PI160PDF	Other Virtual Currency Investment - Supporting Document	Optional Upload of PDF Document Supporting Explanatory Note
PI 170	<b>Total VC coverage</b>	<b>Sum of lines PI 140 through PI 160</b>
PI 180	<b>Outstanding Virtual Currency Liability</b>	<b>Automatically populated with amount entered in FC230.</b>

## NMLS MSB Call Report Sections and Definitions

### **SECTION IV (a): COMPANY-WIDE TRANSACTIONS DESTINATION COUNTRY DETAIL<sup>6</sup>**

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<sup>6</sup>Submitted on annual basis by entities completing foreign money transmission activity as part of Q4 NMLS MSB Call Report submission. NMLS intends to use the ISO 3166 Standard two-letter code format to facilitate destination country reporting. If and when the General Services Administration mandates the use of the new Geopolitical Names and Codes (GENC) standard, SRR will evaluate a transition to the new standard.

**COMPANY-WIDE TRANSACTIONS DESTINATION COUNTRY DETAIL (SUBMITTED IN Q4 REPORT ONLY)**

TRANSACTION DESTINATION COUNTRY INFORMATION		\$ Amount	# of Transactions
TD-A	List of Countries Transmitted to During Calendar Year (new line added for each country)		
	<b>TOTAL \$ Amount of All Foreign Transmission Transactions</b>	Auto-populated	Auto-populated

COMPANY-WIDE TRANSACTIONS DESTINATION COUNTRY DETAIL		
TRANSACTION DESTINATION COUNTRY INFORMATION		
TD-A	List of Countries Transmitted to During Calendar Year (new line added for each country)	Report the number of transactions and the actual dollar amount in the calendar year of transmission money received to be sent to each country included in the schedule. All countries transmitted to during the calendar year should be included in the submission. This section shall only be submitted as part of the Q4 report submission.

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Countries Available for Entry (updated as required)				
Afghanistan	Comoros	Hong Kong	Montenegro	Sierra Leone
Åland Islands	Congo	Hungary	Montserrat	Singapore
Albania	Congo, The Democratic Republic Of The	Iceland	Morocco	Sint Maarten (dutch Part)
Algeria	Cook Islands	India	Mozambique	Slovakia
American Samoa	Costa Rica	Indonesia	Myanmar	Slovenia
Andorra	Côte D'ivoire	Iran, Islamic Republic Of	Namibia	Solomon Islands
Angola	Croatia	Iraq	Nauru	Somalia
Anguilla	Cuba	Ireland	Nepal	South Africa
Antarctica	Curaçao	Isle Of Man	Netherlands	South Georgia And The South Sandwich Islands
Antigua And Barbuda	Cyprus	Israel	New Caledonia	South Sudan
Argentina	Czech Republic	Italy	New Zealand	Spain
Armenia	Denmark	Jamaica	Nicaragua	Sri Lanka
Aruba	Djibouti	Japan	Niger	Sudan
Australia	Dominica	Jersey	Nigeria	Suriname
Austria	Dominican Republic	Jordan	Niue	Svalbard And Jan Mayen
Azerbaijan	Ecuador	Kazakhstan	Norfolk Island	Swaziland
Bahamas	Egypt	Kenya	Northern Mariana Islands (the)	Sweden
Bahrain	El Salvador	Kiribati	Norway	Switzerland
Bangladesh	Equatorial Guinea	Korea, Democratic People's Republic Of	Oman	Syrian Arab Republic
Barbados	Eritrea	Korea, Republic Of	Pakistan	Taiwan
Belarus	Estonia	Kuwait	Palau	Tajikistan
Belgium	Ethiopia	Kyrgyzstan	Palestinian Territory, Occupied	Tanzania, United Republic Of
Belize	Falkland Islands (Malvinas)	Lao People's Democratic Republic	Panama	Thailand
Benin	Faroe Islands	Latvia	Papua New Guinea	Timor-Leste
Bermuda	Fiji	Lebanon	Paraguay	Togo
Bhutan	Finland	Lesotho	Peru	Tokelau
Bolivia, Plurinational State Of	France	Liberia	Philippines	Tonga
Bonaire, Sint Eustatius And Saba	French Guiana	Libya	Pitcairn	Trinidad And Tobago
Bosnia And Herzegovina	French Polynesia	Liechtenstein	Poland	Tunisia
Botswana	French Southern Territories	Lithuania	Portugal	Turkey
Bouvet Island	Gabon	Luxembourg	Qatar	Turkmenistan
Brazil	Gambia	Macao	Réunion	Turks And Caicos Islands
British Indian Ocean Territory	Georgia	Macedonia, The Former Yugoslav Republic Of	Romania	Tuvalu
Brunei Darussalam	Germany	Madagascar	Russian Federation	Uganda
Bulgaria	Ghana	Malawi	Rwanda	Ukraine
Burkina Faso	Gibraltar	Malaysia	Saint Barthélemy	United Arab Emirates
Burundi	Greece	Maldives	Saint Helena, Ascension And Tristan Da Cunha	United Kingdom
Cambodia	Greenland	Mali	Saint Kitts And Nevis	Uruguay
Cameroon	Grenada	Malta	Saint Lucia	Uzbekistan
Canada	Guadeloupe	Marshall Islands (the)	Saint Martin (french Part)	Vanuatu
Cape Verde	Guatemala	Martinique	Saint Pierre And Miquelon	Venezuela, Bolivarian Republic Of
Cayman Islands	Guernsey	Mauritania	Saint Vincent And The Grenadines	Viet Nam
Central African Republic	Guinea	Mauritius	Samoa	Virgin Islands, British
Chad	Guinea-bissau	Mayotte	San Marino	Wallis And Futuna
Chile	Guyana	Mexico	Sao Tome And Principe	Western Sahara
China	Haiti	Micronesia (the Federated States of)	Saudi Arabia	Yemen
Christmas Island	Heard Island And Mcdonald Islands	Moldova, Republic Of	Senegal	Zambia
Cocos (Keeling) Islands	Holy See (Vatican City State)	Monaco	Serbia	Zimbabwe
Colombia	Honduras	Mongolia	Seychelles	

<sup>7</sup>Country listing to be updated for new additions or when country name changes occur. ISO 3166 standard two-letter country codes to be used.



## NMLS MSB Call Report Sections and Definitions

### **SECTION IV (b): STATE TRANSACTIONS DESTINATION COUNTRY DETAIL<sup>8</sup>**

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<sup>8</sup>Submitted on annual basis by entities completing foreign money transmission activity as part of Q4 NMLS MSB Call Report submission. NMLS intends to use the ISO 3166 Standard two-letter code format to facilitate destination country reporting. If and when the General Services Administration mandates the use of the new Geopolitical, Names and Codes (GENC) standard, SRR will evaluate a transition to the new standard.

**STATE TRANSACTIONS DESTINATION COUNTRY DETAIL (SUBMITTED IN Q4 REPORT ONLY)**

TRANSACTION DESTINATION COUNTRY INFORMATION		# of Transactions	\$ Amount
TD-B	List of Countries Transmitted to In-State to Foreign Countries During Calendar Year (new line added for each country)		
TOTAL \$ Amount of In-State to Foreign Transmission Transactions		Auto-populated	Auto-populated

**STATE TRANSACTIONS DESTINATION COUNTRY DETAIL**

TRANSACTION DESTINATION COUNTRY INFORMATION		
TD-B	List of Countries Transmitted to In-State to Foreign Countries During Calendar Year (new line added for each country)	Report the number of transactions and the actual dollar amount in the calendar year of transmission money received in-state to be sent to each country included in the schedule. All countries transmitted to during the calendar year should be included in the submission. This section shall only be submitted as part of the Q4 report submission.

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Countries Available for Entry (updated as required)				
Afghanistan	Comoros	Hong Kong	Montenegro	Sierra Leone
Åland Islands	Congo	Hungary	Montserrat	Singapore
Albania	Congo, The Democratic Republic Of The	Iceland	Morocco	Sint Maarten (dutch Part)
Algeria	Cook Islands	India	Mozambique	Slovakia
American Samoa	Costa Rica	Indonesia	Myanmar	Slovenia
Andorra	Côte D'Ivoire	Iran, Islamic Republic Of	Namibia	Solomon Islands
Angola	Croatia	Iraq	Nauru	Somalia
Anguilla	Cuba	Ireland	Nepal	South Africa
Antarctica	Curaçao	Isle Of Man	Netherlands	South Georgia And The South Sandwich Islands
Antigua And Barbuda	Cyprus	Israel	New Caledonia	South Sudan
Argentina	Czech Republic	Italy	New Zealand	Spain
Armenia	Denmark	Jamaica	Nicaragua	Sri Lanka
Aruba	Djibouti	Japan	Niger	Sudan
Australia	Dominica	Jersey	Nigeria	Suriname
Austria	Dominican Republic	Jordan	Niue	Swalbard And Jan Mayen
Azerbaijan	Ecuador	Kazakhstan	Norfolk Island	Swaziland
Bahamas	Egypt	Kenya	Northern Mariana Islands (the)	Sweden
Bahrain	El Salvador	Kiribati	Norway	Switzerland
Bangladesh	Equatorial Guinea	Korea, Democratic People's Republic Of	Oman	Syrian Arab Republic
Barbados	Eritrea	Korea, Republic Of	Pakistan	Taiwan
Belarus	Estonia	Kuwait	Palau	Tajikistan
Belgium	Ethiopia	Kyrgyzstan	Palestinian Territory, Occupied	Tanzania, United Republic Of
Belize	Falkland Islands (Malvinas)	Lao People's Democratic Republic	Panama	Thailand
Benin	Faroe Islands	Latvia	Papua New Guinea	Timor-leste
Bermuda	Fiji	Lebanon	Paraguay	Togo
Bhutan	Finland	Lesotho	Peru	Tokelau
Bolivia, Plurinational State Of	France	Liberia	Philippines	Tonga
Bonaire, Sint Eustatius And Saba	French Guiana	Libya	Pitcairn	Trinidad And Tobago
Bosnia And Herzegovina	French Polynesia	Liechtenstein	Poland	Tunisia
Botswana	French Southern Territories	Lithuania	Portugal	Turkey
Bouvet Island	Gabon	Luxembourg	Qatar	Turkmenistan
Brazil	Gambia	Macao	Réunion	Turks And Caicos Islands
British Indian Ocean Territory	Georgia	Macedonia, The Former Yugoslav Republic Of	Romania	Tuvalu
Brunei Darussalam	Germany	Madagascar	Russian Federation	Uganda
Bulgaria	Ghana	Malawi	Rwanda	Ukraine
Burkina Faso	Gibraltar	Malaysia	Saint Barthélemy	United Arab Emirates
Burundi	Greece	Maldives	Saint Helena, Ascension And Tristan Da Cunha	United Kingdom
Cambodia	Greenland	Mali	Saint Kitts And Nevis	Uruguay
Cameroon	Grenada	Malta	Saint Lucia	Uzbekistan
Canada	Guadeloupe	Marshall Islands (the)	Saint Martin (french Part)	Vanuatu
Cape Verde	Guatemala	Martinique	Saint Pierre And Miquelon	Venezuela, Bolivarian Republic Of
Cayman Islands	Guernsey	Mauritania	Saint Vincent And The Grenadines	Viet Nam
Central African Republic	Guinea	Mauritius	Samoa	Virgin Islands, British
Chad	Guinea-bissau	Mayotte	San Marino	Wallis And Futuna
Chile	Guyana	Mexico	Sao Tome And Principe	Western Sahara
China	Haiti	Micronesia (the Federated States of)	Saudi Arabia	Yemen
Christmas Island	Heard Island And Mcdonald Islands	Moldova, Republic Of	Senegal	Zambia
Cocos (Keeling) Islands	Holy See (Vatican City State)	Monaco	Serbia	Zimbabwe
Colombia	Honduras	Mongolia	Seychelles	

<sup>9</sup>Country listing to be updated for new additions or when country name changes occur. ISO 3166 standard two-letter country codes to be used.