Below are the changes to the Money Services Businesses (MSB) Call Report that will take effect for first quarter MSB Call Report 2023 filings. The changes below will affect the Financial Condition (FC), Permissible Investment (PI), and virtual currency sections of both the State Transaction (ST) and Company-Wide Transaction (TA) of the MSB Call Report. If you have any additional questions, please refer to the NMLS Resource Center or contact the NMLS Call Center.

**New Fields**

- New virtual currency line items aim to capture activities not covered by existing line items. The three activities will be added to the national and state-specific schedules.
- The total count and amount of virtual currency transactions are now captured in TA 320 and TA 330 for the national schedule and ST 320 and ST 330 for the state schedule.

**Updated/Corrected Fields**

- Edits to the definitions and titles of virtual currency line items in the national and state specific schedules aim to clarify activity categories and parties involved in the given activities.

**Updated/Corrected Definitions**

- The definition of FC 90 is being revised to remove the phrase “not held on behalf of a customer.” This phrase is not included in any other definitions under Financial Condition: Assets.
- The definition of PI 180 incorrectly states that the value is automatically populated. The revision corrects this error.

**Updated/Corrected Calculations**

- On the current version of the MSBCR, “Net Income” (FC 680) is required to include “Other comprehensive income/currency translation adjustments” in the calculation (FC 650). This presentation is inconsistent with US GAAP, which states that “other comprehensive income” is not a component of net income.
- The title changes to FC 630 and FC 680 will rename current fields to align with US GAAP: