NATIONWIDE MULTISTATE LICENSING SYSTEM & REGISTRY

nmls.org

MSB Call Report Form Version 5 Proposal

Comment Period: May 21 – July 20, 2026

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Overview & Background

On behalf of the NMLS Policy Committee[1], the Conference of State Bank Supervisors [2] invites public comments on proposed changes to the Money Services Businesses Call Report (MSBCR), referred to as Form Version 5 (FV5).

The goal of the MSBCR is to create a nationwide repository of standardized information available to state regulators concerning the financial condition and activities of their Money Services Businesses licensees.

A majority of states have enacted the Money Transmission Modernization Act (MTMA) either in full or in part. The proposed changes align the MSBCR with the MTMA and MTMA guidance issued by CSBS as voted on by Non-Depository Supervisory Committee on MTMA implementation. Regulators and industry identified constraints with the current MSB Call Report that impede calculation of tangible net worth according to the MTMA and the guidance issued to address tangible net worth and virtual currency.

The changes align the MSBCR with financial statements that separate customer-funded assets from company assets. The purpose of these changes is to clarify asset types and owners, break out liability categories, and add state-specific outstanding liability. The addition of state-specific outstanding liability as proposed will provide regulators with an understanding of consumer risk during failure. The proposed revision requires licensees to report state-specific outstanding liability for those categories stated in Section 7.06 of the MTMA.

Public Comment Process

CSBS is seeking comments on the specific, proposed changes to the MSB Call Report contained in this document. The MSB Call Report Subcommittee (see Addendum A) will review all comments. The subcommittee will send their responses to the public's comments to the NMLS Policy Committee for evaluation and approval or rejection.

Each company should submit one response that represents its comments, feedback and views on the proposal. Submissions must include the submitter's contact information to be considered. Comments received, as well as the submitter's name and company name will be posted on the NMLS Resource Center.

Comments should be emailed to comments@csbs.org.

Comment submission deadline: July 20 at 5 p.m. EDT.

[1] Information about the NMLS Policy Committee can be found here.
[2] Information about CSBS and NMLS can be found here.

Preliminary Issue

Guidance differs among various stakeholders with differing interests (FASB, SEC and the NDSC) as to how off-balance sheet cryptocurrency items should be addressed in financial reporting.

While FASB has issued some guidance on cryptocurrency, there is no FASB guidance on balance sheet recognition of safeguarded crypto assets. Below is a summary of pertinent sources of information.

1. SEC Guidance
   a. Prior to 2025 SAB 121 was in effect and required entities to record a corresponding liability on its balance sheet for safeguarded crypto assets. In early 2025, the SEC issued SAB 122, which rescinded SAB 121. With the issuance of SAB 122, entities need not automatically be required to recognize the asset and corresponding liability. There is a requirement for entities to determine if in connection with custodial assets, there is a liability based on certain contingencies.
2. GAAP
   a. Under Generally Accepted Accounting Principles, or GAAP, financial statements are prepared under a consistent, standardized framework that significantly reduces the variability and subjectivity found in non-GAAP financial statements. Using a GAAP framework enhances the transparency and comparability of financial results within and among companies and often requires disclosure of material off-balance sheet items in the financial statement footnotes.

3. CSBS Guidance[3]
   a. The Guidance issued by CSBS and approved by the NDSC on the calculation of Tangible Net Worth per the MTMA states “, virtual currency assets need not be subtracted from total assets [as intangible assets] where there exists a corresponding virtual currency customer liability.” This would require off-balance sheet items to be shown on the MSBCR to be able to determine if these items exist.

While the treatment of cryptocurrency has brought this issue to the forefront, historically supplemental information, reporting, and opinions may be provided as part of financial reporting to address compliance with specific counterparty, investor, or regulatory requirements. Financial data collected by regulatory agencies to support this reporting may include such data fields as memo items or supplemental information as well. Financial reporting under a GAAP framework does not preclude the presentation of this supplemental information

[3] CSBS has issued guidance on Tangible Net Worth, Right of Use Leases and Stablecoin Tangibility

or data when needed.

To date, thirty-one states have enacted the law in full or in part. Money transmitters licensed in at least one state that has already adopted the Money Transmission Modernization Act (MTMA) collectively account for 99% of reported money transmission activity.

The MSBCR FV5 is planned to be implemented in NMLS in the first half of 2027. The changes are broken into two areas:

1. Clarification of asset types and owners and liabilities
2. Addition of state-specific outstanding liabilities

Clarification of asset types and owners and liabilities

Item 1- FC90-FC92

Virtual currency assets (FC90-FC93) are broken into two line items to accommodate those that have a corresponding liability and those that do not as follows:

Line Item	Current Definition	Proposed\Revised Definition
FC90 Non-customer-funded virtual currency assets (in U.S. Dollars	Any virtual currency held as an asset. 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	All other virtual currency assets that are not included in line FC91. These assets should be institution-funded assets not associated with customer obligations.
FC91 Customer-funded virtual currency assets supported by corresponding liabilities to customers (in U.S. dollars)		Gross amount of customer funded virtual currency assets that are subject to an equal customer obligation.
FC92 Total Virtual Currency Assets		Sum of FC90 and FC91. This amount should include all virtual currency assets.

Additionally, accounting updates related to fair value (i.e., must recognize losses from change in value over the course of a quarter) reporting of crypto assets necessitates adding the additional line item below:

Line Item	Current Definition	Proposed/Revised Definition
FC545 Total amount of fair value (gains) or losses from non-customer funded virtual currency assets (in U.S. Dollars)		Aggregate fair value (gains) or losses on virtual currency assets that are not included in line FC90. These assets should be institution-funded assets not associated with customer obligations.

Items 2 and 3 – FC93 and FC94

Payment stablecoin assets will be broken into customer funded and non-customer funded and then further broken out to accommodate those that have a corresponding liability and those that do not.

The line items are as follows:

Line Item	Current Definition	Proposed/Revised Definition
FC93 Customer-funded payment stablecoin assets with corresponding liabilities to customers (in U.S. dollars)		Gross amount of customer funded payment stablecoin assets, as defined by the GENIUS Act, 12 U.S.C. 5901 et seq., with corresponding customer stablecoin liabilities. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the stablecoin. A blended index should be used if available.
FC94 Customer funded non-payment stablecoin assets (in U.S. dollars)		Gross amount of customer funded digital assets that qualify as non-payment stablecoins under Section 14 of the Guiding and Establishing National Innovation for U.S. Stablecoins Act, 119 P.L. 27. Non-payment stablecoins include endogenously collateralized payment stablecoin, which are digital assets where— (1) the originator has represented the digital asset will be converted, redeemed, or repurchased for a fixed amount of monetary value; and(2) the digital asset relies solely on the value of another digital asset created or maintained by the same originator to maintain the fixed price.
FC95 Non-customer-funded payment stablecoin assets (in U.S. Dollars		Gross amount of non-customer funded payment stablecoin assets, as defined by the GENIUS Act, 12 U.S.C. 5901 et seq. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the stablecoin. A blended index should be used if available.

FC96 Non-customer-funded non-payment stablecoin assets (in U.S. Dollars		Gross amount of non-customer funded digital assets that qualify as non-payment stablecoins under Section 14 of the Guiding and Establishing National Innovation for U.S. Stablecoins Act, 119 P.L. 27. Non-payment stablecoins include endogenously collateralized payment stablecoin, which are digital assets where— (1) the originator has represented the digital asset will be converted, redeemed, or repurchased for a fixed amount of monetary value; and(2) the digital asset relies solely on the value of another digital asset created or maintained by the same originator to maintain the fixed price.

Item4 - FC140- FC146

Line items for right of use assets will be added, which also necessitates a revision to the definition of FC140, Goodwill and other intangibles. The proposed revisions are below:

Line Item	Current Definition	Proposed/Revised Definition
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.	Sum of FC141, FC142, FC143, and FC144 (system generated)
FC141 Right of Use Assets backed by Intangible Assets		Report the amount of right of use assets that do not arise due to a lessee's lease of a tangible asset (e.g., building or equipment), assets that represent the lessee's right to use an underlying asset for the lease term.
FC142 Goodwill		Report the amount of goodwill, the amount representing the future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized.
FC144 Other intangibles: API,		Report all other non-monetary assets that cannot be seen, touched, or physically measured and

intellectual property, etc.		which are created through time and/or effort. Include customer loyalty, APIs, intellectual property, proprietary assets, and smart contracts.
FC146 Right of Use Assets backed by Tangible Assets		Report the amount of right of use assets that arise due to a lessee's lease of a tangible asset (e.g., building or equipment), assets that represent the lessee's right to use an underlying asset for the lease term

Item 5 – FC230-FC233

The Payment stablecoin liability line items shall mirror the asset items. To facilitate this change line FC230 as it currently exists will be retired, since the new line items FC231-FC233 provide the same information but on a more granular level. The liability line items shall be as follows:

Line Item	Current Definition	Proposed/Revised Definition
FC231 Virtual currency liabilities to customer-funded assets supported by virtual currency assets (in U.S. dollars		Gross amount of customer virtual currency liabilities that are subject to an equal customer-funded asset. 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.
FC232 Payment stablecoin liabilities to customers supported by customer-funded payment stablecoin assets (in U.S. dollars)		Gross amount of customer payment stablecoin liabilities that are subject to an equal customer asset. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the payment stablecoin. A blended index should be used if available.
FC233 Non-payment stablecoin liabilities (in U.S. dollars)		Gross amount of digital asset-denominated liabilities that qualify as non-payment stablecoins under Section 14 of the Guiding and Establishing National Innovation for U.S. Stablecoins Act, 119 P.L. 27. Non-payment stablecoins include endogenously collateralized payment stablecoin, which are digital assets where— (1) the originator of which has represented will be converted, redeemed, or repurchased for a fixed amount of monetary value; and(2) that relies solely on the value of another digital asset created or maintained by the same originator to maintain the fixed price.

Line Item	Current Definition	Proposed/Revised Definition
FC241 Current lease liability		Include all current lease liabilities.
FC242 Accrued expenses		Report the amount of expenses that have been incurred but not been paid yet year to date.
FC243 Income tax payable		Report the amount of tax liability that is owed to the government based on profitability year to date.
FC244 Current portion of long-term debt		Report the portion of long-term debt year to date.
FC265 Noncurrent lease liability		Include all lease liabilities that are due more than 12 months after the end of the reporting period.
FC271 Deferred tax liability		Report the deferred gross tax liability arising from the temporary differences between book basis and tax basis and results in a future tax.

Addition of state-specific outstanding liabilities

The addition of state-specific outstanding liability line items as proposed will provide regulators with an understanding of consumer risk during failure. The proposed revision requires licensees to report state-specific outstanding liability for those categories stated in Section 7.06 of the MTMA.

Item 6 – State-Specific Items

Line Item	Proposed Definition
ST370 Total $ fiat outstanding transmission liability in the state	Report licensee's total amount of outstanding fiat money received for transmission in the state and not yet paid to beneficiaries refunded to the sender or escheated to the state.
ST371 Total # unique customers with fiat outstanding liability in the state	Report licensee's total number of outstanding fiat money received for transmission in the state and not yet paid to beneficiaries, refunded to the sender, or escheated to the state.
ST372 Total # of outstanding payment instruments in the state	Report licensee's total number of outstanding payment instruments (including money orders, and travelers' checks) issued on behalf of others in the state and the number of stored value issued or sold by the licensee and not yet paid to beneficiaries or negotiated, refunded, or escheated to the state.
ST373 Total $ virtual currency outstanding transmission liability in the state	Report licensee's total amount of outstanding virtual currency in the state. This amount should include all outstanding virtual currency liability in the state. 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.
ST374 Total # unique customers with virtual currency outstanding liability in the state	Report licensee's total number of unique customers with outstanding virtual currency liability in the state. This number should include all unique customers with outstanding virtual currency liability in the state.

To aid industry in the implementation of the above the below item will be added to the FAQ document for the Call Report.

What is a unique customer?
A "Unique customer" includes all persons, including individuals, general partnerships, limited

partnerships, etc.

Item 7 – Changes in Equity Section

The proposed section introduces a statement of changes in equity to assist in determining changes in equity from the prior quarter.

Line Item	Proposed Definition
Balance at Beginning of Period	Total equity at beginning of this quarter. This balance should be equal to total equity at the end of the last reporting period (Line item Balance at End of Period from prior reporting period).
Net Income / (Loss)	Must equal FC630 (Net Income (Loss))
Issuance of New Stock or Conversions of Preferred to Common	The proceeds from the issuance of common and preferred stock issued during the period.
Stock Repurchases	The cost of non-preferred treasury stock that was repurchased during the period.
Other Capital Contributions	Any contributions of capital received during the period (received from parent, stockholders, partners, etc.).
OCI: Changes in OCI	Report all changes in other comprehensive income (OCI) during the quarter. For example, certain adjustments relating to pension plans should be reported here.
Dividends/Distributions	Any dividends paid to stockholders/owners or distributions made to partners during the period. This amount must be less than or equal to zero.
Equity Adjustments	Changes/adjustments not reported on other lines.
Explanatory Notes	Free text for Equity Adjustments
Balance at End of Period	CALCULATED sum of fields above

Item 8 – PI162

The line item title for PI62 shall be amended to reflect the current definition and the original intent for the line item.

Line Item	Current Definition	Revised Line Item Title
PI62 Due from all authorized delegates in excess of 10% of outstanding transmission liability	Include all receivables that are payable to the licensee from each authorized delegate in the ordinary course of business that are less than seven days old that exceed 10% of the aggregate value of the licensee’s total permissible investments.	PI62 Due from all authorized delegates in excess of 10% of the licensee's total permissible investments

Item 9 – ST362

The System Rule and hence functionality for ST362 (Surety Bond Amount for Permissible Investment) shall be updated.

The surety bond is intended to cover ADTL per Section 10.2 of the MTMA. The surety bond reporting in relation to ADTL is reported in the call report because certain MTMA states allow excess bond coverage to be included as a permissible investment. If a company does not have excess coverage ST362 currently reflects a negative value. The negative value does not mean the company has an inadequate surety bond as the MTMA also caps the maximum required bond at the discretion of the states.

Proposed update: IF ST362 is negative, the system should change the value to “0”.

Final Line Item Proposal

Appendix 1 herein shows all the line items that will be in the MSB Call Report with the proposed changes and additions.

Appendix 1

Line Item	Current Definition
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 monies 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 Non-customer-funded virtual currency assets (in U.S. Dollars)	All other virtual currency assets that are not included in line FC91. These assets should be institution-funded assets not associated with customer obligations.
FC91 Customer-funded virtual currency assets supported by corresponding liabilities to customers (in U.S. dollars)	Gross amount of customer funded virtual currency assets that are subject to an equal customer obligation.
FC92 Total Virtual Currency Assets	Sum of FC90 and FC91. This amount should include all virtual currency assets.
FC93 Customer-funded payment stablecoin assets with corresponding liabilities to customers (in U.S. dollars)	Gross amount of customer funded payment stablecoin assets, as defined by the GENIUS Act, 12 U.S.C. 5901 et seq., with corresponding customer stablecoin liabilities. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the stablecoin. A blended index should be used if available.

Line Item	Current Definition
FC94 Customer funded non-payment stablecoin assets (in U.S. dollars	Gross amount of customer funded digital assets that qualify as non-payment stablecoins under Section 14 of the Guiding and Establishing National Innovation for U.S. Stablecoins Act, 119 P.L. 27. Non-payment stablecoins include endogenously collateralized payment stablecoin, which are digital assets where— (1) the originator has represented the digital asset will be converted, redeemed, or repurchased for a fixed amount of monetary value; and(2) the digital asset relies solely on the value of another digital asset created or maintained by the same originator to maintain the fixed price.
FC95 Non-customer-funded payment stablecoin assets (in U.S. Dollars	Gross amount of non-customer funded payment stablecoin assets, as defined by the GENIUS Act, 12 U.S.C. 5901 et seq. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the stablecoin. A blended index should be used if available.
FC96 Non-customer-funded non-payment stablecoin assets (in U.S. Dollars	Gross amount of non-customer funded digital assets that qualify as non-payment stablecoins under Section 14 of the Guiding and Establishing National Innovation for U.S. Stablecoins Act, 119 P.L. 27. Non-payment stablecoins include endogenously collateralized payment stablecoin, which are digital assets where— (1) the originator has represented the digital asset will be converted, redeemed, or repurchased for a fixed amount of monetary value; and(2) the digital asset relies solely on the value of another digital asset created or maintained by the same originator to maintain the fixed price.
FC100 Other current assets (Detail below if amount exceeds 20% of current assets total)	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
FC100 NOTE Other current assets -Explanatory Note	Optional Explanatory Note
FC100PDF Other current assets - Supporting Document	Optional Upload of PDF Document Supporting Explanatory Note
FC110 Total current assets	Sum of lines FC10 through FC100 (excluding FC30 and FC50)
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.
FC140 Goodwill and other intangibles	Sum of FC141, FC142, FC143, and FC144 (system generated)
FC141 Right of Use Assets backed by Intangible Assets	Report the amount of right of use assets that do not arise due to a lessee's lease of a tangible asset (e.g., building or equipment), assets that represent the lessee's right to use an underlying asset for the lease term.

Line Item	Current Definition
FC142 Goodwill	Report the amount of goodwill, the amount representing the future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized.
FC144 Other intangibles: api, intellectual property, etc.	Report all other non-monetary assets that cannot be seen, touched, or physically measured and which are created through time and/or effort. Include customer loyalty, APIs, intellectual property, proprietary assets, and smart contracts.
FC145 Deferred Tax asset	Report the deferred gross tax asset arising from the temporary differences between the book basis and tax basis and results in a future reduction of tax. The deferred tax asset reported should be reduced by a valuation allowance if it is more likely than not that some portion or all of a deferred tax asset will not be realized.
FC146 Right of Use Assets backed by Tangible Assets	Report the amount of right of use assets that arise due to a lessee's lease of a tangible asset (e.g., building or equipment), assets that represent the lessee's right to use an underlying asset for the lease term.
FC150 Other assets (Detail below if amount exceeds 20% of overall total 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
FC160 TOTAL ASSETS	Sum of lines FC110 through FC150
FC170 Accounts payable	Report all accounts payable, including monies 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.
FC231 Virtual currency liabilities to customer-funded	Gross amount of customer virtual currency liabilities that are subject to an equal customer-funded asset. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active

Line Item	Current Definition
assets supported by virtual currency assets (in U.S. dollars	market for the virtual currency. A blended index should be used if available.
FC232 Payment stablecoin liabilities to customers supported by customer-funded payment stablecoin assets (in U.S. dollars)	Gross amount of customer payment stablecoin liabilities that are subject to an equal customer asset. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the payment stablecoin. A blended index should be used if available.
FC233 Non-payment stablecoin liabilities (in U.S. dollars)	Gross amount of digital asset-denominated liabilities that qualify as non-payment stablecoins under Section 14 of the Guiding and Establishing National Innovation for U.S. Stablecoins Act, 119 P.L. 27. Non-payment stablecoins include endogenously collateralized payment stablecoin, which are digital assets where— (1) the originator of which has represented will be converted, redeemed, or repurchased for a fixed amount of monetary value; and(2) that relies solely on the value of another digital asset created or maintained by the same originator to maintain the fixed price.
FC240 Other current liabilities (i.e., Accrued expenses, income tax payable, current portion of long term debt, etc.)	An explanatory note (FC240NOTE) must be provided if Other Current Liabilities (FC240) exceeds 20% of Total Current Liabilities (FC250). An explanatory note (FC240NOTE) must be provided if Other Current Liabilities (FC240) exceeds 20% of Total Current Liabilities (FC250).
FC241 Current lease liability	Include all current lease liabilities.
FC242 Accrued expenses	Report the amount of expenses that have been incurred but not been paid yet year to date.
FC243 Income tax payable	Report the amount of tax liability that is owed to the government based on profitability year to date.
FC244 Current portion of long-term debt	Report the portion of long-term debt year to date.
FC240NOTE Other current liabilities - Explanatory Note	Optional Explanatory Note
FC240PDF Other current liabilities - Supporting Document	Optional Upload of PDF Document Supporting Explanatory Note
FC250 Total Current Liabilities	Sum of lines FC170 through FC240
FC260 Long term notes payable	Include mortgages and other real estate secured loans as well as any notes due in excess of one year.
FC265 Noncurrent lease liability	Include all lease liabilities that are due more than 12 months after the end of the reporting period.
FC270 Other Liabilities (Detail below if amount exceeds 20% of total)	Report all other liabilities not included above. An explanatory note (FC270NOTE) must be provided if Other Liabilities (FC270) exceeds 20% of Total Liabilities
FC271 Deferred tax liability	Report the deferred gross tax liability arising from the temporary differences between book basis and tax basis and results in a future tax.

Line Item	Current Definition
FC270NOTE Other Liabilities - Explanatory Note	Optional Explanatory Note
FC270PDF Other Liabilities - Supporting Document	Optional Upload of PDF Document Supporting Explanatory Note
FC280 TOTAL LIABILITIES	Sum of lines FC250 through FC270
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. 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.
FC350 Total Contributed Capital	Sum of lines FC29 through FC34 (excluding FC300, FC320, and FC330)
FC360 Retained earnings	Report the amount of retained earnings, including year to date net income. Do not include income reported in Other comprehensive income .
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.
FC390 TOTAL SHAREHOLDERS' EQUITY	Sum of lines FC350 through FC380

Line Item	Current Definition
FC400 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	Sum of lines FC280 and FC390
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 licensees 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 (Detail below if amount exceeds 20% of total)	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
FC490 TOTAL REVENUE	Sum of lines FC410 through FC480
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 Other Expenses).

Line Item	Current Definition
FC540 Depreciation and amortization	Expenses related to the write-off of non-earning assets in accordance with generally acceptable accounting principles (GAAP).
FC545 Total amount of fair value (gains) or losses from non-customer funded virtual currency assets (in U.S. Dollars)	Aggregate fair value (gains) or losses on virtual currency assets that are not included in line FC90. These assets should be institution-funded assets not associated with customer obligations.
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 (Detail below if amount exceeds 20% of total)	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
FC600 TOTAL EXPENSES	Sum of lines FC500 through FC590
FC610 Income from Continuing Operations before Income Tax	FC490 minus FC600
FC620 Income tax	Federal and state income tax on line FC610
FC630 Net Income (loss)	FC610 minus FC620
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 unrealized 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.
FC660 Income before extraordinary items	Sum of lines FC630 through FC650
FC670 Extraordinary items, net of tax effect	Material, unusual, nonrecurring or infrequent items.
FC680 Comprehensive Income	Sum of lines FC660 and FC670

Line Item	Current Definition
Balance at Beginning of Period	Total equity at beginning of this quarter. This balance should be equal to total equity at the end of the last reporting period (Line item Balance at End of Period from prior reporting period).
Net Income / (Loss)	Must equal FC630 (Net Income (Loss))
Issuance of New Stock or Conversions of Preferred to Common	The proceeds from the issuance of common and preferred stock issued during the period.
Stock Repurchases	The cost of non-preferred treasury stock that was repurchased during the period.
Other Capital Contributions	Any contributions of capital received during the period (received from parent, stockholders, partners, etc.).
OCI: Changes in OCI	Report all changes in other comprehensive income (OCI) during the quarter. For example, certain adjustments relating to pension plans should be reported here.
Dividends/Distributions	Any dividends paid to stockholders/owners or distributions made to partners during the period. This amount must be less than or equal to zero.
Equity Adjustments	Changes/adjustments not reported on other lines.
Explanatory Notes	Free text for Equity Adjustments
Balance at End of Period	CALCULATED sum of fields above
TA10 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.
TA20 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.
TA30 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.
TA40 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.
TA50 TOTAL # of All Money Transmission Transactions	The total # of Transmission Transactions for the quarter is automatically calculated.
TA60 TOTAL $ Amount of All Money Transmission Transactions	The total $ Amount of Transmission Transactions for the quarter is automatically calculated.
TA70 Total # of payment instruments issued/sold	Report total number of payment instruments sold in the quarter.
TA80 Total $ amount of payment instruments issued/sold	Report total dollar amount of payment instruments sold in the quarter.

Line Item	Current Definition
TA90 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.
TA100 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.
TA110 # of checks cashed	Report total number of checks cashed during the quarter.
TA120 $ amount of checks cashed	Report total dollar amount of checks cashed during the quarter.
TA130 $ amount of fees collected	Report total dollar amount of fees collected in the quarter.
TA140 Maximum percentage charged for check	Report the maximum percentage charged for a check during the quarter.
TA150 # of currency exchange transactions completed	Report total number of currency exchange transactions during the quarter.
TA160 $ amount of currency exchange transactions completed	Report total U.S. dollar amount of currency transactions during the quarter.
TA170 $ amount of fees collected	Report total dollar amount of fees collected in the quarter.
TA180 Total # of Virtual Currency to Virtual Currency Exchange Transactions	Report total number of virtual currency to virtual currency exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is either the buyer or seller and is providing virtual currency to the customer in exchange for virtual currency.
TA190 Total $ amount of Virtual Currency to Virtual Currency Exchange Transactions	Report total dollar amount (in U.S. Dollars) of virtual currency to virtual currency exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is either the buyer or seller and is providing virtual currency to the customer in exchange for virtual currency. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.
TA200 Total # of Virtual Currency to U.S. Dollar Exchange Transactions	Report total number of virtual currency to U.S. Dollar exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is providing U.S. Dollars to the customer in exchange for virtual currency.
TA210 Total $ amount of Virtual Currency to U.S. Dollar Exchange Transactions	Report total dollar amount (in U.S. Dollars) of virtual currency to U.S. Dollar exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is providing U.S. Dollars to the customer in exchange for virtual currency. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.

Line Item	Current Definition
TA220 Total # of U.S. Dollar to Virtual Currency Exchange Transactions	Report total number of U.S. Dollar to virtual currency exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is providing virtual currency to the customer in exchange for U.S. Dollars.
TA230 Total $ amount of U.S. Dollar to Virtual Currency Exchange Transactions	Report total dollar amount (in U.S. Dollars) of U.S. Dollar to virtual currency exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is providing virtual currency to the customer in exchange for U.S. Dollars. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.
TA240 Total # of Virtual Currency to Virtual Currency Facilitated Exchange Transactions	Report total number of virtual currency to virtual currency facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor the seller.
TA250 Total $ amount of Virtual Currency to Virtual Currency Facilitated Exchange Transactions	Report total dollar amount (in U.S. Dollars) of virtual currency to virtual currency facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor the seller. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for either virtual currency at the time of the transaction. A blended index should be used if available.
TA280 Total # of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions	Report total number of virtual currency to U.S. Dollar, or vice versa, facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor seller.
TA290 Total $ amount of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions	Report total dollar amount (in U.S. Dollars) of virtual currency to U.S. Dollar, or vice versa, facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor seller. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.
TA300 Total # of Virtual Currency Stored Value Transactions	Report total number of virtual currency stored value transactions during the quarter where the customer provides the reporting entity with virtual currency and the reporting entity maintains control.
TA310 Total $ amount of Virtual Currency Stored Value Transactions	Report total dollar amount (in U.S. Dollars) of virtual currency stored value transactions during the quarter where the customer provides the reporting entity with virtual currency and the reporting entity maintains control. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.

Line Item	Current Definition
TA320 Total # of Virtual Currency Transmissions	Report total number of virtual currency transmissions during the quarter that are not exchange transactions.
TA330 Total $ amount of Virtual Currency Transmissions	Report total dollar amount (in U.S. Dollars) of virtual currency transmissions during the quarter that are not exchange transactions. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.
TA340 TOTAL # of Virtual Currency Transactions	The total # of transactions for the quarter is automatically calculated.
TA350 TOTAL $ Amount of Virtual Currency Transactions	The total $ amount of all transactions for the quarter is automatically calculated.
ST10 # of transactions from in-state 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.
ST20 $ amount received for transmission (outbound) from in-state 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.
ST30 # of transmission transactions from in-state to Foreign Countries	Report the total number of transactions from U.S. States and territories to foreign countries in the quarter.
ST40 $ amount received for transmission (outbound) from in-state 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.
ST50 TOTAL # of Money Transmission Transactions initiated in-state	The total # of Transmission Transactions for the quarter is automatically calculated.
ST60 TOTAL $ Amount of Money Transmission Transactions initiated in-state	The total $ Amount of Transmission Transactions for the quarter is automatically calculated.
ST70 # of payment instruments issued/sold in-state	Report total number of payment instruments sold in the quarter.
ST80 $ amounts of payment instruments issued/sold in-state	Report total dollar amount of payment instruments sold in the quarter.
ST90 # of stored value transactions in-state	Report total number of stored value instruments transactions (issued/sold, etc.) in the quarter. Includes reloads. Does not include withdrawals
ST100 $ amount of stored value transactions in-state	Report total dollar amount of stored value transactions (issued/sold, etc.) in the quarter. Includes reloads. Does not include withdrawals.
ST110 # of checks cashed in-state	Report total number of checks cashed during the quarter.

Line Item	Current Definition
ST120 $ amount of checks cashed in-state	Report total dollar amount of checks cashed during the quarter.
ST130 $ amount of fees collected in-state	Report total dollar amount of fees collected in the quarter.
ST140 Maximum percentage charged for check in-state	Report the maximum percentage charged for a check during the quarter.
ST150 # of currency transactions completed in-state	Report total number of currency exchange transactions during the quarter.
ST160 $ amount of currency transactions completed in-state	Report total U.S. dollar amount of currency transactions during the quarter.
ST170 $ amount of fees collected in-state	Report total dollar amount of fees collected in the quarter.
ST180 Total # of Virtual Currency to Virtual Currency Exchange Transactions Initiated In-State	Report total number of virtual currency to virtual currency exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is either the buyer or seller and is providing virtual currency to the customer in exchange for virtual currency.
ST190 Total $ amount of Virtual Currency to Virtual Currency Exchange Transactions Initiated In-State	Report total dollar amount (in U.S. Dollars) of virtual currency to virtual currency exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is either the buyer or seller and is providing virtual currency to the customer in exchange for virtual currency. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.
ST200 Total # of Virtual Currency to U.S. Dollar Exchange Transactions Initiated In-State	Report total number of virtual currency to U.S. Dollar exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is providing U.S. Dollars to the customer in exchange for virtual currency.
ST210 Total $ amount of Virtual Currency to U.S. Dollar Exchange Transactions Initiated In-State	Report total dollar amount (in U.S. Dollars) of virtual currency to U.S. Dollar exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is providing U.S. Dollars to the customer in exchange for virtual currency. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.
ST220 Total # of U.S. Dollar to Virtual Currency Exchange Transactions Initiated In-State	Report total number of U.S. Dollar to virtual currency exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is providing virtual currency to the customer in exchange for U.S. Dollars.
ST230 Total $ amount of U.S. Dollar to Virtual Currency	Report total dollar amount (in U.S. Dollars) of U.S. Dollar to virtual currency exchange transactions completed during the quarter. This shall

Line Item	Current Definition
Exchange Transactions Initiated In-State	only include transactions where the reporting entity is providing virtual currency to the customer in exchange for U.S. Dollars. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.
ST240 Total # of Virtual Currency to Virtual Currency Facilitated Exchange Transactions Involving In-State Party	Report total number of virtual currency to virtual currency facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor the seller.
ST250 Total $ amount of Virtual Currency to Virtual Currency Facilitated Exchange Transactions Involving In-State Party	Report total dollar amount (in U.S. Dollars) of virtual currency to virtual currency facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor the seller. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for either virtual currency at the time of the transaction. A blended index should be used if available.
ST280 Total # of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions Involving In-State Party	Report total number of virtual currency to U.S. Dollar, or vice versa, facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor seller.
ST290 Total $ amount of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions Involving In-State Party	Report total dollar amount (in U.S. Dollars) of virtual currency to U.S. Dollar, or vice versa, facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor seller. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.
ST300 Total # of Virtual Currency Stored Value Transactions Initiated In-State	Report total number of virtual currency stored value transactions during the quarter where the customer provides the reporting entity with virtual currency and the reporting entity maintains control.
ST310 Total $ amount of Virtual Currency Stored Value Transactions Initiated In-State	Report total dollar amount (in U.S. Dollars) of virtual currency stored value transactions during the quarter where the customer provides the reporting entity with virtual currency and the reporting entity maintains control. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.
ST320 Total # of Virtual Currency Transmissions Initiated In-State	Report total number of virtual currency transmissions during the quarter that are not exchange transactions.

Line Item	Current Definition
ST330 Total $ amount of Virtual Currency Transmissions Initiated In-State	Report total dollar amount (in U.S. Dollars) of virtual currency transmissions during the quarter that are not exchange transactions. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available.
ST340 TOTAL # of Virtual Currency Transactions Initiated In-State	The total # of transactions for the quarter is automatically calculated.
ST350 TOTAL $ Amount of Virtual Currency Transactions Initiated In-State	The total $ amount of all transactions for the quarter is automatically calculated.
ST360 Surety Bond	Report the amount of the surety bond held in the state.
ST361 Total Average Daily Outstanding Transmission Liability (ADTL) in the State	Report the average daily transmission liability (ADTL) in the state for the quarter.
ST362 Surety Bond Amount for Permissible Investment	The total $ amount of all transactions for the quarter is automatically calculated.
ST370 Total $ fiat outstanding transmission liability in the state	Report licensee's total amount of outstanding fiat money received for transmission in the state and not yet paid to beneficiaries refunded to the sender or escheated to the state.
ST371 Total # unique customers with fiat outstanding liability in the state	Report licensee's total number of outstanding fiat money received for transmission in the state and not yet paid to beneficiaries, refunded to the sender, or escheated to the state.
ST372 Total # of outstanding payment instruments and stored value in the state.	Report licensee's total number of outstanding payment instruments (including money orders, and travelers' checks) issued on behalf of others in the state and the number of stored value issued or sold by the licensee and not yet paid to beneficiaries or negotiated, refunded, or escheated to the state.
ST373 Total $ virtual currency outstanding transmission liability in the state	Report licensee's total amount of outstanding virtual currency in the state. This amount should include all outstanding virtual currency liability in the state. 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.
ST374 Total # unique customers with virtual currency outstanding liability in the state	Report licensee's total number of unique customers with outstanding virtual currency liability in the state. This number should include all unique customers with outstanding virtual currency liability in the state.
PI10 Deposits in Domestic Banks	Report 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).

Line Item	Current Definition
PI20 Deposits in All Foreign Banks	Report all cash, time deposits, savings deposits, demand deposits, certificate of deposits, or senior debt obligation of accounts in foreign banks.
PI21 Deposits in Stipulated Foreign Banks	Report only cash, time deposits, savings deposits, demand deposits, certificate of deposits, or senior debt obligation of accounts in foreign banks where the bank has an eligible rating, is registered under the Foreign Account Tax compliance, is not located in any country subject to sanctions from the Office of Foreign Asset Control, and is not located in a high-risk or non-cooperative jurisdiction as designated by the Financial Action Task Force.
PI30 Cash on Hand and in Transit	Report all cash equivalents including cash on hand, cash in transit including ACH items in transit to the licensee and ACH items or international wires in transit to a payee, cash in transit via armored car, cash in smart safes, cash in licensee-owned locations, checks, and drafts.
PI31 Report debit card or credit card-funded transmission receivables owed by any bank.	Report debit card or credit card-funded transmission receivables owed by any bank.
PI32 Money market mutual funds rated AAA	Report the amount of money market mutual funds rated “AAA” by S&P, or the equivalent from another other eligible rating service.
PI40 Total Cash on Hand and in Bank	Sum of lines PI10, PI20, PI30, PI31, PI32
PI50 Irrevocable Letter of Credit	Report amount of irrevocable, unconditional letters of credit issued by a federally insured financial institution.
PI60 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.
PI61 Due from authorized delegates (less than seven days old)	Include all receivables that are payable to the licensee from its authorized delegates in the ordinary course of business that are less than seven days old.
PI62 Due from all authorized delegates in excess of 10% of the licensee's total permissible investments	Include all receivables that are payable to the licensee from each authorized delegate in the ordinary course of business that are less than seven days old that exceed 10% of the aggregate value of the licensee’s total permissible investments.
PI63 Allowable amount due from authorized delegates (less than seven days old)	PI61 minus PI62
PI70 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. This should equal the sum of lines PI71 through PI76.
PI71 Short-term investments	Report the amount of short-term (up to six months) investments bearing an eligible rating.

Line Item	Current Definition
PI72 Commercial paper	Report the amount of commercial paper bearing an eligible rating.
PI73 U.S. tri-party repurchase agreements	Report the amount of U.S tri-party repurchase agreements collateralized at 100% or more with U.S. government or agency securities, municipal bonds, or other securities bearing an eligible rating.
PI74 Money market mutual funds rated less than AAA or its equivalent and higher than A-	Report the amount of money market mutual funds that are rated less than "AAA" or its equivalent and higher than "A-" by S&P, or the equivalent from any other eligible rating service.
PI75 Mutual funds	Report the amount of mutual funds or other investment funds composed solely and exclusively of cash, certificates of deposit or senior debt obligations of an insured depository institution, obligation of the United States or a commission, agency, or instrumentality thereof, an obligation that is guaranteed fully as to principal and interest by the United States, or an obligation of a state governmental subdivision, agency, or instrumentality thereof.
PI76 Bills, notes, bonds, or debentures	Report the amount of bills, notes, bonds, or debentures bearing an eligible rating that are not listed in PI71 through PI75 or PI90.
PI80 Investments rated BBB or its equivalent and lower or non-rated	Report the amount of investments that are rated below A or the A or the equivalent of A, and/or not rated.
PI90 Investments in Securities of the U.S. Treasury and Other Instrumentalities	Report investment securities that are an obligation of the United States or a commission, agency, or instrumentality thereof; an obligation that is guaranteed fully as to principal and interest by the United States; or an obligation of a state or a governmental subdivision, agency, or instrumentality thereof.
PI100 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 Subtotal for Permissible Investment Calculation	Sum of lines PI40, PI50, PI60, PI70, PI80, PI90, PI100. This sum does not take into account any amounts that exceed caps on permissible investments that may be imposed by state law.
PI110 Amount pledged or restricted	Report the amount pledged or restricted.
PI115 Unrestricted Total for Permissible Investment Calculation	PI110 subtracted from PI105
PI120 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.

Line Item	Current Definition
PI130 Total Average Daily Outstanding Transmission Liability (ADTL)	Report the average daily transmission liability (“ADTL”) for the quarter.
PI140 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. 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.
PI150 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
PI160 Other Investments	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.
PI170 Total VC coverage	Sum of lines PI140 through PI160
PI180 Outstanding Virtual Currency Liability	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 The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency index should be used if available.
TD-B	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.
TD-A	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