



Money Services Businesses CSV Upload File Specifications and Validation Errors

Change History

Change Date	Description
12/1/2022	Updated fields for the Version 3 changes to the ST and TA components.

Document Sections

- [Upload File Format Specification](#)
- [Validation Errors](#)

Upload File Format Specifications

- The file must be in one of the formats specified below.
- Failure to provide the file in “.csv” format will prevent the upload of the file to NMLS.
- Failure to provide the column headers exactly as identified below will prevent the upload of the file to NMLS.
- Failure of a single row will result in the failure of the entire file. Errors must be resolved and the entire file uploaded again.

Upload File Specification

Column Header	Format/ Description	Required?	Format
Description	The description of the field name to help the user identify what value is being uploaded.	No	Refer to Description in Description & Name Mapping
Name	The field identifier for which the value is being provided.	Yes	Refer to Name in Description & Name Mapping
Value	The numeric value provided for the corresponding MSB Call Report field Name.	Yes	Numeric characters only; maximum of 13 digits.
State	The abbreviated state code that must be provided for state specific filing component.	Yes for ST filing section	Two letter state code

Description & Name Mapping

Description	Name
Cash on Hand and in Bank	FC10
Due from agents (net of allowance for doubtful accounts)	FC20
Amount of allowance for doubtful accounts	FC30
Accounts receivable (net of allowance for doubtful accounts)	FC40
Amount of allowance for doubtful accounts	FC50
Inter-company receivables	FC60
Notes/other receivables	FC70



Investments (including government securities)	FC80
Virtual currency (in U.S. dollars)	FC90
Other current assets	FC100
Premises, furniture, fixtures and equipment (net of accumulated depreciation)	FC120
Investments in subsidiaries not consolidated	FC130
Goodwill and other intangibles	FC140
Other assets	FC150
Accounts payable	FC170
Inter-company payables	FC180
Notes/other payables	FC190
Outstanding money received for transmission liability	FC200
Outstanding payment instruments	FC210
Outstanding stored value	FC220
Outstanding virtual currency liability (in U.S. dollars)	FC230
Other current liabilities (i.e., Accrued expenses, income tax payable, current portion of long term debt, etc.)	FC240
Long term notes payable	FC260
Other Liabilities	FC270
Preferred stock	FC290
Number of shares outstanding (as actual number)	FC300
Common stock	FC310
Number of shares authorized (use actual number)	FC320
Number of shares outstanding (use actual number)	FC330
Paid-in-capital in excess of par	FC340
Retained earnings	FC360
Other comprehensive income	FC370
Shareholder distribution	FC380
Fee income from money received for transmission	FC410
Fee income from sale issuance of payments instruments	FC420
Fee income from sale issuance of stored value	FC430
Fee income from check cashing services	FC440
Fee income from currency exchange services	FC450
Interest and dividends	FC460
Foreign exchange gains or losses	FC470
Other income	FC480
Salaries and employee benefits	FC500
Agent fees	FC510
Rent	FC520
Interest expense	FC530
Depreciation and amortization	FC540
Communication expense	FC550
Professional services expense	FC560
Marketing and promotion	FC570



Insurance expense	FC580
Other expenses	FC590
Income tax	FC620
Discontinued operations, Net of tax effect	FC640
Other comprehensive income/currency translation adjustments	FC650
Extraordinary items, net of tax effect	FC670
Total # of transactions from U.S. states and territories to U.S. states and territories	TA10
Total \$ amount received for transmission from U.S. states and territories to U.S. states and territories	TA20
Total # of transactions from U.S. states and territories to foreign countries	TA30
Total \$ amount received for transmission from U.S. states and territories to foreign countries	TA40
Total # of payment instruments issued/sold	TA70
Total \$ amount of payment instruments issued/sold	TA80
Total # of stored value transactions	TA90
Total \$ amount of stored value transactions	TA100
# of checks cashed	TA110
\$ amount of checks cashed	TA120
\$ amount of fees collected	TA130
Maximum percentage charged for check	TA140
# of currency exchange transactions completed	TA150
\$ amount of currency exchange transactions completed	TA160
\$ amount of fees collected	TA170
Total # of Virtual Currency to Virtual Currency Exchange Transactions	TA180
Total \$ amount of Virtual Currency to Virtual Currency Exchange Transactions	TA190
Total # of Virtual Currency to U.S. Dollar Exchange Transactions	TA200
Total \$ amount of Virtual Currency to U.S. Dollar Exchange Transactions	TA210
Total # of U.S. Dollar to Virtual Currency Exchange Transactions	TA220
Total \$ amount of U.S. Dollar to Virtual Currency Exchange Transactions	TA230
Total # of Virtual Currency to Virtual Currency Facilitated Exchange Transactions	TA240
Total \$ amount of Virtual Currency to Virtual Currency Facilitated Exchange Transactions	TA250
Total # of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions	TA280
Total \$ amount of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions	TA290
Total # of Virtual Currency Stored Value Transactions	TA300
Total \$ amount of Virtual Currency Stored Value Transactions	TA310
Total # of Virtual Currency Transmissions	TA320
Total \$ amount of Virtual Currency Transmissions	TA330
# of transactions from in-state to U.S. states and territories	ST10
\$ amount received for transmission (outbound) from in-state to U.S. states and territories	ST20
# of transmission transactions from in-state to Foreign Countries	ST30
\$ amount received for transmission (outbound) from in-state to Foreign Countries	ST40
# of payment instruments issued/sold in-state	ST70
\$ amounts of payment instruments issued/sold in-state	ST80
# of stored value transactions in-state	ST90



\$ amount of stored value transactions in-state	ST100
# of checks cashed in-state	ST110
\$ amount of checks cashed in-state	ST120
\$ amount of fees collected in-state	ST130
Maximum percentage charged for check in-state	ST140
# of currency transactions completed in-state	ST150
\$ amount of currency transactions completed in-state	ST160
\$ amount of fees collected in-state	ST170
Total # of Virtual Currency to Virtual Currency Exchange Transactions Initiated In-State	ST180
Total \$ amount of Virtual Currency to Virtual Currency Exchange Transactions Initiated In-State	ST190
Total # of Virtual Currency to U.S. Dollar Exchange Transactions Initiated In-State	ST200
Total \$ amount of Virtual Currency to U.S. Dollar Exchange Transactions Initiated In-State	ST210
Total # of U.S. Dollar to Virtual Currency Exchange Transactions Initiated In-State	ST220
Total \$ amount of U.S. Dollar to Virtual Currency Exchange Transactions Initiated In-State	ST230
Total # of Virtual Currency to Virtual Currency Facilitated Exchange Transactions Involving In-State Party	ST240
Total \$ amount of Virtual Currency to Virtual Currency Facilitated Exchange Transactions Involving In-State Party	ST250
Total # of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions Involving In-State Party	ST280
Total \$ amount of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions Involving In-State Party	ST290
Total # of Virtual Currency Stored Value Transactions Initiated In-State	ST300
Total \$ amount of Virtual Currency Stored Value Transactions Initiated In-State	ST310
Total # of Virtual Currency Transmissions Initiated In-State	ST320
Total \$ amount of Virtual Currency Transmissions Initiated In-State	ST330
Deposits in Domestic Banks	PI10
Deposits in Foreign Banks	PI20
Cash on Hand and in Transit	PI30
Irrevocable Letter of Credit	PI50
Due from agents (net of allowance for doubtful accounts)	PI60
Investments rated A or its equivalent and above	PI70
Investments rated BBB or its equivalent and lower or non-rated	PI80
Investments in U.S. Treasury securities	PI90
Other Investments	PI100
Amount pledged or restricted	PI110
Total Outstanding Transmission Liability	PI120
Total Average Daily Outstanding Transmission Liability (ADTL)	PI130
Virtual Currency Balance Held on Behalf of Customers (in U.S. Dollars)	PI140
Virtual Currency Balance not Held on Behalf of Customers (in U.S. Dollars)	PI150
Other Virtual Currency Investment	PI160
Outstanding Virtual Currency Liability	PI180

Validation Errors



After the Company uploads the file, the system immediately performs validations. If any error is encountered, records in the file will not be processed and will need to be corrected. Errors that could be encountered include:

Validation	Message
Column headers do not match the specifications. Description column may be dropped entirely.	FILE NOT UPLOADED-Column headers do not match those required in the file specifications.
File contains a virus	FILE NOT UPLOADED-A virus was detected.
File does not conform to CSV parsing standards. (No unclosed quotes)	FILE NOT UPLOADED-The record in the file could not be parsed
File exceeds size limit	FILE NOT UPLOADED-File exceeds 8MB size limit.
File exceeds the maximum number of rows.	FILE NOT UPLOADED-File contains more than 2,500 records.
File is not in CSV format	FILE NOT UPLOADED-File must be in CSV format with a .csv file extension.
File name exceeds the maximum allowed length.	FILE NOT UPLOADED-File name exceeds the maximum length.
One or more rows in the file do not contain the correct number of columns	FILE NOT UPLOADED-One or more rows do not contain the correct number of columns
<i>In the following message '{0}' represents the row number for which the error occurred.</i>	
Name must be provided.	An empty field name was given in row {0}.
<i>In the following messages, '{0}' represents the field Name provided in the file. I.e., "A state must be provided for ST140."</i>	
State must be provided for any 'ST' field.	A state must be provided for {0}.
State provided must be a valid State Code.	{0} is not a valid state code.
Name must start with a valid filing code (FC, ST, TA, or PI).	{0} is not a valid field name; must start with FC, ST, TA or PI.
Name must not be repeated within the file.	A value for {0} was already been provided in the upload.
Value must be numeric.	The value for {0} is not a valid numeric.
Validate format for '_PD' fields (positive dollar).	{0}: The value must be a whole dollar amount greater than or equal to zero.
Validate format for '_D' fields (dollar).	{0}: The value must be a whole dollar amount of any value.
Validate format for '_C' fields (count).	{0}: The value must be an integer greater than or equal to zero.
Validate format for '_P' fields (percentage).	{0}: The value must be a number (representing a percentage) with two decimal places.
Validate format for '_H' fields (hundredth).	{0}: The value must be a non-negative number with two decimal places.
The filing for which the CSV has been uploaded is no longer in an editable status. (I.e. multiple users are working on the filing and another user has submitted the filing.)	{0} filing is not in an editable status
The TD-A or TD-B section is only permitted on a Q4 filing	FILE NOT UPLOADED - The upload cannot include a TD-A or TD-B section for the period that was indicated



Additional Considerations

- CSV upload will not be used to create an initial MSBCR filing.
- Comments and PDF files cannot be input via CSV files.
- No validations are performed on the 'Description' column.
- There will be no mechanism to display the upload history or errors on the upload file..
- All valid rows will be processed. Numeric values will overwrite existing value.
- Values not provided in the CSV will be retained on the pending filing.