



Money Services Businesses CSV Upload File Specifications and Validation Errors

Change History

| Change Date | Description |
|-------------|---|
| 10/2/2024 | Updated fields for the Version 4 changes to the PI and ST components. |
| 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 |



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| 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 |



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| 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 |



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| \$ 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 |
| Surety Bond | ST360 |
| Total Average Daily Outstanding Transmission Liability (ADTL) in the State | ST361 |
| Deposits in Domestic Banks | PI10 |
| Deposits in All Foreign Banks | PI20 |
| Deposits in Stipulated Foreign Banks | PI21 |
| Cash on Hand and in Transit | PI30 |
| Debit card and Credit card-Funded Transmissions | PI31 |
| Money market mutual funds rated AAA | PI32 |
| Irrevocable Letter of Credit | PI50 |
| Due from agents (net of allowance for doubtful accounts) | PI60 |
| Due from authorized delegates (less than seven days old) | PI61 |
| Due from all authorized delegates in excess of 10% of outstanding transmission liability | PI62 |
| Investments rated A or its equivalent and above | PI70 |
| Short-term investments | PI71 |
| Commercial paper | PI72 |
| U.S. tri-party repurchase agreements | PI73 |
| Money market mutual funds rated less than AAA or its equivalent and higher than A- | PI74 |
| Mutual funds | PI75 |



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| Bills, notes, bonds, or debentures | PI76 |
| Investments rated BBB or its equivalent and lower or non-rated | PI80 |
| Investments in Securities of the U.S. Treasury and Other Agencies and Instrumentalities | 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 |
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| 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 |



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| | 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.