

# NMLS Money Services Businesses Call Report

## Practice Worksheet - Financial Condition Section

### Section A: Assets

		\$
<b>Assets</b>		
FC10	Cash on Hand and in Bank	
FC20	Due from agents (net of allowance for doubtful accounts)	
FC30	Amount of allowance for doubtful accounts	
FC40	Accounts receivable (net of allowance for doubtful accounts)	
FC50	Amount of allowance for doubtful accounts	
FC60	Inter-company receivables	
FC70	Notes/other receivables	
FC80	Investments (including government securities)	
FC90	Virtual currency (in U.S. dollars)	
FC100	Other current assets	

<b>FC110</b>	<b>Total Current Assets</b>		Sum of FC10 through FC100 (exclude FC30 and FC50)
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FC120	Premises, furniture, fixtures and equipment (net of accumulated depreciation)	
FC130	Investments in subsidiaries not consolidated	
FC140	Goodwill and other intangibles	
FC150	Other assets	

<b>FC160</b>	<b>Total Current Assets</b>		Sum of FC110 through FC150
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## Practice Worksheet - Financial Condition Section

### Schedule B: Liabilities and Equity

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<b>Liabilities</b>		
FC170	Accounts payable	
FC180	Inter-company payables	
FC190	Notes/other payables	
FC200	Outstanding money received for transmission liability	
FC210	Outstanding payment instruments	
FC220	Outstanding stored value	
FC230	Outstanding virtual currency liability (in U.S. dollars)	
FC240	Other current liabilities (i.e., Accrued expenses, income tax payable, current portion of long term debt, etc.)	

<b>FC250</b>	<b>Total Current Liabilities</b>		Sum of FC170 through FC240
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FC260	Long term notes payable	
FC270	Other Liabilities	

<b>FC280</b>	<b>Total Liabilities</b>		Sum of FC250 through FC270
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		\$
<b>Shareholders' Equity</b>		
FC290	Preferred stock	
FC300	Number of shares outstanding (as actual number)	
FC310	Common stock	
FC320	Number of shares authorized (use actual number)	
FC330	Number of shares outstanding (use actual number)	
FC340	Paid-in-capital in excess of par	

<b>FC350</b>	<b>Total Contributed Capital</b>		Sum of FC290 through FC340 (exclude FC300, FC320, and FC330)
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FC360	Retained earnings	
FC370	Other comprehensive income	
FC380	Shareholder distribution	

<b>FC390</b>	<b>Total Shareholders' Equity</b>		Sum of FC350 through FC380
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<b>FC400</b>	<b>Total Liabilities and Shareholders' Equity</b>		Sum of FC280 and FC390
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# NMLS Money Services Businesses Call Report

## Practice Worksheet - Financial Condition Section

### Section C: Income Statement

		(\$)
<b>Revenues</b>		
FC410	Fee income from money received for transmission	
FC420	Fee income from sale issuance of payments instruments	
FC430	Fee income from sale issuance of stored value	
FC440	Fee income from check cashing services	
FC450	Fee income from currency exchange services	
FC460	Interest and dividends	
FC470	Foreign exchange gains or losses	
FC480	Other income	

FC490	Total Revenue	
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		(\$)
<b>Expenses</b>		
FC500	Salaries and employee benefits	
FC510	Agent fees	
FC520	Rent	
FC530	Interest expense	
FC540	Depreciation and amortization	
FC550	Communication expense	
FC560	Professional services expense	
FC570	Marketing and promotion	
FC580	Insurance expense	
FC590	Other expenses	

FC600	Total Expenses		Sum of FC500 through FC590
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FC610	Income from Continuing Operations before Income Tax		FC490 minus FC600
FC620	Income tax		
FC630	Net Income (loss)		FC610 minus FC620
FC640	Discontinued operations, Net of tax effect		
FC650	Other comprehensive income/currency translation adjustments		
FC660	Income before extraordinary items		Sum of FC630 through FC650
FC670	Extraordinary items, net of tax effect		
FC680	Comprehensive Income		Sum of FC630 and FC650

### Explanatory Notes

Field #	Explanatory Notes - Free Text
FCNOTE	

# NMLS Money Services Businesses Call Report

## Practice Worksheet - Transactional Activity Reporting

### State-specific Transactions (ST)

This information is completed ONCE per quarter per state for which you are required to complete the MSB Call Report.

Money Transmission		
ST10	# of transactions from in-state to U.S. states and territories	
ST20	\$ amount received for transmission (outbound) from in-state to U.S. states and territories	
ST30	# of transmission transactions from in-state to Foreign Countries	
ST40	\$ amount received for transmission (outbound) from in-state to Foreign Countries	
ST50	Total # of Money Transmission Transactions initiated in-state	Sum of ST10 and ST30
ST60	Total \$ Amount of Money Transmission Transactions initiated in-state	Sum of ST20 and ST40

Payment Instruments (Money Orders, Travelers Checks, Drafts)		
ST70	# of payment instruments issued/sold in-state	
ST80	\$ amounts of payment instruments issued/sold in-state	

Stored Value		
ST90	# of stored value transactions in-state	
ST100	\$ amount of stored value transactions in-state	

Check Cashing		
ST110	# of checks cashed in-state	
ST120	\$ amount of checks cashed in-state	
ST130	\$ amount of fees collected in-state	
ST140	Maximum percentage charged for check in-state	

FIAT Currency Exchange		
ST150	# of currency transactions completed in-state	
ST160	\$ amount of currency transactions completed in-state	
ST170	\$ amount of fees collected in-state	

Virtual Currency		
ST180	Total # of Virtual Currency to Virtual Currency Exchange Transactions Initiated In-State	
ST190	Total \$ amount of Virtual Currency to Virtual Currency Exchange Transactions Initiated In-State	
ST200	Total # of Virtual Currency to U.S. Dollar Exchange Transactions Initiated In-State	
ST210	Total \$ amount of Virtual Currency to U.S. Dollar Exchange Transactions Initiated In-State	
ST220	Total # of U.S. Dollar to Virtual Currency Exchange Transactions Initiated In-State	
ST230	Total \$ amount of U.S. Dollar to Virtual Currency Exchange Transactions Initiated In-State	
ST240	Total # of Virtual Currency to Virtual Currency Facilitated Exchange Transactions Involving In-State Party	
ST250	Total \$ amount of Virtual Currency to Virtual Currency Facilitated Exchange Transactions Involving In-State Party	
ST280	Total # of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions Involving In-State Party	
ST290	Total \$ amount of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions Involving In-State Party	
ST300	Total # of Virtual Currency Stored Value Transactions Initiated In-State	
ST310	Total \$ amount of Virtual Currency Stored Value Transactions Initiated In-State	
ST320	Total # of Virtual Currency Transmissions Initiated In-State	
ST330	Total \$ amount of Virtual Currency Transmissions Initiated In-State	

ST340	TOTAL # of Virtual Currency Transactions Initiated In-State	Sum of ST180, ST200, ST220, ST240, ST280, ST300, ST320
ST350	TOTAL \$ Amount of Virtual Currency Transactions Initiated In-State	Sum of ST190, ST210, ST230, ST250, ST290, ST310, ST330

Transmission Liability		
ST360	Surety Bond	
ST361	Total Average Daily Outstanding Transmission Liability (ADTL) in the State	
ST362	Surety Bond Amount for Permissible Investment	ST360 minus ST361

### Explanatory Notes

Field #	Explanatory Notes - Free Text
STNOTE	

# NMLS Money Services Businesses Call Report

## Practice Worksheet - Transactional Activity Reporting

### Company-wide Transactions (TA)

This information is completed ONCE per quarter and should include all of the activity the company conducts.

Money Transmission		
TA10	Total # of transactions from in-state to U.S. states and territories	
TA20	Total \$ amount received for transmission (outbound) from in-state to U.S. states and territories	
TA30	Total # of transmission transactions from in-state to Foreign Countries	
TA40	Total \$ amount received for transmission (outbound) from in-state to Foreign Countries	
TA50	<b>Total # of Money Transmission Transactions</b>	Sum of TA10 and TA30
TA60	<b>Total \$ Amount of Money Transmission Transactions</b>	Sum of TA20 and TA40

Payment Instruments (Money Orders, Travelers Checks, Drafts)		
TA70	Total # of payment instruments issued/sold	
TA80	Total \$ amount of payment instruments issued/sold	

Stored Value		
TA90	# of stored value transactions	
TA100	\$ amount of stored value transactions	

Check Cashing		
TA110	# of checks cashed	
TA120	\$ amount of checks cashed	
TA130	\$ amount of fees collected	
TA140	Maximum percentage charged for check	

FIAT Currency Exchange		
TA150	# of currency transactions completed	
TA160	\$ amount of currency transactions completed	
TA170	\$ amount of fees collected	

Virtual Currency		
TA180	Total # of Virtual Currency to Virtual Currency Exchange Transactions	
TA190	Total \$ amount of Virtual Currency to Virtual Currency Exchange Transactions	
TA200	Total # of Virtual Currency to U.S. Dollar Exchange Transactions	
TA210	Total \$ amount of Virtual Currency to U.S. Dollar Exchange Transactions	
TA220	Total # of U.S. Dollar to Virtual Currency Exchange Transactions	
TA230	Total \$ amount of U.S. Dollar to Virtual Currency Exchange Transactions	
TA240	Total # of Virtual Currency to Virtual Currency Facilitated Exchange Transactions	
TA250	Total \$ amount of Virtual Currency to Virtual Currency Facilitated Exchange Transactions	
TA280	Total # of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions	
TA290	Total \$ amount of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions	
TA300	Total # of Virtual Currency Stored Value Transactions	
TA310	Total \$ amount of Virtual Currency Stored Value Transactions	
TA320	Total # of Virtual Currency Transmissions	
TA330	Total \$ amount of Virtual Currency Transmissions	

TA340	<b>TOTAL # of Virtual Currency Transactions</b>	Sum of TA180, TA200, TA220, TA240, TA280, TA300, TA320
TA350	<b>TOTAL \$ Amount of Virtual Currency Transactions (in U.S. Dollars)</b>	Sum of TA190, TA210, TA230, TA250, TA290, TA310, TA330

### Explanatory Notes

Field #	Explanatory Notes - Free Text
TANOTE	

## NMLS Money Services Businesses Call Report

### Practice Worksheet - Permissible Investments Reporting

Completed by Money Transmission, Stored Value, Payment Instrument Licensees		
PI10	Deposits in Domestic Banks	
PI20	Deposits in All Foreign Banks	
PI21	Deposits in Stipulated Foreign Banks	
PI30	Cash on Hand and in Transit	
PI31	Debit card and Credit card-Funded Transmissions	
PI32	Money market mutual funds rated AAA	
PI40	<b>Total Cash on Hand and in Bank</b>	
		Sum of PI10, PI20, PI30, PI31, PI32
PI50	Irrevocable Letter of Credit	
PI60	Due from agents (net of allowance for doubtful accounts)	
PI61	Due from authorized delegates (less than seven days old)	
PI62	Due from all authorized delegates in excess of 10% of the aggregate value of the licensee's total permissible investments	
PI63	Allowable amount due from authorized delegates (less than seven days old)	
PI70	Investments rated A or its equivalent and above	
PI71	Short-term investments	
PI72	Commercial paper	
PI73	U.S. tri-party repurchase agreements	
PI74	Money market mutual funds rated less than AAA or its equivalent and higher than A-	
PI75	Mutual funds	
PI76	Bills, notes, bonds, or debentures	
PI80	Investments rated BBB or its equivalent and lower or non-rated	
PI90	Investments in Securities of the U.S. Treasury and Other Agencies and Instrumentalities	
PI100	Other Investments	
PI105	Subtotal for Permissible Investment Calculation	
		Sum of PI40, PI50, PI60, PI70, PI80, PI90, PI100
PI110	Amount pledged or restricted	
PI115	Unrestricted Total for Permissible Investment Calculation	
		PI105 minus PI110
Additional Section for Companies Conducting Money Transmission		
PI120	Total Outstanding Transmission Liability	
PI130	Total Average Daily Outstanding Transmission Liability (ADTL)	
Additional Section for Companies conducting Virtual Currency Activity		
PI140	Virtual Currency Balance Held on Behalf of Customers (in U.S. Dollars)	
PI150	Virtual Currency Balance not Held on Behalf of Customers (in U.S. Dollars)	
PI160	Other Virtual Currency Investment	
PI170	Total VC coverage	
PI180	Outstanding Virtual Currency Liability	
		Sum of PI140 through PI160

### Explanatory Notes

Field #	Explanatory Notes - Free Text
PINOTE	

NMLS Money Services Businesses Call Report  
Practice Worksheet - Transactional Activity Reporting

Company-wide Transactions Destination Country Detail

This information is completed ONCE annually after the end of the fourth quarter and should include all of the activity the company conducts.

\*This section is only required for companies that indicate they transmit money to foreign countries\*

Field #	Country	Country Code	Count (#)	Amount (\$)
TD-A<Country Code>				
TD-A<Country Code>				
TD-A<Country Code>				
TD-A<Country Code>				
TD-A<Country Code>				
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TD-A<Country Code>				
TD-ATOT				

Sum of all destination  
country reporting

Explanatory Notes

Field #	Explanatory Notes - Free Text
TD-ANOTE	

This information is completed ONCE annually after the end of the fourth quarter per State that indicates they require State Transaction Destination Country reporting.

Field #	Country	Country Code	Count (#)	Amount (\$)
TD-B<Country Code>				
TD-B<Country Code>				
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TD-B<Country Code>				
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TD-B<Country Code>				
TD-BTOT				

Sum of all destination country reporting

Field #	Explanatory Notes - Free Text
TD-BNOTE	