NMLS Money Services Businesses Call Report
Practice Worksheet - Financial Condition Section

Section A: Assets

		$	
Assets			
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		

FC110	**Total Current Assets**		Sum of FC10 through FC100 (exclude FC30 and FC50)

FC120	Premises, furniture, fixtures and equipment (net of accumulated depreciation)		
FC130	Investments in subsidiaries not consolidated		
FC140	Goodwill and other intangibles		
FC150	Other assets		

FC160	**Total Current Assets**		Sum of FC110 through FC150

NMLS Money Services Businesses Call Report
Practice Worksheet - Financial Condition Section

Schedule B: Liabilities and Equity

		$	
Liabilities			
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.)		
FC250	**Total Current Liabilities**		Sum of FC170 through FC240
FC260	Long term notes payable		
FC270	Other Liabilities		
FC280	**Total Liabilities**		Sum of FC250 through FC270

		$	
Shareholders' Equity			
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		
FC350	**Total Contribtuted Capital**		Sum of FC290 through FC340 (exclude FC300, FC320, and FC330)
FC360	Retained earnings		
FC370	Other comprehensive income		
FC380	Shareholder distribution		
FC390	**Total Shareholders' Equity**		Sum of FC350 through FC380
FC400	**Total Liabilities and Shareholders' Equity**		Sum of FC280 and FC390

NMLS Money Services Businesses Call Report
Practice Worksheet - Financial Condition Section

Section C: Income Statement

		($)
Revenues		
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	

		($)	
Expenses			
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

FC610	**Income from Continuing Operations before Income Tax**		FC490 minus FC600
FC620	Income tax		
FC630	**Income from continuing operations**		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	**Net Income (loss)**		Sum of FC660 and FC670

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		

ST200	# of Virtual Currency to U.S. Dollar Transactions Initiated In-State		
ST210	$ amount of Virtual Currency to U.S. Dollar Transactions Initiated In-State		
ST220	# of U.S. Dollar to Virtual Currency Transactions Initiated In-State		
ST230	$ amount of U.S. Dollar to Virtual Currency Transactions Initiated In-State		
ST240	Total # of Virtual Currency Exchange Transactions Involving In-State Party		
ST250	Total $ amount of Virtual Currency Exchange Transactions Involving In-State Party		

ST260	**Total # of Virtual Currency Transactions Initiated In-State**		Sum of ST180, ST200, ST220, and ST240
ST270	**Total $ Amount of Virtual Currency Transactions Initiated In-State**		Sum of ST190, ST210,ST230 and ST250

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	**Total # of Money Transmission Transactions**		Sum of ST10 and ST30
TA60	**Total $ Amount of Money Transmission Transactions**		Sum of ST20 and ST40

	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 Transactions		
TA190	Total $ amount of Virtual Currency to Virtual Currency Transactions		
TA200	Total # of Virtual Currency to U.S. Dollar Transactions		
TA210	Total $ amount of Virtual Currency to U.S. Dollar Transactions		
TA220	Total # of U.S. Dollar to Virtual Currency Transactions		
TA230	Total $ amount of U.S. Dollar to Virtual Currency Transactions		
TA240	Total # of Virtual Currency Exchange Transactions		
TA250	Total $ amount of Virtual Currency Exchange Transactions		

TA260	**Total # of Virtual Currency Transactions**		Sum of ST180, ST200, ST220, and ST240
TA270	**Total $ Amount of Virtual Currency Transactions (in U.S. Dollars)**		Sum of ST190, ST210,ST230 and ST250

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 Foreign Banks		
PI30	Cash on Hand and in Transit		
PI40	**Total Cash on Hand and in Bank**		Sum of PI10 through PI30
PI50	Irrevocable Letter of Credit		
PI60	Due from agents (net of allowance for doubtful accounts)		
PI70	Investments rated A or its equivalent and above		
PI80	Investments rated BBB or its equivalent and lower or non-rated		
PI90	Investments in U.S. Treasury securities		
PI100	Other Investments		
PI105	**Subtotal for Permissible Investment Calculation**		Sum of PI40 through 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**		Sum of PI140 through PI160
PI180	Outstanding Virtual Currency Liability		

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>					
TD-A<Country Code>					
TD-A<Country Code>					
TD-A<Country Code>					
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TD-A<Country Code>					
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TD-A<Country Code>					
TD-A<Country Code>					
TD-A<Country Code>					
TD-A<Country Code>					
TD-A<Country Code>					
TD-A<Country Code>					
TD-A<Country Code>					
TD-A<Country Code>					
TD-A<Country Code>					
TD-A<Country Code>					
TD-A<Country Code>					
TD-ATOT					Sum of all destination country reporting

Explanatory Notes

Field #	Explanatory Notes - Free Text
TD-ANOTE	

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

State - Transactions Destination Country Detail

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

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

Field #	Country	Country Code	Count (#)	Amount ($)
TD-B<Country Code>				
TD-B<Country Code>				
TD-B<Country Code>				
TD-B<Country Code>				
TD-B<Country Code>				
TD-B<Country Code>				
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-B<Country Code>				
TD-B<Country Code>				
TD-B<Country Code>				
TD-B<Country Code>				
TD-B<Country Code>				
TD-B<Country Code>				
TD-BTOT				Sum of all destination country reporting

Explanatory Notes

Field #	Explanatory Notes - Free Text
TD-BNOTE	