



MSB CALL REPORT SECTIONS

This guide walks you through the different sections of the MSB Call Report, detailing the purpose and type of data to be entered into each. For more information on activity reported in each section, see the [MSB Call Report Field Definitions](#) document. Even if there is no activity to report in a section, it must be marked as ready to submit prior to submitting the MSB Call Report as a whole. The MSB Call Report sections are:

Financial Condition (FC)

If your state has adopted the MSB Call Report, submitting a Financial Condition section is mandatory. The Financial Condition section must be consolidated at the licensee level and must include any subsidiaries. The Financial Condition report must reflect the licensee, not consolidated information of any parent company or companies. Licensees must include any outstanding liabilities or assets held by the company and its subsidiaries. The Financial Condition section includes categories for assets, liabilities, equity, capital, income, and expenses.

State-specific Transactions (ST)

State-specific Transactions reporting includes all business activities per state for the specified period, surety bond amounts per state, and average daily transmission liability per state. The section is organized by transaction type: money transmission, payment instruments, stored value, check cashing, fiat currency exchange, and virtual currency. The values reported in the State-specific Transactions sections cannot cumulatively exceed the values reported in the Company-wide Transactions section.

Company-wide Transactions (TA)

Company-wide Transactions reporting must include all activity covered by applicable licenses nationwide. The Company-wide section is organized by transaction type: money transmission, payment instruments, stored value, check cashing, fiat currency exchange, and virtual currency. The values reported must reflect transactions for the entire company and be greater than or equal to the total of the State-specific Transactions sections.

NOTE: Fiat currency is any currency declared by a government to be legal tender.

Permissible Investments (PI)

Permissible Investments encompass the activity of the company and any subsidiaries nationwide. Reporting must include deposits foreign and domestic, cash on hand, debts due from agents, letters of credit, investments in bonds and U.S. securities, transmission liabilities, and virtual currency. This section is **not** required for check cashers or currency exchangers unless otherwise indicated by the regulator.

Transaction Destination Country Reporting

Transaction Destination Country Reporting is required to be submitted as part of the fourth quarter submission only by money transmission licensees engaged in foreign transmission activity. This section is comprised of: (1) Company-wide Transactions Destination Country Detail and (2) State Transactions Destination Country Detail.

For assistance, contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).