



MSB Call Report Field Definitions

Updated 5/30/2024

FINANCIAL CONDITION REPORT

| ASSETS | | |
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| FC10 | Cash on Hand and in Bank | Include cash on hand, cash in transit, checks, drafts, ACH credits in the process of clearing, certificates of deposit (CDs), and demand and time balances of accounts at federally insured financial institutions in the United States and banks in foreign countries. |
| FC20 | Due from agents (net of allowance for doubtful accounts) | Include all moneys owed to licensee from receiving and paying agents net of allowance for doubtful accounts. Also include all money advanced or pre-funded to a paying agent for the purposes of paying transmission liability to beneficiaries. |
| FC30 | Amount of allowance for doubtful accounts | Dollar amount of allowance for doubtful accounts related to the amount due from agents. |
| FC40 | Accounts receivable (net of allowance for doubtful accounts) | Money owed to licensee by a customer or other party for products and services provided on credit net of allowance for doubtful accounts. This sum represents amounts that are owed to the licensee which are not transmission liabilities or long term extensions of credit. |
| FC50 | Amount of allowance for doubtful accounts | Dollar amount of allowance for doubtful accounts related to accounts receivable. |
| FC60 | Inter-company receivables | Include all accounts receivable and notes receivable and other monetary obligations due from affiliates, shareholders, or parent corporation expected to be paid during the current operating cycle. These items should be rounded on a gross basis, "debit balance." |
| FC70 | Notes/other receivables | Include all note/other receivables other than intercompany receivables with the amount rounded on a gross basis, "debit balance." |
| FC80 | Investments (including government securities) | Include all investments in government securities, marketable securities, bankers acceptances, commercial paper, etc. |
| FC90 | Virtual currency (in U.S. Dollars) | Any virtual currency held as an asset. This shall only include virtual currency held and solely controlled by the company. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency. A blended index should be used if available. |
| FC100 | Other current assets | Include other assets expected to be realized in cash, sold or consumed during the next year, i.e., inventory, prepaid, etc. An explanatory note (FC100NOTE) must be provided if Other Current Assets (FC100) exceeds 20% of Total Current Assets (FC110). |
| FC100NOTE | Other current assets - Explanatory Note | Optional Explanatory Note |

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| FC100PDF | Other current assets - Supporting Document | Optional Upload of PDF Document Supporting Explanatory Note |
| FC110 | Total current assets | Sum of lines FC10 through FC100 (excluding FC30 and FC50) |
| FC120 | Premises, furniture, fixtures and equipment (net of accumulated depreciation) | Report the book value, less accumulated depreciation or amortization of all premises, furniture, fixtures and equipment purchased directly or acquired by means of a capital lease. Include any real estate purchased and intended to be used for future expansion. Do not deduct mortgages or loans on any such property. These should be reported as Liabilities. |
| FC130 | Investments in subsidiaries not consolidated | Report the amount of the company's investment in the stock of all subsidiaries that have not been consolidated. |
| FC140 | Goodwill and other intangibles | Report all non-monetary assets that cannot be seen, touched or physically measured and which are created through time and/or effort. |
| FC150 | Other assets | Report all other assets not included above. An explanatory note (FC150NOTE) must be provided if Other Assets (FC150) exceeds 20% of Total Assets (FC160). |
| FC150NOTE | Other assets - Explanatory Note | Optional Explanatory Note |
| FC150PDF | Other assets - Supporting Document | Optional Upload of PDF Document Supporting Explanatory Note |
| FC160 | TOTAL ASSETS | Sum of lines FC110 through FC150 |
| LIABILITIES AND EQUITY | | |
| FC170 | Accounts payable | Report all accounts payable, including moneys owed to receiving and paying agents. Items should be rounded on a gross basis, "credit balance." |
| FC180 | Inter-company payables | Report all accounts payable, notes payable, and other monetary obligations to affiliates, shareholders, parent corporation expected to be liquidated during the current operating cycle and should be rounded on a gross basis, "credit balance." |
| FC190 | Notes/other payables | Include non-intercompany payables and other notes payable expected to become due or payable in the next 12 months. This item should be rounded on a gross basis, "credit balance." |
| FC200 | Outstanding money received for transmission liability | Report licensee's total amount of money received for transmission and not yet paid to beneficiaries. This amount should include all outstanding transmission liability. |
| FC210 | Outstanding payment instruments | Report licensee's total amount of outstanding payment instruments (including money orders, and travelers' checks) issued on behalf of others and not yet paid to beneficiaries or negotiated. This amount should include all outstanding payment instrument liability. |
| FC220 | Outstanding stored value | Report licensee's total amount of outstanding stored value. This amount should include all outstanding stored value liability. |

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| FC230 | Outstanding virtual currency liability (in U.S. Dollars) | Report licensee's total amount of outstanding virtual currency. This amount should include all outstanding virtual currency liability. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency. A blended index should be used if available. |
| FC240 | Other current liabilities (i.e., Accrued expenses, income tax payable, current portion of long term debt, etc.) | Include all other current liabilities that the licensee expects to satisfy within one year. An explanatory note (FC240NOTE) must be provided if Other Current Liabilities (FC240) exceeds 20% of Total Current Liabilities (FC250). |
| FC240NOTE | Other current liabilities - Explanatory Note | Optional Explanatory Note |
| FC240PDF | Other current liabilities - Supporting Document | Optional Upload of PDF Document Supporting Explanatory Note |
| FC250 | Total Current Liabilities | Sum of lines FC170 through FC240 |
| FC260 | Long term notes payable | Include mortgages and other real estate secured loans as well as any notes due in excess of one year. |
| FC270 | Other Liabilities | Report all other liabilities not included above. An explanatory note (FC270NOTE) must be provided if Other Liabilities (FC270) exceeds 20% of Total Liabilities |
| FC270NOTE | Other Liabilities - Explanatory Note | Optional Explanatory Note |
| FC270PDF | Other Liabilities - Supporting Document | Optional Upload of PDF Document Supporting Explanatory Note |
| FC280 | TOTAL LIABILITIES | Sum of lines FC250 through FC270 |
| SHAREHOLDERS' EQUITY | | |
| FC290 | Preferred stock | Report the amount of preferred stock outstanding and number of shares outstanding on their respective lines. This number should be the actual number outstanding. For example, 10,000 shares should be listed as 10,000, not 10. Different classes of stock should be combined to result in one figure. |
| FC300 | Number of shares outstanding (as actual number) | Total number of preferred stock shares outstanding. |
| FC310 | Common stock | Report amount of outstanding, number of shares authorized and number of shares outstanding on their respective lines. This number should be the actual number outstanding. For example, 10,000 shares should be listed as 10,000, not 10. Different classes of stock should be combined to result in one figure. |
| FC320 | Number of shares authorized (use actual number) | Total number of common stock shares authorized. |
| FC330 | Number of shares outstanding (use actual number) | Total number of common stock shares outstanding. |
| FC340 | Paid-in-capital in excess of par | Include amounts received in excess of par or stated value of stock. |

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| FC350 | Total Contributed Capital | Sum of lines FC29 through FC34 (excluding FC300, FC320, and FC330) |
| FC360 | Retained earnings | Report the amount of retained earnings, including year to date net income. Do not include income reported in <i>Other comprehensive income</i> . |
| FC370 | Other comprehensive income | Report the amount of other comprehensive income, including year to date adjustments. Other comprehensive income (loss) consists of net income (losses) affecting shareholders' equity that, under Generally Accepted Accounting Principles are excluded from net income (loss). For example, comprehensive income (loss) consists of foreign currency translation adjustments, net unrealized holding gains (losses) on available for sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments. |
| FC380 | Shareholder distribution | Include dividends declared and paid. |
| FC390 | TOTAL SHAREHOLDERS' EQUITY | Sum of lines FC350 through FC380 |
| FC400 | TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | Sum of lines FC280 and FC390 |
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| INCOME STATEMENT | | |
| REVENUES | | |
| FC410 | Fee income from money received for transmission | Dollar amount of fee income from money received for money transmission. Include fees, service charges and commissions for money transmission only. |
| FC420 | Fee income from sale issuance of payments instruments | Dollar amount of fee income from sale issuance of payment instruments. Include fees, service charges and commissions for payment instruments only. |
| FC430 | Fee income from sale issuance of stored value | Dollar amount of fee income from sale issuance of stored value. Include fees, service charges and commissions for stored value only. |
| FC440 | Fee income from check cashing services | Dollar amount of fee income from check cashing services. Include fees, service charges and commissions for check cashing services only. |
| FC450 | Fee income from currency exchange services | Dollar amount of fee income from currency exchange services. Include fees, service charges and commissions for currency exchange services only. |
| FC460 | Interest and dividends | Include interest and fee income on loans, interest income on deposits with financial institutions and interest on investments including government securities. |
| FC470 | Foreign exchange gains or losses | This is the earnings or loss incurred from buying and selling foreign currency connected with the licensee's business. It is the difference between the cost and the gain/loss of foreign exchange in converting a transaction to the currency of the receiving country. Also include amounts gained or lost from the difference between the exchange rate charged to customers and the rate at which the licensee is able to acquire the currency. |

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| FC480 | Other income | All income not included in above. An explanatory note (FC480NOTE) must be provided if Other Income (FC480) exceeds 20% of Total Revenue (FC490). |
| FC480NOTE | Other income - Explanatory Note | Optional Explanatory Note |
| FC480PDF | Other income - Supporting Document | Optional Upload of PDF Document Supporting Explanatory Note |
| FC490 | TOTAL REVENUE | Sum of lines FC410 through FC480 |
| EXPENSES | | |
| FC500 | Salaries and employee benefits | Salaries and employee benefits for officers and employees. |
| FC510 | Agent fees | Fees paid to the agent for services rendered on behalf of the licensee (domestic and international). |
| FC520 | Rent | Expenses for the use of premises, equipment, furniture and fixtures, janitorial services, utilities, etc. |
| FC530 | Interest expense | Include interest on deposits, mortgages, capital notes, borrowings from financial institutions and obligations on capitalized leases. Do not include interest on borrowings from principals, parent companies, subsidiaries or affiliates (Report this under <i>Other Expenses</i>). |
| FC540 | Depreciation and amortization | Expenses related to the write-off of non-earning assets in accordance with generally acceptable accounting principles (GAAP). |
| FC550 | Communication expense | Expenses related to telephone, facsimile, telegram, postage, and other related expenses. |
| FC560 | Professional services expense | Expenses related to legal, accounting, consulting, examination fees, and other related expenses. |
| FC570 | Marketing and promotion | Expenses related to advertising and the selling of goods and services. |
| FC580 | Insurance expense | Premium expense for fidelity insurance, surety bond, directors' and officers' liability insurance and life insurance policies for which the licensee is the beneficiary. |
| FC590 | Other expenses | Report all other operating expenses not included above. An explanatory note (FC590NOTE) must be provided if Other Expenses (FC590) exceeds 20% of Total Expenses (FC600). |
| FC590NOTE | Other expenses - Explanatory Note | Optional Explanatory Note |
| FC590PDF | Other expenses - Supporting Document | Optional Upload of PDF Document Supporting Explanatory Note |
| FC600 | TOTAL EXPENSES | Sum of lines FC500 through FC590 |
| FC610 | Income from Continuing Operations before Income Tax | FC490 minus FC600 |
| FC620 | Income tax | Federal and state income tax on line FC610 |
| FC630 | Net Income (loss) | FC610 minus FC620 |
| FC640 | Discontinued operations, Net of tax effect | Income or (loss) from the sale of a segment of the business. |

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| FC650 | Other comprehensive income/currency translation adjustments | Include net unrealized holding gains (losses) on available for sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other post-retirement plan related changes, other than net periodic benefit cost. Currency translation adjustment includes revenue earnings, or loss incurred, at the end of the reporting period when translating foreign currency accounts to U.S. Dollars, as further defined under FASB 52 – Foreign Currency Translation. |
| FC660 | Income before extraordinary items | Sum of lines FC630 through FC650 |
| FC670 | Extraordinary items, net of tax effect | Material, unusual, nonrecurring or infrequent items. |
| FC680 | Comprehensive Income | Sum of lines FC660 and FC670 |
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PERMISSIBLE INVESTMENTS REPORT

MONEY TRANSMISSION, STORED VALUE, PAYMENT INSTRUMENTS

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| PI10 | Deposits in Domestic Banks | Report cash, time deposits, savings deposits, demand deposits, a certificate of deposit, or senior debt obligation of accounts at federally insured financial institutions in the United States as defined in section 3 of the federal Deposit Insurance Act (12 U.S.C. Sec. 1813) or as defined under the federal Credit Union Act (12 U.S.C. Sec. 1781). |
| PI20 | Deposits in All Foreign Banks | Report all cash, time deposits, savings deposits, demand deposits, certificate of deposits, or senior debt obligation of accounts in foreign banks. |
| PI21 | Deposits in Stipulated Foreign Banks | Report only cash, time deposits, savings deposits, demand deposits, certificate of deposits, or senior debt obligation of accounts in foreign banks where the bank has an eligible rating, is registered under the Foreign Account Tax compliance, is not located in any country subject to sanctions from the Office of Foreign Asset Control, and is not located in a high-risk or non-cooperative jurisdiction as designated by the Financial Action Task Force. |
| PI30 | Cash on Hand and in Transit | Report all cash equivalents including cash on hand, cash in transit including ACH items in transit to the licensee and ACH items or international wires in transit to a payee, cash in transit via armored car, cash in smart safes, cash in licensee-owned locations, checks, and drafts. |
| PI31 | Report debit card or credit card-funded transmission receivables owed by any bank. | Report debit card or credit card-funded transmission receivables owed by any bank. |
| PI32 | Money market mutual funds rated AAA | Report the amount of money market mutual funds rated "AAA" by S&P, or the equivalent from another other eligible rating service. |
| PI40 | Total Cash on Hand and in Bank | Sum of lines PI 10, PI20, PI30, PI31, PI32 |
| PI50 | Irrevocable Letter of Credit | Report amount of irrevocable, unconditional letters of credit issued by a federally insured financial institution. |
| PI60 | Due from agents (net of allowance for doubtful accounts) | Include all moneys owed to licensee from receiving and paying agents net of allowance for doubtful accounts. Also include all money advanced or pre-funded to a paying agent for the purposes of paying transmission liability to beneficiaries. |
| PI61 | Due from authorized delegates (less than seven days old) | Include all receivables that are payable to the licensee from its authorized delegates in the ordinary course of business that are less than seven days old. |
| PI62 | Due from all authorized delegates in excess of 10% of outstanding transmission liability | Include all receivables that are payable to the licensee from each authorized delegate in the ordinary course of business that are less than seven days old that exceed 10% of the aggregate value of the licensee's total permissible investments. |
| PI63 | Allowable amount due from authorized delegates (less than seven days old) | PI61 minus PI62 |
| PI70 | Investments rated A or its equivalent and above | Report the amount of investments that are rated A or its equivalent or above. Only include investments that are rated by a nationally recognized organization that rates securities. This should equal the sum of lines PI71 through PI76. |
| PI71 | Short-term investments | Report the amount of short-term (up to six months) investments bearing an eligible rating. |
| PI72 | Commercial paper | Report the amount of commercial paper bearing an eligible rating. |

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| PI73 | U.S. tri-party repurchase agreements | Report the amount of U.S tri-party repurchase agreements collateralized at 100% or more with U.S. government or agency securities, municipal bonds, or other securities bearing an eligible rating. |
| PI74 | Money market mutual funds rated less than AAA or its equivalent and higher than A- | Report the amount of money market mutual funds that are rated less than "AAA" or its equivalent and higher than "A-" by S&P, or the equivalent from any other eligible rating service. |
| PI75 | Mutual funds | Report the amount of mutual funds or other investment funds composed solely and exclusively of cash, certificates of deposit or senior debt obligations of an insured depository institution, obligation of the United States or a commission, agency, or instrumentality thereof, an obligation that is guaranteed fully as to principal and interest by the United States, or an obligation of a state governmental subdivision, agency, or instrumentality thereof. |
| PI76 | Bills, notes, bonds, or debentures | Report the amount of bills, notes, bonds, or debentures bearing an eligible rating that are not listed in PI71 through PI75 or PI90. |
| PI80 | Investments rated BBB or its equivalent and lower or non-rated | Report the amount of investments that are rated below A or below the equivalent of A, and/or not rated. |
| PI90 | Investments in Securities of the U.S. Treasury and Other Instrumentalities | Report investment securities that are an obligation of the United States or a commission, agency, or instrumentality thereof; an obligation that is guaranteed fully as to principal and interest by the United States; or an obligation of a state or a governmental subdivision, agency, or instrumentality thereof. |
| PI100 | Other Investments | Report all other investments not included above. An explanatory note (PI100NOTE) must be provided if Other Investments (PI100) exceeds 20% of Subtotal for Permissible Investment Calculation (PI105). |
| PI100NOTE | Other Investments - Explanatory Note | Optional Explanatory Note |
| PI100PDF | Other Investments - Supporting Document | Optional Upload of PDF Document Supporting Explanatory Note |
| PI105 | Subtotal for Permissible Investment Calculation | Sum of lines PI40, PI50, PI60, PI70, PI80, PI90, PI100. This sum does not take into account any amounts that exceed caps on permissible investments that may be imposed by state law. |
| PI110 | Amount pledged or restricted | Report the amount pledged or restricted. |
| PI115 | Unrestricted Total for Permissible Investment Calculation | PI 110 subtracted from PI105 |

OUTSTANDING LIABILITY INFORMATION (AS APPLICABLE)

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| PI120 | Total Outstanding Transmission Liability | Report licensee's total amount of money received for transmission and not yet paid to beneficiaries. This amount should include all outstanding transmission liability. |
| PI130 | Total Average Daily Outstanding Transmission Liability (ADTL) | Report the average daily transmission liability ("ADTL") for the quarter. |

VIRTUAL CURRENCY (ADD'L SECTION FOR VC LICENSEES)

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| PI140 | Virtual Currency Balance Held on Behalf of Customers (in U.S. Dollars) | Report the U.S. Dollar amount of virtual currency held on behalf of customers. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency. A blended index should be used if available. |
| PI150 | Virtual Currency Balance not Held on Behalf of Customers (in U.S. Dollars) | Report the U.S. Dollar amount of virtual currency fully controlled and not held on behalf of a customer. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency. A blended index should be used if available. |
| PI160 | Other Investments (in U.S. Dollars) | Report all other virtual currency investments not included above. An explanatory note (PI160NOTE) must be provided if Other Investments (in U.S. Dollars (PI160) exceeds 20% of Total VC Coverage (PI170). The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency. A blended index should be used if available. |
| PI160NOTE | Other Virtual Currency Investment - Explanatory Note | Optional Explanatory Note |
| PI160PDF | Other Virtual Currency Investment - Supporting Document | Optional Upload of PDF Document Supporting Explanatory Note |
| PI170 | Total VC coverage | Sum of lines PI 140 through PI 160 |
| PI180 | Outstanding Virtual Currency Liability | Report licensee's total amount of outstanding virtual currency. This amount should include all outstanding virtual currency liability. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency. A blended The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency index should be used if available. |

STATE TRANSACTIONS DETAIL

| MONEY TRANSMISSION | | |
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| ST10 | # of transactions from in-state to U.S. states and territories | Report the total number of transactions from in-state to be sent to a state or territory of the United States in the quarter (includes in-state to in-state transactions). |
| ST20 | \$ amount received for transmission (outbound) from in-state to U.S. states and territories | Report the total dollar amount of transactions from in-state to be sent to a state or territory of the United States in the quarter (includes in-state to in-state transactions). |
| ST30 | # of transmission transactions from in-state to Foreign Countries | Report the total number of transactions from in-state to foreign countries in the quarter. |
| ST40 | \$ amount received for transmission (outbound) from in-state to Foreign Countries | Report the total dollar amount of transactions from in-state to be sent to foreign countries in the quarter. |
| ST50 | TOTAL # of Money Transmission Transactions initiated in-state | The total # of All In-State Transmission Transactions for the quarter is automatically calculated. |
| ST60 | TOTAL \$ Amount of Money Transmission Transactions initiated in-state | The total \$ Amount of All In-State Transmission Transactions for the quarter is automatically calculated. |
| PAYMENT INSTRUMENTS (MONEY ORDERS, TRAVELERS CHECKS, DRAFTS) | | |
| ST70 | # of payment instruments issued/sold in-state | Report total number of payment instruments sold in-state during the quarter. |
| ST80 | \$ amounts of payment instruments issued/sold in-state | Report total dollar amount of payment instruments sold in-state during the quarter. |
| STORED VALUE | | |
| ST90 | # of stored value transactions in-state | Report total number of stored value instruments sold/issued in-state during the quarter. Includes reloads. Does not include withdrawals. |
| ST100 | \$ amount of stored value transactions in-state | Report total dollar amount of stored value sold/issued in-state during the quarter. Includes reloads. Does not include withdrawals. |
| CHECK CASHING | | |
| ST110 | # of checks cashed in-state | Report total number of checks cashed in-state during the quarter. |
| ST120 | \$ amount of checks cashed in-state | Report total dollar amount of checks cashed in-state during the quarter. |
| ST130 | \$ amount of fees collected in-state | Report total dollar amount of fees collected in-state in the quarter. |
| ST140 | Maximum percentage charged for check in-state | Report the maximum percentage charged for a check in-state during the quarter. |
| FIAT CURRENCY EXCHANGE | | |
| ST150 | # of currency transactions completed in-state | Report total number of currency exchange transactions during the quarter. |
| ST160 | \$ amount of currency transactions completed in-state | Report total U.S. dollar amount of currency transactions in-state during the quarter. |
| ST170 | \$ amount of fees collected in-state | Report total dollar amount of fees collected in-state in the quarter. |
| VIRTUAL CURRENCY | | |
| ST180 | Total # of Virtual Currency to Virtual Currency Exchange Transactions Initiated In-State | Report total number of virtual currency to virtual currency exchange transactions initiated in-state during the quarter. This shall only include transactions where the reporting entity is either the buyer or seller and is providing virtual currency to the customer in exchange for virtual currency. |

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| ST190 | Total \$ amount of Virtual Currency to Virtual Currency Exchange Transactions Initiated In-State | Report total dollar amount (in U.S. Dollars) of virtual currency to virtual currency exchange transactions initiated in-state during the quarter. This shall only include transactions where the reporting entity is either the buyer or seller and is providing virtual currency to the customer in exchange for virtual currency. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| ST200 | Total # of Virtual Currency to U.S. Dollar Exchange Transactions Initiated In-State | Report total number of virtual currency to U.S. Dollar exchange transactions initiated in-state during the quarter. This shall only include transactions where the reporting entity is providing U.S. Dollars to the customer in exchange for virtual currency. |
| ST210 | Total \$ amount of Virtual Currency to U.S. Dollar Exchange Transactions Initiated In-State | Report total dollar amount (in U.S. Dollars) of virtual currency to U.S. Dollar exchange transactions initiated in-state during the quarter. This shall only include transactions where the reporting entity is providing U.S. Dollars to the customer in exchange for virtual currency. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| ST220 | Total # of U.S. Dollar to Virtual Currency Exchange Transactions Initiated In-State | Report total number of U.S. Dollar to virtual currency exchange transactions initiated in-state during the quarter. This shall only include transactions where the reporting entity is providing virtual currency to the customer in exchange for U.S. Dollars. |
| ST230 | Total \$ amount of U.S. Dollar to Virtual Currency Exchange Transactions Initiated In-State | Report total dollar amount (in U.S. Dollars) of U.S. Dollar to virtual currency exchange transactions initiated in-state during the quarter. This shall only include transactions where the reporting entity is providing virtual currency to the customer in exchange for U.S. Dollars. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| ST240 | Total # of Virtual Currency to Virtual Currency Facilitated Exchange Transactions Involving In-State Party | Report total number of virtual currency to virtual currency facilitated exchange transactions which occur on the reporting entity's platform involving an in-state buyer and/or seller during the quarter where the reporting entity is neither the buyer nor seller. |
| ST250 | Total \$ amount of Virtual Currency to Virtual Currency Facilitated Exchange Transactions Involving In-State Party | Report total dollar amount (in U.S. Dollars) of the virtual currency to virtual currency facilitated exchange transactions which occur on the reporting entity's platform completed involving an in-state buyer and/or seller during the quarter where the reporting entity is neither the buyer nor seller. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for either virtual currency at the time of the transaction. A blended index should be used if available. |
| ST280 | Total # of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions Involving In-State Party | Report total number of virtual currency to U.S. Dollar, or vice versa, facilitated exchange transactions which occur on the reporting entity's platform completed involving an in-state buyer and/or seller during the quarter where the reporting entity is neither the buyer nor seller. |
| ST290 | Total \$ amount of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions Involving In-State Party | Report total dollar amount (in U.S. Dollars) of virtual currency to U.S. Dollar, or vice versa, facilitated exchange transactions which occur on the reporting entity's platform involving an in-state buyer and/or seller during the quarter where the reporting entity is neither the buyer nor seller. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| ST300 | Total # of Virtual Currency Stored Value Transactions Initiated In-State | Report total number of virtual currency stored value transactions during the quarter initiated in-state where the customer transfers virtual currency assets to a wallet hosted on the reporting entity's platform. |

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| ST310 | Total \$ amount of Virtual Currency Stored Value Transactions Initiated In-State | Report total dollar amount (in U.S. Dollars) of virtual currency stored value transactions during the quarter initiated in-state where the customer provides the reporting entity with virtual currency and the reporting entity maintains control. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| ST320 | Total # of Virtual Currency Transmissions Initiated In-State | Report total number of virtual currency transmissions during the quarter initiated in-state that are not exchange transactions. |
| ST330 | Total \$ amount of Virtual Currency Transmissions Initiated In-State | Report total dollar amount (in U.S. Dollars) of virtual currency transmissions during the quarter initiated in-state that are not exchange transactions. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| ST340 | TOTAL # of Virtual Currency Transactions Initiated In-State | The total # of in-state transactions for the quarter is automatically calculated. |
| ST350 | TOTAL \$ Amount of Virtual Currency Transactions Initiated In-State | The total \$ amount of in-state transactions for the quarter is automatically calculated. |
| Transmission Liability | | |
| ST360 | Surety Bond | Report the amount of the surety bond held in the state. |
| ST361 | Total Average Daily Outstanding Transmission Liability (ADTL) in the State | Report the average daily transmission liability (ADTL) in the state for the quarter. |
| ST362 | Surety Bond Amount for Permissible Investment | ST360 minus ST361 |

COMPANY-WIDE TRANSACTIONS DETAIL

| MONEY TRANSMISSION | | |
|---|---|---|
| TA10 | Total # of transactions from U.S. states and territories to U.S. states and territories | Report the total number of transactions from U.S. states and territories to U.S. states and territories in the quarter. |
| TA20 | Total \$ amount received for transmission from U.S. states and territories to U.S. states and territories | Report the total dollar amount of transactions from U.S. states and territories to U.S. states and territories in the quarter. |
| TA30 | Total # of transactions from U.S. states and territories to foreign countries | Report the total number of transactions from U.S. States and territories to foreign countries in the quarter. |
| TA40 | Total \$ amount received for transmission from U.S. states and territories to foreign countries | Report the total dollar amount of transactions from U.S. States and territories to be sent to foreign countries in the quarter. |
| TA50 | TOTAL # of All Money Transmission Transactions | The total # of Transmission Transactions for the quarter is automatically calculated. |
| TA60 | TOTAL \$ Amount of All Money Transmission Transactions | The total \$ Amount of Transmission Transactions for the quarter is automatically calculated. |
| PAYMENT INSTRUMENTS (MONEY ORDERS, TRAVELERS CHECKS, DRAFTS) | | |
| TA70 | Total # of payment instruments issued/sold | Report total number of payment instruments sold in the quarter. |
| TA80 | Total \$ amount of payment instruments issued/sold | Report total dollar amount of payment instruments sold in the quarter. |
| STORED VALUE | | |
| TA90 | Total # of stored value transactions | Report total number of stored value instruments transactions (issued/sold, etc.) in the quarter. Includes reloads. Does not include withdrawals. |
| TA100 | Total \$ amount of stored value transactions | Report total dollar amount of stored value transactions (issued/sold, etc.) in the quarter. Includes reloads. Does not include withdrawals. |
| CHECK CASHING | | |
| TA110 | # of checks cashed | Report total number of checks cashed during the quarter. |
| TA120 | \$ amount of checks cashed | Report total dollar amount of checks cashed during the quarter. |
| TA130 | \$ amount of fees collected | Report total dollar amount of fees collected in the quarter. |
| TA140 | Maximum percentage charged for check | Report the maximum percentage charged for a check during the quarter. |
| FIAT CURRENCY EXCHANGE | | |
| TA150 | # of currency transactions completed | Report total number of currency exchange transactions during the quarter. |
| TA160 | \$ amount of currency transactions completed | Report total U.S. dollar amount of currency transactions during the quarter. |
| TA170 | \$ amount of fees collected | Report total dollar amount of fees collected in the quarter. |
| VIRTUAL CURRENCY | | |
| TA180 | Total # of Virtual Currency to Virtual Currency Exchange Transactions | Report total number of virtual currency to virtual currency exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is either the buyer or seller and is providing virtual currency to the customer in exchange for virtual currency. |
| TA190 | Total \$ amount of Virtual Currency to Virtual Currency Exchange Transactions | Report total dollar amount (in U.S. Dollars) of virtual currency to virtual currency exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is either the buyer or seller and is providing virtual currency to the customer in exchange for virtual currency. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| TA200 | Total # of Virtual Currency to U.S. Dollar Exchange Transactions | Report total number of virtual currency to U.S. Dollar exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is providing U.S. Dollars to the customer in exchange for virtual currency. |

| | | |
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| TA210 | Total \$ amount of Virtual Currency to U.S. Dollar Exchange Transactions | Report total dollar amount (in U.S. Dollars) of virtual currency to U.S. Dollar exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is providing U.S. Dollars to the customer in exchange for virtual currency. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| TA220 | Total # of U.S. Dollar to Virtual Currency Exchange Transactions | Report total number of U.S. Dollar to virtual currency exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is providing virtual currency to the customer in exchange for U.S. Dollars. |
| TA230 | Total \$ amount of U.S. Dollar to Virtual Currency Exchange Transactions | Report total dollar amount (in U.S. Dollars) of U.S. Dollar to virtual currency exchange transactions completed during the quarter. This shall only include transactions where the reporting entity is providing virtual currency to the customer in exchange for U.S. Dollars. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| TA240 | Total # of Virtual Currency to Virtual Currency Facilitated Exchange Transactions | Report total number of virtual currency to virtual currency facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor the seller. |
| TA250 | Total \$ amount of Virtual Currency to Virtual Currency Facilitated Exchange Transactions | Report total dollar amount (in U.S. Dollars) of virtual currency to virtual currency facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor the seller. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for either virtual currency at the time of the transaction. A blended index should be used if available. |
| TA280 | Total # of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions | Report total number of virtual currency to U.S. Dollar, or vice versa, facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor seller. |
| TA290 | Total \$ amount of Virtual Currency to/from U.S. Dollar Facilitated Exchange Transactions | Report total dollar amount (in U.S. Dollars) of virtual currency to U.S. Dollar, or vice versa, facilitated exchange transactions which occur on the reporting entity's platform during the quarter where the reporting entity is neither the buyer nor seller. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| TA300 | Total # of Virtual Currency Stored Value Transactions | Report total number of virtual currency stored value transactions during the quarter where the customer provides the reporting entity with virtual currency and the reporting entity maintains control. |
| TA310 | Total \$ amount of Virtual Currency Stored Value Transactions | Report total dollar amount (in U.S. Dollars) of virtual currency stored value transactions during the quarter where the customer provides the reporting entity with virtual currency and the reporting entity maintains control. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| TA320 | Total # of Virtual Currency Transmissions | Report total number of virtual currency transmissions during the quarter that are not exchange transactions. |
| TA330 | Total \$ amount of Virtual Currency Transmissions | Report total dollar amount (in U.S. Dollars) of virtual currency transmissions during the quarter that are not exchange transactions. The U.S. Dollar exchange rate must represent a generally accepted and recognized quoted price in the active market for the virtual currency at the time of the transaction. A blended index should be used if available. |
| TA340 | TOTAL # of Virtual Currency Transactions | The total # of transactions for the quarter is automatically calculated. |
| TA350 | TOTAL \$ Amount of Virtual Currency Transactions (in U.S. Dollars) | The total \$ amount of all transactions for the quarter is automatically calculated. |

COMPANY-WIDE TRANSACTIONS DESTINATION COUNTRY DETAIL

TRANSACTION DESTINATION COUNTRY INFORMATION

| | | |
|------|---|---|
| TD-A | List of Countries Transmitted to During Calendar Year (new line added for each country) | Report the number of transactions and the actual dollar amount in the calendar year of transmission money received to be sent to each country included in the schedule. All countries transmitted to during the calendar year should be included in the submission. This section shall only be submitted as part of the Q4 report submission. |
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STATE TRANSACTIONS DESTINATION COUNTRY DETAIL

TRANSACTION DESTINATION COUNTRY INFORMATION

| | | |
|------|---|--|
| TD-B | List of Countries Transmitted to In-State to Foreign Countries During Calendar Year (new line added for each country) | Report the number of transactions and the actual dollar amount in the calendar year of transmission money received in-state to be sent to each country included in the schedule. All countries transmitted to during the calendar year should be included in the submission. This section shall only be submitted as part of the Q4 report submission. |
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