

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)
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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	

FC160	Total Current Assets		Sum of FC110 through FC150
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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 Contributed 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

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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	
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		(\$)
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
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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	
ST60	Total \$ Amount of Money Transmission Transactions initiated in-state	

Sum of ST10 and ST30

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	
ST270	Total \$ Amount of Virtual Currency Transactions Initiated In-State	

Sum of ST180, ST200, ST220, and ST240

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
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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
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PI110	Amount pledged or restricted	
PI115	Unrestricted Total for Permissible Investment Calculation	

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
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PI180	Outstanding Virtual Currency Liability	
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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>					
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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 Desintation 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>				
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TD-B<Country Code>				
TD-BTOT				

Sum of all destination country reporting

Explanatory Notes

Field #	Explanatory Notes - Free Text
TD-BNOTE	