



Request for Public Comments

NMLS – Money Services Businesses Call Report

October 5, 2015

On behalf of the state regulatory agencies participating in NMLS,¹ the State Regulatory Registry LLC² (SRR) invites public comments on the proposed implementation of the NMLS Money Services Businesses (MSB) Call Report. The NMLS MSB Call Report is intended to fulfill state money services businesses reporting requirements, as well as build on state regulator efforts to create uniform financial and activity reporting requirements across state lines.

The proposed NMLS MSB Call Report is comprised of three parts: financial information about the licensee, information about the licensee's transactional activity, and high-level permissible investment information. The development of the NMLS MSB Call Report draws from various reports required of states and seeks to replace and standardize individual financial and activity reports currently required by state regulators.

Purpose of the NMLS Money Services Businesses Call Report

The purpose of the NMLS MSB Call Report is to provide timely, comprehensive, and uniform information and reporting frequencies concerning the financial condition, transactional activities, and high-level compliance with state permissible investment requirements on entities licensed in money services businesses. The objectives of the NMLS MSB Call Report are as follows:

1. Provide state regulators with the information necessary to replace the unique reports currently required by approximately 36 states and to standardize reporting of financial condition information.
2. Provide state regulators with sufficient information to effectively supervise licensees, such as determining examination schedules, risk assessment analyses, monitoring compliance with state law and permissible investment requirements, and accurately calculate assessments, where applicable.
3. Provide state regulators with the ability to develop detailed transactional activity reports with the ability to compare across state lines.
4. Provide licensees with the ability to automate the provision and retention of financial condition, transactional data, and permissible investment amounts to one or more state regulators in a single, uniform manner.

¹ Information about NMLS can be found at <http://mortgage.nationwidelicencingsystem.org/Pages/default.aspx>

² Information about the State Regulatory Registry LLC can be found at <http://www.csbs.org/srr/Pages/default.aspx>

5. Provide licensees with standard reporting frequencies for ongoing financial condition, transactional activity, and permissible investment reporting requirements.

Background

State Regulatory MSB Reporting

Approximately 36 states require licensed money services businesses companies to submit quarterly or annual reports providing transactional activity and permissible investment amounts, often including information on in-state, foreign, and domestic transactions, permissible investment ratings, agent transaction detail and volume and dollar amount of transactions completed. These reports are utilized by state regulators for a variety of reasons, including calculating assessments, risk assessment, scheduling exams, determining legislative compliance, and generating reports on transactional activity within a state and at the national level.

In addition to the reporting requirements detailed above, the majority of state money services businesses regulators require financial statements and/or financial condition information to be provided on an ongoing basis. NMLS currently has functionality that permits licensees to file a single financial statement with one or more regulators through the system. This functionality does not standardize financial statement reporting requirements across states or facilitate the utilization of financial information for the purposes listed above.

The NMLS MSB Call Report applies to licensees who conduct the following activities: money transmission, check cashing, issuing or selling travelers checks, issuing or selling drafts, foreign currency dealing and exchange, issuing or selling money orders, bill paying, issuing or selling prepaid access/stored value products, and virtual currency.

NMLS Money Services Businesses Call Report Working Group

A working group of state regulators commenced in February 2015 to develop the proposed NMLS MSB Call Report and accompanying definitions and policies. These definitions, policies, and a discussion draft of the proposed NMLS MSB Call Report are the subject of this Request for Comments.

The NMLS MSB Call Report Working Group will review the public comments received and elicit state regulator input before presenting a recommendation to the NMLS Policy Committee. The roster of the NMLS MSB Call Report Working Group can be found in *Addendum A* of this Request for Comments.

NMLS Money Services Businesses Call Report

The NMLS MSB Call Report is proposed to be a quarterly condition report submitted through NMLS by an entity with at least one money services business license. These quarterly reports are comprised of three parts:

- Part I: Financial Condition Report for the company
- Part II: Transactional Activity Report
 - a. Company-wide Transaction Detail
 - b. State Transaction Detail
 - c. Company Owned Location and Agent Transaction Detail (If Required by State)
- Part III: Permissible Investment Report, at company level

The discussion draft of the proposed NMLS MSB Call Report with these three parts is attached to this Request for Comments.

NMLS Money Services Businesses Call Report Policies

It is proposed to implement the NMLS MSB Call Report according to the following policies:

1. The NMLS MSB Call Report is a uniform form that will be completed by MSB companies, licensed in states that choose to require their licensees to submit the report. Companies will only be required to complete sections and questions that are relevant to the company's MSB activities and/or authorities. Those areas of the form that are not applicable to a specific company would not be required, by the system, to be completed.
2. The financial information provided in the Financial Condition Section (Part I) of the NMLS MSB Call Report should be reflective of the licensee's activities and is only required to be completed once per licensee per calendar quarter. Consolidated financial information (that contains parent company financial information) will not be accepted for the NMLS MSB Call Report. Financial information should be reported on a quarterly basis and only include financial data for the quarter being reported.
3. In adopting states, companies that, under state laws or regulations, are required to submit a self-prepared financial statement as part of maintaining a license or registration may use the NMLS MSB Call Report to meet this requirement. Companies that are required to submit a Compiled, Reviewed or Audited financial statement must complete and submit such financial statements through NMLS in addition to the NMLS MSB Call Report.
4. The filing of the NMLS MSB Call Report through NMLS to relevant state regulator(s) will be executed by the company. A company holding more than one license type in a jurisdiction is only required to submit one NMLS MSB Call Report for that jurisdiction. A company licensed in multiple states will complete a separate Uniform State Level Transaction Activity Report (Part II(b)) for each state in which they are licensed and has adopted the NMLS

MSB Call Report. The Company Level Transaction Activity Report (Part II(a)) is only required to be submitted once per quarter even if the entity is licensed in multiple states.

5. Companies are only required to complete sections relevant to their activities in the Transactional Activity Reporting Section (Part II). For example, if a company only conducts check cashing activity, the system only requires the license to complete the check cashing transactional activity data fields. Activity is to be reported on a year-to-date (YTD) basis.
6. For company owned location and agent transaction reporting (Part II(c)), only companies licensed in states that require company owned location and agent transaction reporting would need to submit this data for company owned locations and agents relevant to that state.
7. The Permissible Investments Report (Part III) of the NMLS MSB Call Report is only required to be completed once per licensee per quarter and should reflect permissible investment amounts at the company level.
8. Companies with one or more licenses in any “approved” status during the quarter will be required to file the NMLS MSB Call Report on a quarterly basis in states that adopt the Report. The collection of the NMLS MSB Call Report will replace certain existing reporting requirements in states that adopt the Report.
9. Failure to submit the report within 45 days of the end of the calendar quarter results in the creation of a license item placed on relevant licenses held by a company and may result in a state regulatory action. Such license items may prevent the renewal of the impacted license(s).
10. All company filings are confidential, but will be available to all state regulators under the System’s information sharing architecture.
11. State, regional, and national aggregated data that does not disclose any particular company’s information may be made available by SRR or state regulators.

Request for Public Comments

The State Regulatory Registry LLC (SRR) is seeking comments from the public on the proposed NMLS MSB Call Report policies, definitions, and draft detailed in this document. SRR seeks input on the following specific areas:

1. Will the proposed NMLS MSB Call Report provide sufficient information to state money services businesses regulators regarding the transaction activity of the various money services businesses activity types in order to eliminate unique state reports and improve supervision? If not, what additional information should be requested?
2. Certain states require the transmission activity to include destination country information. Would it be convenient/beneficial for industry if the NMLS MSB Call Report

included functionality for states that require their licensees to report destination country to receive it through the NMLS MSB Call Report? This would most likely be accomplished through the submission of additional data elements in the state specific transactional activity section of the report.

3. Does the proposed NMLS MSB Call Report provide sufficient information to state money services businesses regulators regarding high-level permissible investment amounts (if applicable to licensee's activity type(s))? If not, what additional information should be requested?
4. How do licensees currently handle their permissible investment allocations based upon varying state requirements? For example, do licensees ensure that all their permissible investments adhere to the strictest state's permissible investment requirements that they are obligated to follow?
5. In order to improve regulatory supervision, the NMLS MSB Call Report is intended to be collected on a quarterly basis. SRR invites comments on the frequency of data collection that best meets the goals of state money services business regulators.
6. SRR recognizes that multiple technological methods (from manual data input to automated data upload) exist that would enable companies to supply this information through NMLS. We invite specific comments if your company has an opinion on the manner in which this information is entered in the System.

Comments are requested to be limited to the content of this document as it relates to NMLS MSB Call Report.

Comments received, as well as the submitter's name and company or organization (if applicable) will be posted on the NMLS Resource Center for public view.

All NMLS MSB Call Report comments will be reviewed by the NMLS MSB Call Report Working Group comprised of state regulators and will be reviewed with all state regulators. The recommendations for proposed changes from the working group will be sent to the NMLS Policy Committee (NMLSPC) for evaluation and approval or rejection. Responses to comments and the final approved NMLS MSB Call Report will be posted on the NMLS Resource Center.

The NMLS MSB Call Report is not expected to be a requirement in NMLS for licensees in states adopting the report until 2017.

Persons submitting comments are encouraged to provide these comments electronically via email to: comments@csbs.org

Comments may also be submitted in physical form to:

State Regulatory Registry
Conference of State Bank Supervisors
Attn: Tim Doyle, Senior Vice President
1129 20th St NW, 9th Floor
Washington, DC 20036

Comment submission deadline: December 5, 2015

SRR will provide 60 days for public comments on the Money Services Businesses Call Report Forms.

SRR will host a conference call to address any preliminary questions from interested parties. Additional information regarding this conference call will be posted on the NMLS Resource Center and will be sent to entities holding a MSB license in NMLS.

ADDENDUM A

NMLS MSB Call Report Working Group

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MSB Financial Examiner Supervisor
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Dawn Woolery

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Financial Examiner
Texas Department of Banking

Sue Clark

Regulatory and Consumer Affairs Director
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Regulation

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PART I: FINANCIAL CONDITION REPORT

| ASSETS | | |
|---------------|---|-----------------------|
| FC1 | Cash on Hand and in Bank | |
| FC2 | Due from agents (net of allowance for doubtful accounts) | |
| FC3 | Amount of allowance for doubtful accounts | |
| FC4 | Accounts receivable (net of allowance for doubtful accounts) | |
| FC5 | amount of allowance for doubtful accounts | |
| FC6 | Inter-company receivables | |
| FC7 | Notes/other receivables | |
| FC8 | Investments (including government securities) | |
| FC9 | Virtual currency (in U.S. dollars) | |
| FC10 | Other current assets (Detail in section TBD if amount exceeds 20% of total) | |
| FC11 | Total current assets | Auto-populated |
| FC12 | Premises, furniture, fixtures and equipment (net of accumulated depreciation) | |
| FC13 | Investments in subsidiaries not consolidated | |
| FC14 | Goodwill and other intangibles | |
| FC15 | Other assets (Detail in section TBD if amount exceeds 20% of total) | |
| FC16 | TOTAL ASSETS | Auto-populated |

³ All fields shaded in orange are automatically populated by the system based on the company's entries. To view the specific fields utilized to auto-populate, please view the MSB Call Report Glossary.

| LIABILITIES AND EQUITY | | |
|-------------------------------|---|-----------------------|
| FC17 | Accounts payable | |
| FC18 | Inter-company payables | |
| FC19 | Notes/other payables | |
| FC20 | Outstanding money received for transmission liability | |
| FC21 | Outstanding payment instruments | |
| FC22 | Outstanding stored value | |
| FC23 | Outstanding virtual currency liability (in U.S. dollars) | |
| FC24 | Other current liabilities (i.e., Accrued expenses, income tax payable, current portion of long term debt, etc.) | |
| FC25 | Total Current Liabilities | Auto-populated |
| FC26 | Long term notes payable | |
| FC27 | Other Liabilities (Detail in section TBD if amount exceeds 20% of total) | |
| FC28 | TOTAL LIABILITIES | Auto-populated |
| SHAREHOLDER'S EQUITY | | |
| FC29 | Preferred stock | |
| FC30 | number of shares outstanding (as actual number) | |
| FC31 | Common stock | |
| FC32 | Number shares authorized (use actual number) | |
| FC33 | Number of shares outstanding (use actual number) | |
| FC34 | Paid-in-capital in excess of par | |
| FC35 | Total Contributed Capital | Auto-populated |
| FC36 | Retained earnings | |
| FC37 | Other comprehensive income | |
| FC38 | Shareholder distribution | |
| FC39 | TOTAL SHAREHOLDERS' EQUITY | Auto-populated |
| FC40 | TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | Auto-populated |

| INCOME STATEMENT | | |
|-------------------------|---|----------------|
| REVENUES | | |
| FC41 | Fee income from money received for transmission | |
| FC42 | Fee income from sale issuance of payments instruments | |
| FC43 | Fee income from sale issuance of stored value | |
| FC44 | Fee income from check cashing services | |
| FC45 | Fee income from currency exchange services | |
| FC46 | Interest and dividends | |
| FC47 | Foreign exchange gains or losses | |
| FC48 | Other income (Detail in section TBD if amount exceeds 20% of total) | |
| FC49 | TOTAL REVENUE | Auto-populated |
| EXPENSES | | |
| FC50 | Salaries and employee benefits | |
| FC51 | Agent fees | |
| FC52 | Rent | |
| FC53 | Interest expense | |
| FC54 | Depreciation and amortization | |
| FC55 | Communication expense | |
| FC56 | Professional services expense | |
| FC57 | Marketing and promotion | |
| FC58 | Insurance expense | |
| FC59 | Taxes and licenses | |
| FC60 | Other expenses (Detail in section TBD if amount exceeds 20% of total) | |
| FC61 | TOTAL EXPENSES | Auto-populated |
| FC62 | Income from Continuing Operations before Income Tax | Auto-populated |
| FC63 | Income tax | |
| FC64 | Income from continuing operations | Auto-populated |
| FC65 | Discontinued operations, Net of tax effect | |
| FC66 | Other comprehensive income/currency translation adjustments | |
| FC67 | Income before extraordinary items | Auto-populated |
| FC68 | Extraordinary items, net of tax effect | |
| FC69 | Net Income (loss) | Auto-populated |

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PART II(a): TRANSACTIONAL ACTIVITY REPORT
COMPANY-WIDE TRANSACTION DETAIL

| TRANSACTION ACTIVITY AT COMPANY LEVEL (BY LICENSE TYPE) | | |
|--|--|----------------|
| MONEY TRANSMISSION (INCLUDES BILL PAY AND BUSINESS TO BUSINESS) | | |
| TA 1 | # of bill pay transactions | |
| TA 2 | \$ amounts received for bill pay transactions | |
| TA 3 | # of business to business transactions | |
| TA 4 | \$ amounts received for business to business transactions | |
| TA 5 | Total # of all other consumer transactions from U.S. states and territories to foreign countries | |
| TA 6 | Total \$ amount received for all other consumer transmission from U.S. states and territories to foreign countries | |
| TA 7 | Total # of all other consumer transactions from U.S. states and territories to U.S. states and territories | |
| TA 8 | Total \$ amount received for all other consumer transmission from U.S. states and territories to U.S. states and territories | |
| TA 9 | TOTAL # of All Other Consumer Transmission Transactions | Auto-populated |
| TA 10 | TOTAL \$ Amount of All Other Consumer Transmission Transactions | Auto-populated |
| TA 11 | TOTAL # of All Money Transmission Transactions | Auto-populated |
| TA 12 | TOTAL \$ Amount of All Money Transmission Transactions | Auto-populated |
| PAYMENT INSTRUMENTS (MONEY ORDERS, TRAVELERS CHECKS, DRAFTS) | | |
| TA 13 | Total # of payment instruments issued/sold | |
| TA 14 | Total \$ amount of payment instruments issued/sold | |
| STORED VALUE | | |
| TA 15 | Total # of stored value issued/sold | |
| TA 16 | Total \$ amount of stored values issued/sold | |
| CHECK CASHING | | |
| TA 17 | # of checks cashed | |
| TA 18 | \$ amount of checks cashed | |
| TA 19 | \$ amount of fees collected | |
| TA 20 | maximum percentage charged for check | |
| FIAT CURRENCY EXCHANGE | | |
| TA 21 | # of currency exchange transactions completed | |
| TA 22 | \$ amount of currency exchange transactions completed | |
| TA 23 | \$ amount of fees collected | |
| VIRTUAL CURRENCY | | |
| TA 24 | Total # of Virtual Currency to Virtual Currency Transactions | |
| TA 25 | Total \$ amount of Virtual Currency to Virtual Currency Transactions | |
| TA 26 | Total # of Virtual Currency to U.S. Dollar Transactions | |
| TA 27 | Total \$ amount of Virtual Currency to U.S. Dollar Transactions | |
| TA 28 | Total # of U.S. Dollar to Virtual Currency Transactions | |
| TA 29 | Total \$ amount of U.S. Dollar to Virtual Currency Transactions | |
| TA 30 | TOTAL # of Virtual Currency Transactions | Auto-populated |
| TA 31 | TOTAL \$ Amount of Virtual Currency Transactions (in U.S. Dollars) | Auto-populated |

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PART II(b): TRANSACTIONAL ACTIVITY REPORT
STATE TRANSACTION DETAIL⁴

⁴State level transaction information only required to be completed in states that utilize the report that the company is licensed in. Activity types that are not conducted by the licensee are not required, by the system, to be completed.

| TRANSACTION ACTIVITY BY STATE (BY LICENSE TYPE) | | |
|--|---|----------------|
| MONEY TRANSMISSION (INCLUDES BILL PAY AND BUSINESS TO BUSINESS) | | |
| ST 1 | # of bill pay transactions initiated in-state | |
| ST 2 | \$ amounts received for bill pay initiated in-state | |
| ST 3 | # of business to business transactions initiated in-state | |
| ST 4 | \$ amounts received for business to business transactions initiated in-state | |
| ST 5 | # of all other consumer transmission transactions from in-state to Foreign Countries | |
| ST 6 | \$ amounts received for all other consumer transmission (outbound) from in-state to Foreign Countries | |
| ST 7 | # of all other consumer transmission transactions from in-state to U.S. states and territories | |
| ST 8 | \$ amounts received for all other consumer transmission (outbound) from in-state to U.S. states and territories | |
| ST 9 | TOTAL # of All Other Consumer Transmission Transactions initiated in-state | Auto-populated |
| ST 10 | TOTAL \$ Amount of All Other Consumer Transmission Transactions initiated in-state | Auto-populated |
| ST 11 | TOTAL # of All Money Transmission Transactions initiated in-state | Auto-populated |
| ST 12 | TOTAL \$ Amount of All Money Transmission Transactions initiated in-state | Auto-populated |
| PAYMENT INSTRUMENTS (MONEY ORDERS, TRAVELERS CHECKS, DRAFTS) | | |
| ST 13 | # of payment instruments issued/sold in-state | |
| ST 14 | \$ amounts of payment instruments issued/sold in-state | |
| STORED VALUE | | |
| ST 15 | # of stored value issued/sold in-state | |
| ST 16 | \$ amount of stored values issued/sold in-state | |
| CHECK CASHING | | |
| ST 17 | # of checks cashed in-state | |
| ST 18 | \$ amount of checks cashed in-state | |
| ST 19 | \$ amount of fees collected in-state | |
| ST 20 | maximum percentage charged for check in-state | |
| FIAT CURRENCY EXCHANGE | | |
| ST 21 | # of currency transactions completed in-state | |
| ST 22 | \$ amount of currency transactions completed in-state | |
| ST 23 | \$ amount of fees collected in-state | |
| VIRTUAL CURRENCY | | |
| ST 24 | # of Virtual Currency to Virtual Currency Transactions Initiated In-State | |
| ST 25 | \$ amount of Virtual Currency to Virtual Currency Transactions Initiated In-State | |
| ST 26 | # of Virtual Currency to U.S. Dollar Transactions Initiated In-State | |
| ST 27 | \$ amount of Virtual Currency to U.S. Dollar Transactions Initiated In-State | |
| ST 28 | # of U.S. Dollar to Virtual Currency Transactions Initiated In-State | |
| ST 29 | \$ amount of U.S. Dollar to Virtual Currency Transactions Initiated In-State | |
| ST 30 | TOTAL # of Virtual Currency Transactions Initiated In-State | Auto-populated |
| ST 31 | TOTAL \$ Amount of Virtual Currency Transactions Initiated In-State | Auto-populated |

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PART II(c): TRANSACTIONAL ACTIVITY REPORT
COMPANY OWNED LOCATION AND AGENT TRANSACTION DETAIL⁵

⁵Only required to be reported for states that have agent level transaction reporting requirements. Data fields to be completed for each company owned and/or agent location.

| TRANSACTIONS BY COMPANY OWNED LOCATION AND AGENT (ONLY IF STATE REQUIRES) | | |
|--|---|--|
| MONEY TRANSMISSION (INCLUDING BILL PAY AND BUSINESS TO BUSINESS) | | |
| ST 32 | # of bill pay transactions initiated in-state | |
| ST 33 | \$ amounts received for bill pay initiated in-state | |
| ST 34 | # of business to business transactions initiated in-state | |
| ST 35 | \$ amounts received for business to business transactions initiated in-state | |
| ST 36 | # of all other consumer transmission transactions from in-state to Foreign Countries | |
| ST 37 | \$ amounts received for all other consumer transmission (outbound) from in-state to Foreign Countries | |
| ST 38 | # of all other consumer transmission transactions from in-state to U.S. states and territories | |
| ST 39 | \$ amounts received for all other consumer transmission (outbound) from in-state to U.S. states and territories | |
| PAYMENT INSTRUMENTS (MONEY ORDERS, TRAVELERS CHECKS, DRAFTS) | | |
| ST 40 | Total # of payment instruments issued/sold | |
| ST 41 | Total \$ amount of payment instruments issued/sold | |
| STORED VALUE | | |
| ST 42 | # of stored value issued/sold | |
| ST 43 | \$ amount of stored value issued/sold | |
| CHECK CASHING | | |
| ST 44 | # of checks cashed | |
| ST 45 | \$ amount of checks cashed | |
| FIAT CURRENCY EXCHANGE | | |
| ST 46 | # of currency transactions completed | |
| ST 47 | \$ amount of currency transactions completed | |
| VIRTUAL CURRENCY | | |
| ST 48 | # of Virtual Currency to Virtual Currency Transactions | |
| ST 49 | \$ amount of Virtual Currency to Virtual Currency Transactions | |
| ST 50 | # of Virtual Currency to U.S. Dollar Transactions | |
| ST 51 | \$ amount of Virtual Currency to U.S. Dollar Transactions | |
| ST 52 | # of U.S. Dollar to Virtual Currency Transactions | |
| ST 53 | \$ amount of U.S. Dollar to Virtual Currency Transactions | |

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PART III: PERMISSIBLE INVESTMENT REPORT⁶

⁶ Reported at company level. To determine compliance to state specific permissible investment regulations, regulators will utilize the NMLS Data Analytics Module where they can select only certain permissible investment categories to calculate investment percentages compared to the whole.

PERMISSIBLE INVESTMENTS (NOT STATE SPECIFIC)

| MONEY TRANSMISSION, STORED VALUE, PAYMENT INSTRUMENTS | | | % of Total |
|--|--|----------------|-------------------|
| PI 1 | Domestic Cash on Hand and in Bank (do not include items reported in PI3) | | Auto-populated |
| PI 2 | Deposits in Foreign Banks | | Auto-populated |
| PI 3 | Time deposits, savings deposits, demand deposits, certificate of deposits, or senior debt obligations of insured depository institutions | | Auto-populated |
| PI 4 | Irrevocable Letter of Credit | | Auto-populated |
| PI 5 | Due from agents (net of allowance for doubtful accounts) | | Auto-populated |
| PI 6 | investments rated A or it's equivalent and above | | Auto-populated |
| PI 7 | Investments rated BBB or it's equivalent and lower or non-rated | | Auto-populated |
| PI 8 | Investments in U.S. treasury securities | | Auto-populated |
| PI 9 | Other Investments | | Auto-populated |
| PI 10 | Total Permissible Investments | Auto-populated | Auto-populated |
| PI 11 | Amount pledged or restricted | | Auto-populated |

| MONEY TRANSMISSION (ADD'L SECTION FOR MT LICENSEES) | | | % of Total |
|--|--|----------------|-------------------|
| PI 12 | Total Domestic Outstanding Transmission Liability | Auto-populated | Auto-populated |
| PI 13 | Total Domestic Average Daily Outstanding Transmission Liability (ADTL) | | Auto-populated |

| VIRTUAL CURRENCY (ADD'L SECTION FOR VC LICENSEES) | | | % of Total |
|--|--|----------------|-------------------|
| PI 14 | Virtual Currency Balance Held on Behalf of Customers (in U.S. Dollars) | | Auto-populated |
| PI 15 | Virtual Currency Balance not Held on Behalf of Customers (in U.S. Dollars) | | Auto-populated |
| PI 16 | Other Investments | | Auto-populated |
| PI 17 | Total VC coverage | Auto-populated | Auto-populated |
| PI 18 | Outstanding Virtual Currency Liability | Auto-populated | Auto-populated |

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MSB CALL REPORT GLOSSARY

Financial Condition (Not State Specific)

| ASSETS | | |
|--------|---|---|
| FC1 | Cash on Hand and in Bank | Include cash on hand, cash in transit, checks, drafts, ACH debits in the process of clearing or collection in the United States, 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. |
| FC2 | 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. This is a gross figure. Do not net any advances or pre-funds against transmission liability. |
| FC3 | Amount of allowance for doubtful accounts | Dollar amount of allowance for doubtful accounts related to the amount due from agents. |
| FC4 | 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. |
| FC5 | Amount of allowance for doubtful accounts | Dollar amount of allowance for doubtful accounts related to accounts receivable. |
| FC6 | 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." |
| FC7 | Notes/other receivables | Include all note/other receivables other than intercompany receivables with the amount rounded on a gross basis, "debit balance." |
| FC8 | Investments (including government securities) | Include all investments in government securities, marketable securities, bankers acceptances, commercial paper, etc. (See "Schedule RC-A – Investments") |
| FC9 | Virtual currency (in U.S. dollars) | Any virtual currency held as an asset not held on behalf of a customer. This shall only include virtual currency held and solely controlled by the company. Amount must be entered in U.S dollar value. |
| FC10 | Other current assets (i.e. prepaid, inventory, etc.) | Include other assets expected to be realized in cash, sold or consumed during the next year, i.e., inventory, prepaid, etc. Detail in section TBD if amount exceeds 20% of total. |
| FC11 | Total current assets | Sum of lines FC1 through FC10 (excluding FC3 and FC5) |
| FC12 | 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. |
| FC13 | Investments in subsidiaries not consolidated | Report the amount of the company's investment in the stock of all subsidiaries that have not been consolidated. |
| FC14 | 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. |
| FC15 | Other assets (Detail in section TBD if amount exceeds 20% of total) | Report all other assets not included above. Detail in section TBD if amount exceeds 20% of total. |
| FC16 | TOTAL ASSETS | Sum of lines FC11 through FC15 |

| LIABILITIES AND EQUITY | | |
|-------------------------------|---|---|
| FC17 | Accounts payable | Report all accounts payable, including moneys owed to receiving and paying agents. Items should be rounded on a gross basis, "credit balance." |
| FC18 | 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." |
| FC19 | 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." |
| FC20 | 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. Liability may be extinguished only when transaction received by beneficiary bank. |
| FC21 | Outstanding payment instruments | Report licensee's total amount of outstanding payment instruments (including money orders, and travelers' checks) not yet paid to beneficiaries or negotiated. This amount should include all outstanding payment instrument liability. Liability extinguished only when funds settled with beneficiary (entity the instrument is payable to). |
| FC22 | Outstanding stored value | Report licensee's total amount of outstanding stored value. This amount should include all outstanding stored value liability. Liability extinguished only when received by merchant. |
| FC23 | 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. |
| FC24 | 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. Detail in section TBD if amount exceeds 20% of total. |
| FC25 | Total Current Liabilities | Sum of lines FC17 through FC24 |
| FC26 | Long term notes payable | Include mortgages and other real estate secured loans as well as any notes due in excess of one year. |
| FC27 | Other Liabilities (Detail in section TBD if amount exceeds 20% of total) | Report all other liabilities not included above. Detail in section TBD if amount exceeds 20% of total. |
| FC28 | TOTAL LIABILITIES | Sum of lines FC25 through FC27 |
| SHAREHOLDER'S EQUITY | | |
| FC29 | 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. |
| FC30 | number of shares outstanding (as actual number) | Total number of preferred stock shares outstanding. |
| FC31 | 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. |
| FC32 | Number shares authorized (use actual number) | Total number of common stock shares authorized. |
| FC33 | Number of shares outstanding (use actual number) | Total number of common stock shares outstanding. |
| FC34 | Paid-in-capital in excess of par | Include amounts received in excess of par or stated value of stock. |
| FC35 | Total Contributed Capital | Sum of lines FC29 through FC34 (excluding FC30, FC32, and FC33) |
| FC36 | Retained earnings | Report the amount of retained earnings, including year to date net income. Do not include other comprehensive income on line FC40. |
| FC37 | 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. |
| FC38 | Shareholder distribution | Include dividends declared and paid. |
| FC39 | TOTAL SHAREHOLDERS' EQUITY | Sum of lines FC35 through FC38 |
| FC40 | TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | Sum of lines FC28 and FC39 |

| INCOME STATEMENT | | |
|-------------------------|---|--|
| REVENUES | | |
| FC41 | 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. |
| FC42 | 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. |
| FC43 | 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. |
| FC44 | 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. |
| FC45 | 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. |
| FC46 | Interest and dividends | Include interest and fee income on loans, interest income on deposits with financial institutions and interest on investments including government securities. |
| FC47 | 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. |
| FC48 | Other income (Detail in section TBD if amount exceeds 20% of total) | All income not included in FC40 through FC46. Include fee income for sources of business other than the transmission of money, or the sale of payment instruments and stored value. Detail in section TBD if amount exceeds 20% of total. |
| FC49 | TOTAL REVENUE | Sum of lines FC41 through FC48 |
| EXPENSES | | |
| FC50 | Salaries and employee benefits | Salaries and employee benefits for officers and employees. |
| FC51 | Agent fees | Fees paid to the agent for services rendered on behalf of the licensee (domestic and international). |
| FC52 | Rent | Expenses for the use of premises, equipment, furniture and fixtures, janitorial services, utilities, etc. |
| FC53 | 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 line FC59.) |
| FC54 | Depreciation and amortization | Expenses related to the write-off of non-earning assets in accordance with generally acceptable accounting principles (GAAP). |
| FC55 | Communication expense | Expenses related to telephone, facsimile, telegram, postage, and other related expenses. |
| FC56 | Professional services expense | Expenses related to legal, accounting, consulting, examination fees, and other related expenses. |
| FC57 | Marketing and promotion | Expenses related to advertising and the selling of goods and services. |
| FC58 | 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. |
| FC59 | Taxes and licenses | Expenses related to payroll and property taxes and regulatory and automobile licenses. |
| FC60 | Other expenses (Detail in section TBD if amount exceeds 20% of total) | All other operating expenses not included in items FC49 through FC59. Include on this line interest on borrowings from principals, parent companies, subsidiaries or affiliates. Detail in section TBD if amount exceeds 20% of total. |
| FC61 | TOTAL EXPENSES | Sum of lines FC50 through FC60 |
| FC62 | Income from Continuing Operations before Income Tax | FC49 minus FC61 |
| FC63 | Income tax | Federal and state income tax on line FC62 |
| FC64 | Income from continuing operations | FC62 minus FC63 |
| FC65 | Discontinued operations, Net of tax effect | Income or (loss) from the sale of a segment of the business. |
| FC66 | Other comprehensive income/currency translation adjustments | Include net realized 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. |
| FC67 | Income before extraordinary items | Sum of lines FC64 through FC66 |
| FC68 | Extraordinary items, net of tax effect | Material, unusual, nonrecurring or infrequent items. |
| FC69 | Net Income (loss) | Sum of lines FC67 and FC68 |

TRANSACTION ACTIVITY AT COMPANY LEVEL (BY ACTIVITY TYPE)

| MONEY TRANSMISSION (INCLUDES BILL PAY AND BUSINESS TO BUSINESS) | | |
|---|--|---|
| TA 1 | # of bill pay transactions | Report the total number of bill pay transactions. Does not include other consumer related or business to business transmissions. |
| TA 2 | \$ amounts received for bill pay transactions | Report the total dollar amount of bill pay transactions. Does not include other consumer related or business to business transmissions. |
| TA 3 | # of business to business transactions | Report the total number of business to business transactions. Does not include bill pay or other consumer related transactions. |
| TA 4 | \$ amounts received for business to business transactions | Report the total dollar amount of business to business transactions. Does not include bill pay or other consumer related transactions. |
| TA 5 | Total # of all other consumer transactions from U.S. states and territories to U.S. states and territories | Report the total number of all other consumer transactions from U.S. states and territories to U.S. states and territories in the quarter. Does not include bill pay or business to business transactions. |
| TA 6 | Total \$ amount received for all other consumer transmission from U.S. states and territories to U.S. states and territories | Report the total dollar amount of all other consumer transactions from U.S. states and territories to U.S. states and territories in the quarter. Does not include bill pay or business to business transactions. |
| TA 7 | Total # of all other consumer transactions from U.S. states and territories to foreign countries | Report the total number of all other consumer transactions transmitted to foreign countries in the quarter. Does not include bill pay or business to business transactions. |
| TA 8 | Total \$ amount received for all other consumer transmission from U.S. states and territories to foreign countries | Report the total dollar amount of money received for all other consumer transmission to be sent to foreign countries in the quarter. Does not include bill pay or business to business transactions. |
| TA 9 | TOTAL # of All Other Consumer Transmission Transactions | The total # of all other consumer transmission transactions for the quarter is automatically calculated. |
| TA 10 | TOTAL \$ Amount of All Other Consumer Transmission Transactions | The total \$ Amount of all other consumer transmission transactions for the quarter is automatically calculated. |
| TA 11 | TOTAL # of All Money Transmission Transactions | The total # of Transmission Transactions for the quarter is automatically calculated. |
| TA 12 | 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) | | |
| TA 13 | Total # of payment instruments issued/sold | Report total number of payment instruments sold in the quarter. |
| TA 14 | Total \$ amount of payment instruments issued/sold | Report total dollar amount of payment instruments sold in the quarter. |
| STORED VALUE | | |
| TA 15 | Total # of stored value issued/sold | Report total number of stored value instruments sold in the quarter. Includes reloads. |
| TA 16 | Total \$ amount of stored values issued/sold | Report total dollar amount of stored value sold in the quarter. Includes reloads. |
| CHECK CASHING | | |
| TA 17 | # of checks cashed | Report total number of checks cashed during the quarter. |
| TA 18 | \$ amount of checks cashed | Report total dollar amount of checks cashed during the quarter. |
| TA 19 | \$ amount of fees collected | Report total dollar amount of fees collected in the quarter. |
| TA 20 | maximum percentage charged for check | Report the maximum percentage charged for a check during the quarter. |
| FIAT CURRENCY EXCHANGE | | |
| TA 21 | # of currency transactions completed | Report total number of currency exchange transactions during the quarter. |
| TA 22 | \$ amount of currency transactions completed | Report total U.S. dollar amount of currency transactions during the quarter. |
| TA 23 | \$ amount of fees collected | Report total dollar amount of fees collected in the quarter. |
| VIRTUAL CURRENCY | | |
| TA 24 | Total # of Virtual Currency to Virtual Currency Transactions | Report total number of virtual currency to virtual currency transactions completed during the quarter. |
| TA 25 | Total \$ amount of Virtual Currency to Virtual Currency Transactions | Report total dollar amount of virtual currency to virtual currency transactions completed during the quarter (in U.S. Dollars). |
| TA 26 | Total # of Virtual Currency to U.S. Dollar Transactions | Report total number of virtual currency to U.S. Dollar transactions completed during the quarter. |
| TA 27 | Total \$ amount of Virtual Currency to U.S. Dollar Transactions | Report total dollar amount of virtual currency to U.S. Dollar transactions completed during the quarter (in U.S. Dollars). |
| TA 28 | Total # of U.S. Dollar to Virtual Currency Transactions | Report total number of U.S. Dollar to virtual currency transactions completed during the quarter. |
| TA 29 | Total \$ amount of U.S. Dollar to Virtual Currency Transactions | Report total dollar amount of U.S. Dollar to virtual currency transactions completed during the quarter (in U.S. Dollars). |
| TA 30 | TOTAL # of Virtual Currency Transactions | The total # of transactions for the quarter is automatically calculated. |
| TA 31 | TOTAL \$ Amount of Virtual Currency Transactions (in U.S. Dollars) | The total \$ Amount of all transactions for the quarter is automatically calculated. |

TRANSACTION ACTIVITY BY STATE (BY ACTIVITY TYPE)

| MONEY TRANSMISSION (INCLUDES BILL PAY AND BUSINESS TO BUSINESS) | | |
|--|---|--|
| ST 1 | # of bill pay transactions initiated in-state | Report the total number of bill pay transactions initiated in-state. Does not include other consumer related or business to business transmissions. |
| ST 2 | \$ amounts received for bill pay initiated in-state | Report the total dollar amount of bill pay transactions initiated in-state. Does not include other consumer related or business to business transmissions. |
| ST 3 | # of business to business transactions initiated in-state | Report the total number of business to business transactions initiated in-state. Does not include bill pay or other consumer related transactions. |
| ST 4 | \$ amounts received for business to business transactions initiated in-state | Report the total dollar amount of business to business transactions initiated in-state. Does not include bill pay or other consumer related transactions. |
| ST 5 | # of all other consumer transmission transactions from in-state to Foreign Countries | Report the total number of all other consumer transactions from in-state to foreign countries in the quarter. Does not include bill pay or business to business transactions. |
| ST 6 | \$ amounts received for all other consumer transmission (outbound) from in-state to Foreign Countries | Report the total dollar amount of money received for all other consumer transmission from in-state to be sent to foreign countries in the quarter. Does not include bill pay or business to business transactions. |
| ST 7 | # of all other consumer transmission transactions from in-state to U.S. states and territories | Report the total number of all other consumer transactions from in-state to be sent to another state or territory of the United States in the quarter. Does not include bill pay or business to business transactions. |
| ST 8 | \$ amounts received for all other consumer transmission (outbound) from in-state to U.S. states and territories | Report the total dollar amount of money received for all other consumer transmission from in-state to be sent to another state or territory of the United States in the quarter. Does not include bill pay or business to business transactions. |
| ST 9 | TOTAL # of All Other Consumer Transmission Transactions in-State | The total # of All Other Consumer In-State Transmission Transactions for the quarter is automatically calculated. |
| ST 10 | TOTAL \$ Amount of All Other Consumer Transmission Transactions for State | The total \$ Amount of All Other Consumer In-State Transmission Transactions for the quarter is automatically calculated. |
| ST 11 | TOTAL # of All Money Transmission Transactions initiated in-state | The total # of All In-State Transmission Transactions for the quarter is automatically calculated. |
| ST 12 | TOTAL \$ Amount of All 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) | | |
| ST 13 | # of payment instruments issued/sold in-state | Report total number of payment instruments sold in-state during the quarter. |
| ST 14 | \$ amounts of payment instruments issued/sold in-state | Report total dollar amount of payment instruments sold in-state during the quarter. |
| STORED VALUE | | |
| ST 15 | # of stored value issued/sold in-state | Report total number of stored value instruments sold in-state during the quarter. Includes reloads. |
| ST 16 | \$ amount of stored values issued/sold in-state | Report total dollar amount of stored value sold in-state during the quarter. Includes reloads. |
| CHECK CASHING | | |
| ST 17 | # of checks cashed in-state | Report total number of checks cashed in-state during the quarter. |
| ST 18 | \$ amount of checks cashed in-state | Report total dollar amount of checks cashed in-state during the quarter. |
| ST 19 | \$ amount of fees collected in-state | Report total dollar amount of fees collected in-state in the quarter. |
| ST 20 | maximum percentage charged for check in-state | Report the maximum percentage charged for a check in-state during the quarter. |
| FIAT CURRENCY EXCHANGE | | |
| ST 21 | # of currency transactions completed in-state | Report total number of currency exchange transactions during the quarter. |
| ST 22 | \$ amount of currency transactions completed in-state | Report total U.S. dollar amount of currency transactions in-state during the quarter. |
| ST 23 | \$ amount of fees collected in-state | Report total dollar amount of fees collected in-state in the quarter. |
| VIRTUAL CURRENCY | | |
| ST 24 | # of Virtual Currency to Virtual Currency Transactions Initiated In-State | Report total number of virtual currency to virtual currency transactions initiated in-state during the quarter. |
| ST 25 | \$ amount of Virtual Currency to Virtual Currency Transactions Initiated In-State | Report total dollar amount of virtual currency to virtual currency transactions initiated in-state during the quarter (in U.S. Dollars). |
| ST 26 | # of Virtual Currency to U.S. Dollar Transactions Initiated In-State | Report total number of virtual currency to U.S. Dollar transactions initiated in-state during the quarter. |
| ST 27 | \$ amount of Virtual Currency to U.S. Dollar Transactions Initiated In-State | Report total dollar amount of virtual currency to U.S. Dollar transactions initiated in-state during the quarter (in U.S. Dollars). |
| ST 28 | # of U.S. Dollar to Virtual Currency Transactions Initiated In-State | Report total number of U.S. Dollar to virtual currency transactions initiated in-state during the quarter. |
| ST 29 | \$ amount of U.S. Dollar to Virtual Currency Transactions Initiated In-State | Report total dollar amount of U.S. Dollar to virtual currency transactions initiated in-state during the quarter (in U.S. Dollars). |
| ST 30 | TOTAL # of Virtual Currency Transactions Initiated In-State | The total # of in-state transactions for the quarter is automatically calculated. |
| ST 31 | TOTAL \$ Amount of Virtual Currency Transactions Initiated In-State | The total \$ Amount of in-state transactions for the quarter is automatically calculated. |

| COMPANY OWNED LOCATION AND AGENT TRANSACTIONS BY LOCATION | | |
|---|---|--|
| MONEY TRANSMISSION | | |
| ST 32 | # of bill pay transactions initiated in-state | Report the total number of bill pay transactions initiated in-state. Does not include other consumer related or business to business transmissions. |
| ST 33 | \$ amounts received for bill pay initiated in-state | Report the total dollar amount of bill pay transactions initiated in-state. Does not include other consumer related or business to business transmissions. |
| ST 34 | # of business to business transactions initiated in-state | Report the total number of business to business transactions initiated in-state. Does not include bill pay or other consumer related transactions. |
| ST 35 | \$ amounts received for business to business transactions initiated in-state | Report the total dollar amount of business to business transactions initiated in-state. Does not include bill pay or other consumer related transactions. |
| ST 36 | # of all other consumer transmission transactions in-state to foreign countries | Report the total number of all other consumer transactions from in-state to foreign countries in the quarter. Does not include bill pay or business to business transactions. |
| ST 37 | \$ amounts Received for all other consumer transmission from in-state to foreign countries | Report the total dollar amount of money received for all other consumer transmission from in-state to be sent to foreign countries in the quarter. Does not include bill pay or business to business transactions. |
| ST 38 | # of all other consumer transactions from in-state to U.S. States and Territories | Report the total number of all other consumer transactions from in-state to be sent to another state or territory of the United States in the quarter. Does not include bill pay or business to business transactions. |
| ST 39 | \$ Received for all other consumer transmission (outbound) from in-state to U.S. States and Territories | Report the total dollar amount of money received for all other consumer transmission from in-state to be sent to another state or territory of the United States in the quarter. Does not include bill pay or business to business transactions. |
| PAYMENT INSTRUMENTS (MONEY ORDERS, TRAVELERS CHECKS, DRAFTS) | | |
| ST 40 | Total # of payment instruments issued/sold | Report total number of payment instruments sold during the quarter for the identified authorized agent. |
| ST 41 | Total \$ amount of payment instruments issued/sold | Report total dollar amount of payment instruments sold during the quarter for the identified authorized agent. |
| STORED VALUE | | |
| ST 42 | # of stored value issued/sold in-state | Report total number of stored value instruments sold during the quarter for the identified authorized agent. |
| ST 43 | \$ amount of stored value issued/sold in-state | Report total dollar amount of stored value sold during the quarter for the identified authorized agent. |
| CHECK CASHING | | |
| ST 44 | # of checks cashed | Report total number of checks cashed during the quarter for the identified agent. |
| ST 45 | \$ amount of checks cashed | Report total dollar amount of checks cashed during the quarter for the identified agent. |
| FIAT CURRENCY EXCHANGE | | |
| ST 46 | # of currency transactions completed | Report total number of currency exchange transactions during the quarter. |
| ST 47 | \$ amount of currency transactions completed | Report total U.S. dollar amount of currency transactions during the quarter for the identified agent. |
| VIRTUAL CURRENCY | | |
| ST 48 | # of Virtual Currency to Virtual Currency Transactions | Report total number of virtual currency to virtual currency transactions during the quarter. |
| ST 49 | \$ amount of Virtual Currency to Virtual Currency Transactions | Report total dollar amount of virtual currency to virtual currency transactions during the quarter (in U.S. Dollars). |
| ST 50 | # of Virtual Currency to U.S. Dollar Transactions | Report total number of virtual currency to U.S. Dollar transactions during the quarter. |
| ST 51 | \$ amount of Virtual Currency to U.S. Dollar Transactions | Report total dollar amount of virtual currency to U.S. Dollar transactions during the quarter (in U.S. Dollars). |
| ST 52 | # of U.S. Dollar to Virtual Currency Transactions | Report total number of U.S. Dollar to virtual currency transactions during the quarter. |
| ST 53 | \$ amount of U.S. Dollar to Virtual Currency Transactions | Report total dollar amount of U.S. Dollar to virtual currency transactions during the quarter (in U.S. Dollars). |

PERMISSIBLE INVESTMENTS (NOT STATE SPECIFIC)

| MONEY TRANSMISSION, STORED VALUE, PAYMENT INSTRUMENTS | | |
|---|--|--|
| PI 1 | Domestic Cash on Hand and in Bank (do not include items reported in PI 3) | Include cash on hand, cash in transit, checks, drafts, ACH debits in the process of clearing or collection in the United States at federally insured financial institutions in the United States. Does not include items reported in PI 3. |
| PI 2 | Deposits in Foreign Banks | Include certificates of deposit (CDs), and demand and time balances of accounts at federally insured financial institutions in foreign banks. |
| PI 3 | Time deposits, savings deposits, demand deposits, certificate of deposits, or senior debt obligations insured depository domestic institutions | Include, certificates of deposit (CDs), senior debt obligations, and demand and time balances of accounts at federally insured financial institutions in the United States. |
| PI 4 | Irrevocable Letter of Credit | Report amount of irrevocable letters of credit issued by a federally insured financial institution. |
| PI 5 | Due from agents (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. |
| PI 6 | investments rated A or it's 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 |
| PI 7 | Investments rated BBB or it's 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. |
| PI 8 | Investments in U.S. treasury securities | Report investment securities that are an obligation of the United States or a department, agency, or instrumentality thereof (bills, notes and bonds). |
| PI 9 | Other Investments | Report all other investments not included above. Detail in section TBD if amount exceeds 20% of total. |
| PI 10 | Total Permissible Investments | Sum of lines PI6 through PI9 |
| PI 11 | Amount pledged or restricted | Report the amount pledged or restricted. |

| MONEY TRANSMISSION (ADD'L SECTION FOR MT LICENSEES) | | |
|---|--|---|
| PI 12 | Total Domestic Outstanding Transmission Liability | Automatically populated with amount entered in FC20. |
| PI 13 | Total Domestic Average Daily Outstanding Transmission Liability (ADTL) | Report the average daily transmission liability ("ADTL") for the quarter. |

| VIRTUAL CURRENCY (ADD'L SECTION FOR VC LICENSEES) | | |
|---|--|--|
| PI 14 | 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. This is virtual currency that resides in an account maintained by the entity where. |
| PI 15 | 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. |
| PI 16 | Other Investments | Report all other virtual currency investments not included above. Detail in section TBD if amount exceeds 20% of total. |
| PI 17 | Total VC coverage | Sum of lines PI14 through PI16 |
| PI 18 | Outstanding Virtual Currency Liability | Automatically populated with amount entered in FC23. |