

NATIONWIDE MORTGAGE LICENSING SYSTEM & REGISTRY

<http://mortgage.nationwidelicensingsystem.org>



Navigation Guide - Federal Registry Financial Administration



Purpose

This navigation guide is designed to provide a general understanding of the payment process and fees in the Nationwide Mortgage Licensing System & Registry (NMLS).

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Resources

Resources for NMLS:

- NMLS Resource Center at: <http://mortgage.nationwidelicencingsystem.org>
- NMLS Call Center at: (240) 386-4444

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Types of Fees

Payment is required in the Nationwide Mortgage Licensing System & Registry (NMLS) prior to some types of form filings. The table below provides a list of the fees, and a description of when the charge is applied.

Fee Name	Forms	When Charge is Applied
Institution Processing Fee	MU1R	Charged to each institution for initial filing
Individual Processing Fee	MU4R	Charged for new registrations and for subsequent changes in employment
Criminal Background Check (CBC) Processing Fee	MU4R	Charged when a Criminal Background Check request is made
Merger & Acquisition Upload Fee	M&A	Charged upon the successful upload of the first file with at least one completed record
Per Record Transfer Fee	M&A	Charged for each MLO successfully processed during a Merger & Acquisition
Credential Subscription Fee	N/A	Charged upon initial login and annually for NMLS accounts that use two-factor authentication

Method and Timing of Payment

The Nationwide Mortgage Licensing System & Registry (NMLS) accepts credit card or ACH payment for all transactions made in the system that carry an associated fee. See the Manage MLO Registrations or Manage Institution Registrations navigation guide for steps to submit the payment as part of the form filing process.

Only payments by Visa, MasterCard or ACH will be accepted. When paying by credit card, NMLS gives the user the option to save the credit card information entered for future payments. The credit card information will be saved for 12 months.

One Time Payment

Payment Confirmation

Thank you, your payment was successfully processed. Payment details are below. Please print a copy for your records.

Pay to the order of: **Nationwide Mortgage Licensing System & Registry**

Payment Method: **Credit Card**

Payment Date: **12/20/2010**

Amount: **5.50**

Your **Payment Confirmation Number** is **V79A2DB4CC0E**

Print this page for your records. Your bank or credit card statement will read "Mortgage License or Registration - NMLS" for this transaction. To view full invoice details, access the [Invoice](#) option from your Home tab and enter the **Payment Confirmation Number** provided above as your search criteria.

When paying by credit card the following information displays on the card holder's statement:
 DBA: NTNWIDE MORTGAGE LIC SYS
 CITY: WASHINGTON
 STATE: DISTRICT OF COLUMBIA
 ZIP: 20036
 CUSTOMER SERVICE PHONE#: 240-386-4444

Invoice Search

The Nationwide Mortgage Licensing System & Registry (NMLS) provides the ability to search for and view invoices for previously-submitted payments. Institution users with the Financial Administration role can view payments submitted by any user of their institution. Individual and institution users without the Financial Administration role can only search and view the payments that they have made themselves.

Viewing Payments

1. From the *NMLS Home* screen, click **Invoice**.

The screenshot shows the NMLS Federal Registry Home screen. The top navigation bar includes links for FILING, TASKS, COMPOSITE VIEW, ADMIN, REPORTS, and HOME. The 'Invoice' link is circled in red. The main content area displays a welcome message and a list of actions available by tab: FILING, TASKS, COMPOSITE VIEW, ADMIN, and REPORTS. The 'ADMIN' tab description includes 'access and pay outstanding Invoices for MU4R fees'.

[Result]: The Invoice Search screen appears.

The screenshot shows the NMLS Invoice Search screen. The left sidebar has a 'Find Invoice' link highlighted. The main content area displays the search options: Confirmation Number, Entity Id, Invoice Type, Payment Method, Begin Date, and End Date. The Search and Clear buttons are visible at the bottom.

2. Enter at least one search criteria: **Confirmation Number, Entity Id, Invoice Type, Payment Method or Begin Date and End Date.**
3. Click **Search.**

Fields:

- Confirmation Number - the Id number systematically generated when a payment was made as part of the form filing submission process
- Entity Id - the unique identifier assigned by NMLS. Options include: MLO Id number to verify payment
- Invoice Type - the type of invoice to be searched for. Options include: Failed Payment, Paid, Pending and Unpaid
- Payment Method - credit card (Visa, MasterCard) or ACH
- Begin Date and End Date - search for payments by date range option based on when the invoice was created

Invoice Search

Use the search options to access one or more invoices related to submissions made by your Entity Id. Search options include:

Confirmation Number – To find a specific invoice (provided when you remit payment).
Entity Id – To find invoices with charges related to a specific NMLS ID.
Invoice Type – To find invoices based on payment status (Failed Payment = requires repayment; Paid = payment completed; Pending = processing payment; Unpaid/Certification = requires payment).
Begin Date and End Date – to find invoices from a specified date range.

Click **Search** to return a list of related invoices.

Confirmation Number:
 Entity Id:
 Invoice Type: Unpaid
 Payment Method: Failed Payment, Paid, Pending, Unpaid
 Begin Date: End Date:

NOTE: Click Clear to begin a new search.

[Result:] The *Invoice Search* screen displays.

Invoice Search

Click to View and/or Pay the corresponding Invoice.
 Click to download the displayed invoice details in csv format.
 Select **Download as CSV** to download invoice details for all invoices listed on the screen in csv format.

Invoice ID	Invoice Date	Source	User Name	Amount	Payment Method	Status	Status Date
39192	12/16/2010	CredentialSubscription	BOXF	\$70.00	Unpaid	Unpaid	12/16/2010

Invoice 1 - 1 of 1

NOTE: Click New Search to return to the *Invoice Search* screen. To download search results into an Excel spreadsheet, click Download as CSV.

4. Click the corresponding **View Invoice** icon to view the details of a specific invoice.

Column Headings

- Invoice ID - the invoice number generated during the payment process
- Invoice Date - the date that the invoice was generated by NMLS
- Source - the action that triggered the payment (MU form filing, credential subscription))
- User Name - the user that generated the invoice
- Amount - the amount charged
- Payment Method - credit card or ACH
- Status - the current status of the invoice
- Status Date - the date for the current status of the invoice

Invoice Search

Click to View and/or Pay the corresponding Invoice.
 Click to download the displayed invoice details in csv format.
 Select **Download as CSV** to download invoice details for all invoices listed on the screen in csv format.

Invoice ID	Invoice Date	Source	User Name	Amount	Payment Method	Status	Status Date
39192	12/16/2010	CredentialSubscription	BOXF	\$70.00		Unpaid	12/16/2010

Invoice 1 - 1 of 1

New Search Download as CSV

[Result]: The *Invoice* screen displays.

Invoice

User Name: BOXF
 Invoice Id: 39192
 Invoice Source: CredentialSubscription
 Invoice Amount: \$70.00
 Invoice Date: 12/16/2010
 Invoice Status: Unpaid
 Invoice Status Date: 12/16/2010
 Filing Id:

Charges

Entity	Subject	Charge Name	Amount
Boardwalk Financial (26766)	Credential Subscription (FAKE BOX)	Subscription Fee	\$70.00

Payment
 No payment information.

Pay Invoice

NOTE: To download the details of the invoice, click the Download Invoice icon (Excel) next to the corresponding invoice.

[Result]: The Invoice details are displayed.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	User Name	Invoice Id	Source	Amount	Invoice D	Invoice St	Status	Dat Filing Id	Entity Id	Entity Nar	Subject N	Charge Na	Charge De	Charge An	Processed On
2	StoneO	39093	BulkFiling	6.9	#####	PAID	#####	70929	28094	Susie Ban	Criminal E	CBC Proce	Federal Cr	3.9	#####
3	StoneO	39093	BulkFiling	6.9	#####	PAID	#####	70929	28094	Susie Ban	Federal M	NMLS Pro	Federal M	3	#####
4															
5															
6															
7															
8															
9															
10															

Repay Failed Payments

In the event an ACH payment has been returned or rejected for payment (i.e. the account is not set up to accept ACH debits), the individual or institution whose payment was rejected will be required to repay the invoice. When an ACH payment fails, an email is sent to the user who submitted the payment. Failed payments can be repaid either by ACH or credit card.

To repay a failed payment:

1. From the *NMLS Home* screen, click **Invoice**.

FEDERAL REGISTRY

Home | My Account | **Invoice** | Logout

Welcome to the Nationwide Mortgage Licensing System & Registry!

The Nationwide Mortgage Licensing System & Registry (NMLS) allows for the creation and maintenance of a single record (Form MU1R) for your Institution. Your Institution also can create and submit mortgage loan originator (MLO) filings (Form MU4R) and manage employment records for MLOs associated with your Institution.

Below please find a list of actions available by tab. Available actions/tabs vary based on user roles assigned.

FILING
Choose this tab to *complete, amend and/or submit* MU1R filings for your Institution or any Federal MLO Registration filings (Form MU4R) for MLOs associated to your Institution. You also can view a list of MLO records your Institution has access to.

TASKS
Choose this tab to *perform* an MLO Batch Upload, *view* previous MLO Batch Upload files, including information regarding their disposition, or *manage* Employment Records. Users with the Financial Admin role should choose this tab to *access and pay* outstanding Invoices for MU4R fees.

COMPOSITE VIEW
Choose this tab to *view* your Institution record or the record of any MLO associated with your Institution.

ADMIN
Choose this tab to *perform administrative functions* for your Institution's system users (e.g. resetting passwords, managing user roles and assigning system notifications).

REPORTS
Choose this tab to *request* available reports.

On this page...

- Select **My Account** above to *change* your NMLS user settings.
- Select **Invoice** above to *repay* failed invoices or *view* payment history.

Access the [Federal Registration page](#) of the NMLS Resource Center for information regarding the registration process that can assist you in using NMLS to create and maintain Institution and MLO records to meet federal registration requirements.

NOTE: NMLS is the system of record for all information contained within it. Any actions you take on NMLS are governed by the User Agreement and your legal obligations to the regulatory agencies participating in NMLS.

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2. Select **Failed Payment** from the drop-down list of the Invoice Type field.
3. Click **Search**.

Find Invoice

Invoice Search

Use the search options to access one or more invoices related to submissions made by your Entity Id. Search options include:

Confirmation Number – To find a specific invoice (provided when you remit payment).
Entity Id – To find invoices with charges related to a specific NMLS ID.
Invoice Type – To find invoices based on payment status (Failed Payment = requires repayment; Paid = payment completed; Pending = processing payment; Unpaid = requires payment).
Begin Date and End Date – to find invoices from a specified date range.

Click **Search** to return a list of related invoices.

Confirmation Number:
 Entity Id:
 Invoice Type:
 Payment Method:
 Begin Date: End Date:

NOTE: Click Clear to begin a new search.

[Result]: The *Invoice Search* screen displays.

4. Click the corresponding **View Invoice** icon to view the details of a specific invoice.

Find Invoice

Invoice Search

Click to View and/or Pay the corresponding Invoice.
 Click to download the displayed invoice details in csv format.
 Select **Download as CSV** to download invoice details for all invoices listed on the screen in csv format.

Invoice ID	Invoice Date	Source	User Name	Amount	Payment Method	Status	Status Date
75325	3/29/2010	Filing	ConradLA	\$84.50	ACH	Failed Payment	3/30/2010
74831	3/22/2010	Filing	ConradLA	\$60.00	ACH	Failed Payment	3/22/2010
9931	2/8/2008	Filing	ConradLA	\$3,005.00	ACH	Failed Payment	2/12/2008

Invoice 1 - 3 of 3

[Result]: The *Invoice* screen displays.

5. Click **Repay Invoice**.

[Find Invoice](#)
[View Invoice](#)

Invoice

User Name: ConradLA
 Invoice Id: 74831
 Invoice Source: Filing
 Invoice Amount: \$60.00
 Invoice Date: 3/22/2010
 Invoice Status: Failed Payment
 Invoice Status Date: 3/22/2010
 Filing Id: 94788

Charges

Entity	Subject	Charge Name	Amount
The Hills Mortgage Company (1013)	South Dakota Mortgage Brokerage License	Application Fee	\$50.00
The Hills Mortgage Company (1013)	South Dakota Mortgage Brokerage License	NMLS Processing Fee	\$10.00

Payment

Confirmation Number	Payment Method	Paid By	Acceptance Date	Processed On	Status	Status Date
V78D1FEEB2FC	ACH	ConradLA	3/22/2010 1:20:55 PM	3/22/2010	Returned ACH	3/22/2010

NOTE: When repaying an invoice it must be paid in full.

Key Terms

Criminal Background Check (CBC) - The overall process encompassing the submission of a CBC request, the receipt of a fingerprint record, the submission of the fingerprint record to the FBI, and the receipt of CHRI from the FBI.

Criminal Background Check Request - The event of an individual or institution submitting an authorization for a Criminal Background Check to be performed on the individual. A request allows an individual to be fingerprinted and have the fingerprints submitted to the FBI for processing.

Criminal History Record Information (CHRI) - The information provided by the FBI upon the successful processing of a criminal history background check. This includes the CHRI result and the RAP sheet (if applicable).

Fee - A charge defined for a specific system event.

Invoice - A list of fees grouped for a single payment. Invoices can be viewed and printed through NMLS.

Merger and Acquisition - A corporate transaction by which MLOs transfer from one employing Institution to another, including corporate reorganizations.

Payment - An applicant's attempt to pay fees assessed by the system. Valid payment types include credit card (Visa or MasterCard) or ACH.