





## VeriSign Security Credential Choices

Any of the security credentials available from [VeriSign's Identity Protection Center](https://idprotect.verisign.com) can be used by NMLS users required to have two factors of authentication. As you decide which security credential will work best for your institution users, you may wish to consider the following characteristics for each available security credential.

Credential Type	Pros	Cons
<b>Security Token</b> 	<ul style="list-style-type: none"> <li>• Can be used to log in to NMLS from any computer</li> <li>• Can be attached to common items such as a key chain.</li> </ul>	<ul style="list-style-type: none"> <li>• Must be physically available when attempting to log in to NMLS</li> <li>• Costs \$30 dollars</li> <li>• Must be sent to user (1-14 days, depending on shipping option)</li> </ul>
<b>Security Card</b> 	<ul style="list-style-type: none"> <li>• Can be used to log in to NMLS from any computer</li> <li>• Can be stored in a wallet</li> </ul>	<ul style="list-style-type: none"> <li>• Must be physically available when attempting to log in to NMLS</li> <li>• Costs \$48 dollars</li> <li>• Must be sent to user (1-14 days, depending on shipping option)</li> </ul>
<b>Mobile phone credentials</b> 	<ul style="list-style-type: none"> <li>• Can be used to log in to NMLS from any computer</li> <li>• Free</li> <li>• Available for download immediately</li> </ul>	<ul style="list-style-type: none"> <li>• Not all mobile phones are supported</li> <li>• The specific phone with the downloaded credential must be available when attempting to log in to NMLS</li> </ul>
<b>Browser toolbar</b> 	<ul style="list-style-type: none"> <li>• Downloaded directly on to the computer</li> <li>• Free</li> <li>• Available for download immediately</li> </ul>	<ul style="list-style-type: none"> <li>• The specific computer with the downloaded toolbar must be available if attempting to log in to NMLS on another computer*</li> </ul>

\*Some institutions allow employees to log in to their desktop computer from other computers; you may wish to consult with your institution's IT department regarding the browser toolbar's compatibility with this functionality.

Note that regardless of which credential is used, every institution user will be subject to a two-factor authentication annual subscription fee of \$55. For additional information regarding VeriSign security credentials, including how to obtain your credentials, please visit [VeriSign's website](https://idprotect.verisign.com/mainmenu.v) (<https://idprotect.verisign.com/mainmenu.v>).