



Payment Options

Payments submitted through NMLS can be made using Visa, Master Card, or ACH (Automated Clearing House).

Credit/Debit Card Payments

If payment is made using Visa or Master Card the payment is processed immediately upon submission. NMLS charges will appear on the credit card statement as “NMLS PMT.” Debit cards are not accepted, but NMLS can process a debit card as a credit card if it has a MasterCard or Visa logo.

NOTE: Beginning October 21, 2013, all NMLS transactions that are paid by credit or debit card will have a 2.5 percent service fee added to the charge.

ACH Payments

If payment is made using ACH:

- State licenses will contain an “ACH Payment on [payment date] – [category]” license item.
- Federal registrations will be eligible for activation, pending any other requirements (CBC, employment confirmation, etc.).

After 5 business days, if the payment has not failed:

- State license filings will have the license item removed.

For additional assistance, see the [Paying by ACH Quick Guide](#).

If your bank requires “pre-authorization” before NMLS can perform the ACH transaction, see [ACH Authorization](#).

Saving Payment Information

The system can save the same bank account information for up to 15 users. The 16th user to try and save the same payment information will receive an error message. This user must choose to uncheck the save payment checkbox, or save different payment information.

Failed Payments

If a payment fails, a “Returned ACH” license item is placed and a system-generated notification is sent indicating that the payment has failed. You are required to log in to NMLS to repay. The steps below outline this process.

1. Navigate to the [NMLS Resource Center](#).
2. Click the **Log in to NMLS** button the upper right corner.

3. Click the **Home** tab (see below).
4. Click the **Invoice** link in the sub-menu.



The system will display all outstanding invoices (those in a “Failed” or “Unpaid” status).

Outstanding Invoices

These are your unpaid invoices. Sort the list by clicking on any of the column headers.

Click the View  icon to view and/or pay the corresponding invoice.
 Click the Export  icon to download the invoice details in CSV format.

Click the **Search All Invoices** button to locate and view other invoices.

5	Invoice ID	Invoice Date	Source	User Name	Amount	Status	Status Date
 	66455	7/9/2014	Filing	SchmidtLM	\$100.00	Failed	7/9/2014
 	63838	1/7/2014	Agency Invoice	SchmidtLM	\$100.00	Unpaid	1/7/2014

5. Click the **View Invoice**  icon to view the details of the specific invoice..
6. Click the **Repay Invoice** button.
7. Enter Payment Information and **Submit**.