Authorized Agent Upload File Specifications and Validation Errors

Download the Agent Upload File Template and complete it according to the specifications below.

Document Sections

- Upload File Format Specification
- File Type Validation Errors (Level 1)
- Data Format Validation Errors (Level 2)
- Address Validation Errors
- File Status Descriptions
- Results File

Upload File Format Specifications

- The file must be in one of the formats specified below.
- Failure to provide the file in ".csv" format will prevent the upload of the file to NMLS.
- Failure to provide the column headers exactly as identified below will prevent the upload of the file to NMLS.
- Failure of a single row will result in the failure of the entire file. Errors must be resolved and the entire file uploaded again.

Upload File Specification (Without Multiple Agent Location ID)

Column Header	Format/ Description	Required?	Max Length
Company Legal Name	Text field that provides the current legal name of the Authorized Agent. Do not put the name of the licensed company submitting Authorized Agent information	Yes	50
Employer Identification Number (EIN)	The IRS-assigned Employer ID Number (or a Social Security Number if the agent is a sole proprietor) of the Authorized Agent. Must be in the format ##-####### or ###-##-####. Do not put the EIN of the licensed company submitting Authorized Agent information	Yes	
Principal Provided Identifier	A text field that a company may use to correspond NMLS authorized agent submissions with any internal identifying system used by the company to track agent locations.	No	50
Physical Address Street1	Street Address where the Authorized Agent is physically located. Common abbreviations (e.g., "St", "Ave") are acceptable. **This is not a P.O. Box.**	Yes	50
Physical Address Street2	Supplemental address information such as Suite or Floor number where the Authorized Agent is physically located.	No	50
Physical Address City	City where the Authorized Agent is physically located.	Yes	50
Physical Address State/Province	State or Province where the Authorized Agent is physically located. Refer to the **State/Province Code List** below for locations in the United States and Canada**.**	Yes	20
Physical Address Country	Country where Authorized Agent is physically located. Refer to the **County Code List** below for acceptable values.	Yes	2
Physical Address Zip/Postal Code	Zip or Postal Code where the Authorized Agent is physically located. U.S. ZIP Codes can provided in either the five-digit or ZIP+4 format.	Yes	16
Mailing Address	Street Address 1 for the Authorized Agent's Mailing location.	Yes	50

Column Header	Format/ Description	Required?	Max Length
Street1	If there is not a different mailing address, provide physical address information.		
Mailing Address Street2	Street Address 2 for the Authorized Agent's Mailing location. If there is not a different mailing address, provide physical address information.	No	50
Mailing Address City	City for the Authorized Agent's Mailing location. If there is not a different mailing address, provide physical address information.	Yes	50
Mailing Address State/Province	State or Province for the Authorized Agent's Mailing location. See **State/Province Code List** below for locations in the United States and Canada**.** If there is not a different mailing address, provide physical address information.	Yes	50
Mailing Address Country	Country for the Authorized Agent's Mailing location. See **County Code List** for acceptable values. If there is not a different mailing address, provide physical address information.	Yes	50
Mailing Address Zip/Postal Code	Zip or Postal Code for the Authorized Agent's Mailing location. U.S. ZIP Codes can provided in either the five-digit or ZIP+4 format. Note: it is recommended that companies use the formatted template available on the NMLS Resource Center. Otherwise, this column should be formatted as "text" to ensure that Zip Codes that begin with '0' are properly submitted. If there is not a different mailing address, provide physical address information.	Yes	16
Conducts Business In Other States	"Y" or "N". This field indicates whether the identified Authorized Agent offers services on behalf of the Principal in states other than the one in which it is physically located. Note: This is an exception. Most agent locations only conduct business in the state in which they are physically located.	Yes	1
Doing Business As (DBA)	If applicable, name of DBA under which the Authorized Agent commonly operates.	No	150
Contact Person Last Name	Last name of the individual designated to receive any inquiries from the appropriate state regulators regarding the Authorized Agent location.	Yes	50
Contact Person First Name	First name of the individual designated to receive any inquiries from the appropriate state regulators regarding the Authorized Agent location.	Yes	50
Contact Person Middle Name	Middle name of the individual designated to receive any inquiries from the appropriate state regulators regarding the Authorized Agent location.	No	50
Contact Person Suffix	Suffix for the name of the individual designated to receive any inquiries from the appropriate state regulators regarding the Authorized Agent location.	No	10
Contact Phone Number	Phone number for the individual designated to receive inquiries from the appropriate state regulators regarding the Authorized Agent location. Must be in the format ###-###-#### or ###-###-####x#### or #-###-###-####.	Yes	30
Contact Person Email Address	Email of the individual designated to receive any inquiries from the appropriate state regulators regarding Authorized Agent location (e.g. Text@text.com).	No	128

Column Header	Format/ Description	Required?	Max Length
Start Date	Date that represents the starting date that the Authorized Agent location began operating at the physical address. This date cannot be a future date. Must be entered in a "MM/DD/YYYY" format.	Yes	
End Date	Date that represents the ending date that the Authorized Agent location was no longer located at the physical address. This date cannot be a future date. Must be entered in a "MM/DD/YYYY" format.	No	

Upload File Specification (With Multiple Agent Location ID)

Column Header	Format/ Description	Required?	Max Length
Company Legal Name	Text field that provides the current legal name of the Authorized Agent. Do <u>not</u> put the name of the licensed company submitting Authorized Agent information	Yes	50
Employer Identification Number (EIN)	The IRS-assigned Employer ID Number (or a Social Security Number if the agent is a sole proprietor) of the Authorized Agent. Must be in the format ##-####### or ###-##-####. Do <u>not</u> put the EIN of the licensed company submitting Authorized Agent information	Yes	
Principal Provided Identifier	A text field that a company may use to correspond NMLS authorized agent submissions with any internal identifying system used by the company to track agent locations.	No	50
Physical Address Street1	Street Address where the Authorized Agent is physically located. Common abbreviations (e.g., "St", "Ave") are acceptable. **This is not a P.O. Box.**	Yes	50
Physical Address Street2	Supplemental address information such as Suite or Floor number where the Authorized Agent is physically located.	No	50
Multiple Agent Location ID	Information to identify an agent that shares the EIN and physical address with another agent.	No	50
Physical Address City	City where the Authorized Agent is physically located.	Yes	50
Physical Address State/Province	State or Province where the Authorized Agent is physically located. Refer to the **State/Province Code List** below for locations in the United States and Canada**.**	Yes	20
Physical Address Country	Country where Authorized Agent is physically located. Refer to the **County Code List** below for acceptable values.	Yes	2
Physical Address Zip/Postal Code	Zip or Postal Code where the Authorized Agent is physically located. U.S. ZIP Codes can provided in either the five-digit or ZIP+4 format.	Yes	16
Mailing Address Street1	Street Address 1 for the Authorized Agent's Mailing location. If there is not a different mailing address, provide physical address information.	Yes	50
Mailing Address Street2	Street Address 2 for the Authorized Agent's Mailing location. If there is not a different mailing address, provide physical address information.	No	50
Mailing Address City	City for the Authorized Agent's Mailing location. If there is not a different mailing address, provide physical address information.	Yes	50
Mailing Address State/Province	State or Province for the Authorized Agent's Mailing location. See **State/Province Code List** below for locations in the United States and Canada**.** If there is not a different mailing	Yes	50

Column Header	Format/ Description	Required?	Max Length
	address, provide physical address information.		
Mailing Address Country	Country for the Authorized Agent's Mailing location. See **County Code List** for acceptable values. If there is not a different mailing address, provide physical address information.	Yes	50
Mailing Address Zip/Postal Code	Zip or Postal Code for the Authorized Agent's Mailing location. U.S. ZIP Codes can provided in either the five-digit or ZIP+4 format. Note: it is recommended that companies use the formatted template available on the NMLS Resource Center. Otherwise, this column should be formatted as "text" to ensure that Zip Codes that begin with '0' are properly submitted. If there is not a different mailing address, provide physical address information.	Yes	16
Conducts Business In Other States	"Y" or "N". This field indicates whether the identified Authorized Agent offers services on behalf of the Principal in states other than the one in which it is physically located. Note: This is an exception. Most agent locations only conduct business in the state in which they are physically located.	Yes	1
Doing Business As (DBA)	If applicable, name of DBA under which the Authorized Agent commonly operates.	No	150
Contact Person Last Name	Last name of the individual designated to receive any inquiries from the appropriate state regulators regarding the Authorized Agent location.	Yes	50
Contact Person First Name	First name of the individual designated to receive any inquiries from the appropriate state regulators regarding the Authorized Agent location.	Yes	50
Contact Person Middle Name	Middle name of the individual designated to receive any inquiries from the appropriate state regulators regarding the Authorized Agent location.	No	50
Contact Person Suffix	Suffix for the name of the individual designated to receive any inquiries from the appropriate state regulators regarding the Authorized Agent location.	No	10
Contact Phone Number	Phone number for the individual designated to receive inquiries from the appropriate state regulators regarding the Authorized Agent location. Must be in the format ###-###-#### or ###-###-####x#### or #-###-###-####.	Yes	30
Contact Person Email Address	Email of the individual designated to receive any inquiries from the appropriate state regulators regarding Authorized Agent location (e.g. Text@text.com).	No	128
Start Date	Date that represents the starting date that the Authorized Agent location began operating at the physical address. This date cannot be a future date. Must be entered in a "MM/DD/YYYY" format.	Yes	
End Date	Date that represents the ending date that the Authorized Agent location was no longer located at the physical address. This date cannot be a future date. Must be entered in a "MM/DD/YYYY" format.	No	

State/Province Code List

AL	Alabama		MI	Michigan		VI	US Virgin Islands
AK	Alaska		MN	Minnesota		UT	Utah
AZ	Arizona		MS	Mississippi		VT	Vermont
AR	Arkansas		MO	Missouri		VA	Virginia
CA	California		MT	Montana		WA	Washington
CO	Colorado		NE	Nebraska		WV	West Virginia
CT	Connecticut		NV	Nevada		WI	Wisconsin
DE	Delaware		NH	New Hampshire		WY	Wyoming
DC	District of Columbia		NJ	New Jersey		AB	Alberta
FL	Florida		NM	New Mexico		BC	British Columbia
GA	Georgia		NY	New York		MB	Manitoba
GU	Guam		NC	North Carolina		NB	New Brunswick
HI	Hawaii		ND	North Dakota		NL	Newfoundland
ID	Idaho		OH	Ohio		NT	Northwest Territories
IL	Illinois		OK	Oklahoma		NS	Nova Scotia
IN	Indiana		OR	Oregon		ON	Ontario
IA	Iowa		PA	Pennsylvania		PE	Prince Edward Isle
KS	Kansas		PR	Puerto Rico		QC	Quebec
KY	Kentucky		RI	Rhode Island		SK	Saskatchewan
LA	Louisiana		SC	South Carolina		YT	Yukon Territory
ME	Maine		SD	South Dakota			
MD	Maryland		TN	Tennessee			
MA	Massachusetts		TX	Texas			

Country Code List

CA	Canada
MX	Mexico
US	United States

File Validation

Two levels of validation will be performed on the upload file:

File Type Validation (Level 1) validations are displayed immediately after an upload is attempted. If any Level 1 error occurs, no records are processed for Level 2 validation.

Data Format and Address Validation Errors (Level 2) validations are performed after the file is uploaded successfully and passes level 1 validation. Any level 2 validation errors are written into a Validation Errors column (column Z) in the results file.. All records with failures appear at the top of the file. If any Level 2 error occurs, the file will not be accepted by NMLS and will not be submitted to the state regulator to meet your license requirement.

File Type Validation Errors (Level 1)

After the Company attests and uploads the file, the system immediately performs first level validations. If any errors are encountered, records in the file will not be processed and will need to be corrected. Errors that could be encountered during Level 1 validation include:

Validation	Message
Column headers do match the specifications	FILE NOT UPLOADED-Column headers do not match those required in the file specifications.
File contains a virus	FILE NOT UPLOADED-A virus was detected.
File does not conform to CSV parsing standards. (No unclosed quotes)	FILE NOT UPLOADED-The record in the file could not be parsed
File exceeds size limit	FILE NOT UPLOADED-File exceeds 8MB size limit.
File exceeds the maximum number of rows.	FILE NOT UPLOADED-File contains more than 10,000 records.
File is not in CSV format	FILE NOT UPLOADED-File must be in CSV format with a .csv file extension.
File name exceeds the maximum allowed length.	FILE NOT UPLOADED-File name exceeds the maximum length.
One or more rows in the file do not contain the correct number of columns	FILE NOT UPLOADED-One or more rows do not contain the correct number of columns

Additional Considerations

- Column labels for the header row may not contain leading or trailing spaces as they will cause a file to fail validation.
- Column labels for the header row are NOT case-sensitive.

Data Format Validation (Level 2)

Once the file passes Level 1 validations, the system performs further processing at a record level. At this phase of processing, the system checks that all required data elements are provided in the expected format. If a record fails validation, an error message is recorded in a results file with the record in error. The results file is available on the **Process Authorized Agent File List and Results** page in NMLS.

Errors that could be encountered during Data Fromat Validation (Level 2) include:

Data Format Validation Errors (Level 2)
Company Legal Name is required.
Employer Identification Number (EIN) is required.
Employer Identification Number (EIN) format is invalid.
Physical Address Street 1 is required.
Physical Address Street 1 exceeds the maximum length of 50 characters.
Physical Address Street 2 exceeds the maximum length of 50 characters.
Multiple Agent Location ID exceeds the maximum length of 50 characters.
Physical Address City is required.
Physical Address City exceeds the maximum length of 50 characters.
Physical Address Country is required.
Physical Address Country is an invalid format.
Physical Address Zip/Postal Code is required.
Physical Address Zip/Postal Code exceeds the maximum length of 16 characters.
Physical Address State/Province exceeds the maximum length of 20 characters.
Mailing Address Street 1 is required.
Mailing Address Street 1 exceeds the maximum length of 50 characters.
Mailing Address Street 2 exceeds the maximum length of 50 characters.
Mailing Address City is required.
Mailing Address City exceeds the maximum length of 50 characters.
Mailing Address State/Province exceeds the maximum length of 20 characters.
Mailing Address Country is required.
Mailing Address Country exceeds the maximum length of 50 characters.
Mailing Address Zip/Postal Code is required.
Mailing Address Zip/Postal Code exceeds the maximum length of 16 characters.
The indication if conducts business in states other than physical location is required.
Doing Business As exceeds the maximum length of 150 characters.
Contact Person Last Name is required.
Contact Person Last Name exceeds the maximum length of 50 characters.
Contact Person First Name is required.
Contact Person First Name exceeds the maximum length of 50 characters.
Contact Person Middle Name exceeds the maximum length of 50 characters.
Contact Person Suffix exceeds the maximum length of 10 characters.
Contact Phone Number is required.
Contact Phone Number is in an invalid format.
Contact Person Email is in an invalid format.
Contact Person Email exceeds the maximum length of 128 characters.
Start Date is required.
The Start Date must be a past date or the current date and must be in a valid date.
The End Date must be a past date or the current date and later than the Start Date and must be a valid date.
Row contains invalid character(s) (e.g. < > or %).
A duplicate Authorized Agent was found in the file.

Address Validation Errors

NMLS uses an external address validation service to validate the Physical Addresses against the United States Postal Service's (USPS) database. As part of address validation, minor corrections and standardizations may be performed. In general, if the address your company has on file for each of your agent locations is currently recognized by the USPS and the USPS delivers mail to that address, it will be accepted by NMLS.

If Physical Address is considered invalid, an error description will be provided in the results file.

Only United States and Canadian addresses will be validated. If Authorized Agent information in other countries is required, NMLS will accept that information without validating the physical address information.

NOTE: Companies may prefer to verify addresses before uploading a file to NMLS using a free address service, such as the USPS's website, or an existing address validation service currently in use by the Company. This will avoid having to upload the file to NMLS multiple times.

Errors that could result during address validation include:

Address Validation Errors	Suggested Next Steps
A duplicate Authorized Agent was found in the file	Verify that the agent is in fact a duplicate, if so, remove one of the rows from file. Note that address validation does not distinguish between Agents with the same EIN and address, but different suite numbers. Licensees who find this situation should contact the call center to determine if such Agents need to be reported as separate locations.
Address belongs to a Commercial Mail Receiving Agency (CMRA) like The UPS Store®.	Make sure you are using the physical address of the CMRA only. Do not use the PO Box in the physical address field.
Address has been unoccupied for 90 days or more.	Confirm the physical address at which the Agent is conducting business.
Address matched to multiple records. There is not enough information available to break the tie between multiple records	Review the address for any missing information, such as directional or suffix elements. If there is no missing information, use USPS address verification tool to identify the multiple records and select the correct one. The USPS tool can be found at: https://tools.usps.com/go/ZipLookupAction!input.action?mode=0&refresh=true
An exact street name match could not be found and phonetically matching the street name resulted in either no matches or matches to more than one street name	Review the street name for any spelling errors or missing directional or suffix elements. If there is no missing information, use the USPS address verification tool to identify possible addresses and select the correct one. The USPS tool can be found at: https://tools.usps.com/go/ZipLookupAction!input.action?mode=0&refresh=true

Address Validation Errors	Suggested Next Steps
Either the directional or the suffix element did not match the post office database, or there was more than one choice for correcting the address	This error means that a close match or matches to the address was found, but with a slight difference. For example, the address may be 123 N Main St but a match was found for 123 S Main St. Check the street address closely, and use the USPS address verification tool to determine the correct address. The USPS tool can be found at: https://tools.usps.com/go/ZipLookupAction!input.action?mode=0&refresh=true This tool may provide several options to allow you to determine the correct address.
P.O. Box is not allowed	Remove the P.O. Box Address from the "Physical Address" fields in the UAAR and put in the Physical Address. If necessary, contact the agent to provide a valid physical address.
The physical location exists but there are no homes on this street. One reason might be railroad tracks or rivers running alongside this street, as they would prevent construction of homes in this location	Contact the agent to verify that the address is correct or collect a new address. If it is, contact the NMLS Call Center.
The Postal Code does not exist and could not be determined by the city/ municipality and state/province	Check the zip code to be sure it is correct and consists of five or nine digits. Be sure that any leading zero is shown, Excel and other programs may remove a leading zero if the spreadsheet cell is formatted as a number. Ensure that all cells are formatted as text.
The street number is missing.	Provide a street number.
The street number is not valid	The number entered wasn't found nor was it within a known range of valid street numbers. Contact the Agent if necessary to obtain a correct number. Contact the NMLS Call Center at 1-855-665-7123 and report this error code.
This address has been identified in the Early Warning System (EWS) data file and should be included in the next postal database update.	The USPS has assigned this address, but does not currently deliver to it. Confirm that the Agent is currently operating out of this physical address.
Unknown Address Validation Code	Contact the NMLS Call Center at 1-855-665-7123 and report this error code.

File Status Descriptions

After a file that passed Level 1 validation is being processed for Level 2 validations, the file status will be 'In Progress'. Users will need to refresh the webpage in order to check the final file status once the file completes processing. An email notification will also be sent once processing is complete. Possible File Status results include:

Status	Total Records Evaluated	Explanation
In Progress		File is currently being processed.
Processed	[record count]	File has been processed and all records in the file are considered valid.
Failed Processing	"-"	No records in the file were processed due to an unexpected system error.
Failed Processing	[record count]	No records in the file were processed due to invalid records found in the file. Refer to the Results File for actual errors.

NOTE: The "Total Records Evaluated" count for a file that failed processing will represent the total number of records in the original file evaluated by NMLS and does NOT represent the number of valid vs. invalid records.

Results File

The Results file can be viewed on the **Process Authorized Agent File List and Results** page in NMLS. The original file uploaded can also be accessed on this page. A successfully processed file will contain all records that were uploaded by the Company and validated by the address validation service. A file that failed processing will display records that did not pass validation and the corresponding error descriptions sorted to the top of the file.

A complete history of uploaded agents and No Changes to Report submissions, can be found under the Composite View Tab in the View Authorized Agent Reporting History section.