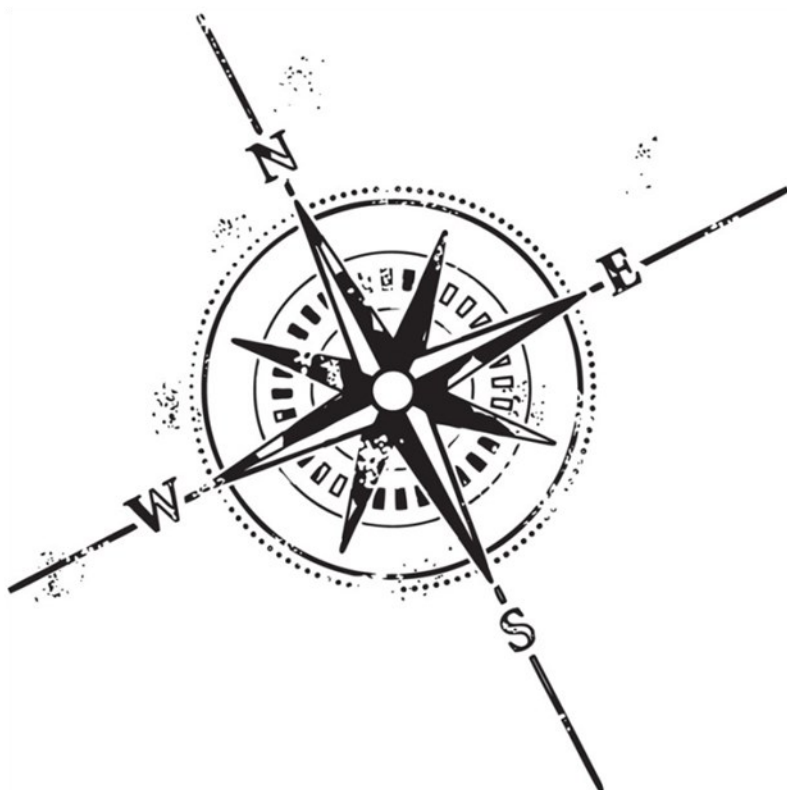




# NAVIGATION GUIDE FEDERAL REGISTRY

## Financial Administration



## **Purpose**

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This navigation guide is designed to provide a general understanding of the payment process and fees in NMLS.

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## **Resources**

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Resources for NMLS:

- NMLS Resource Center at: <http://fedregistry.nationwidelicensingsystem.org>
- NMLS Call Center at: 1-855-NMLS-123 (1-855-665-7123)

## Table of Contents

<a href="#">Types of Fees</a> .....	2
<a href="#">Method and Timing of Payment</a> .....	2
<a href="#">Invoice Search</a> .....	4
<a href="#">Viewing Payments</a> .....	4
<a href="#">Repay Failed Payments</a> .....	7
<a href="#">Key Terms</a> .....	10

## Types of Fees

Payment is required in 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

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 (Step 3 of 3)

**NMLS Payment Confirmation**

Thank you. Your payment was successfully processed. Payment details are below.

Pay to the order of: **NMLS (Your bank or credit card statement will read "NMLS PMT")**

Payment Method: Credit Card

Payment Date: 5/22/2012

Amount: \$55.00

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Your **Payment Confirmation Number** is **2164222**

Print this page for your records. To view full invoice details, access the [Invoice](#) option from the 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: NMLS PMT  
 CITY: WASHINGTON  
 STATE: DISTRICT OF COLUMBIA  
 ZIP: 20036  
 CUSTOMER SERVICE PHONE#: 240-386-4444

## Invoice Search

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 *Welcome to NMLS!* screen, click **Invoice**.

The screenshot shows the NMLS Federal Registry interface. At the top, there is a navigation bar with tabs for FILING, TASKS, COMPOSITE VIEW, RENEW/REACTIVATE, ADMIN, REPORTS, and HOME. The 'Invoice' tab is circled in black. Below the navigation bar, the user is logged in as BinghamR. The main content area displays a 'Welcome to NMLS!' message and instructions for using the system. The 'FILING' and 'TASKS' sections are highlighted in purple.

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

The screenshot shows the 'Invoice Search' screen. The 'Find Invoice' link in the left sidebar is highlighted. The search form includes fields for Confirmation Number, Entity ID, Invoice Status (set to Unpaid), Payment Method, Begin Date (2/13/2013), and End Date (3/15/2013). The 'Search' button is circled in black.

2. Enter **Search Criteria**.
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
- 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 below to access invoices associated to fees paid through NMLS. To resubmit a failed payment, select 'Failed Payment' in the Invoice Status. Click **Search** to view the invoice(s).

Confirmation Number:  (provided when the payment was remitted)

Entity ID:  (NMLS ID for which charges are related)

Invoice Status:

Payment Method:

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.  
 Click **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
51807	5/29/2012	Credential Subscription	BradleM2	\$5.50		Unpaid	5/29/2012
51506	3/12/2012	Credential Subscription	BradleM	\$5.50		Unpaid	3/12/2012

Invoice 1 - 2 of 2

**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/Pay 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.  
 Click **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
54631	1/17/2013	BulkFiling	BinghamR	\$99.00	Credit Card	Paid	1/17/2013
53563	1/7/2013	BulkFiling	BinghamR	\$99.00	Credit Card	Paid	1/7/2013
54405	12/22/2012	Credential Subscription	BinghamR	\$55.00	Credit Card	Paid	1/16/2013
52640	11/19/2012	BulkFiling	BinghamR	\$99.00	Credit Card	Paid	11/19/2012
52057	10/5/2012	BulkFiling	BinghamR	\$99.00	Credit Card	Paid	10/5/2012
52058	9/4/2012	Credential Subscription	BlackM	\$55.00	Credit Card	Paid	9/4/2012
51813	7/16/2012	BulkFiling	BinghamR	\$99.00	Credit Card	Paid	7/16/2012
51730	6/1/2012	BulkFiling	BinghamR	\$99.00	Credit Card	Paid	6/1/2012
51807	5/29/2012	Credential Subscription	BradleM2	\$5.50		Unpaid	5/29/2012

Invoice 1 - 9 of 9

New Search Download as CSV

[Result]: The *Invoice* screen displays.

Invoice

User Name: BinghamR  
 Invoice ID: 54631  
 Invoice Source: BulkFiling  
 Invoice Date: 1/17/2013  
 Invoice Amount: \$99.00  
 Invoice Status: Paid  
 Invoice Status Date: 1/17/2013

**Charges**

Entity	Subject	Charge Name	Filing Id	Processed Date	Amount
June, Mary (39534)	Criminal Background Check (June, Mary)	CBC Processing Fee	102431	1/17/2013	\$39.00
June, Mary (39534)	Federal MLO Registration	NMLS Processing Fee Federal MLO Registration	102431	1/17/2013	\$60.00

**Payment**

Confirmation Number	Payment Method	Paid By	Acceptance Date	Processed On	Status	Status Date
b4883490-9a333-4c11-9243-e1744ec0adfa	Credit Card	BinghamR	1/17/2013 2:44:31 PM	1/17/2013	Cleared	1/17/2013

**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.

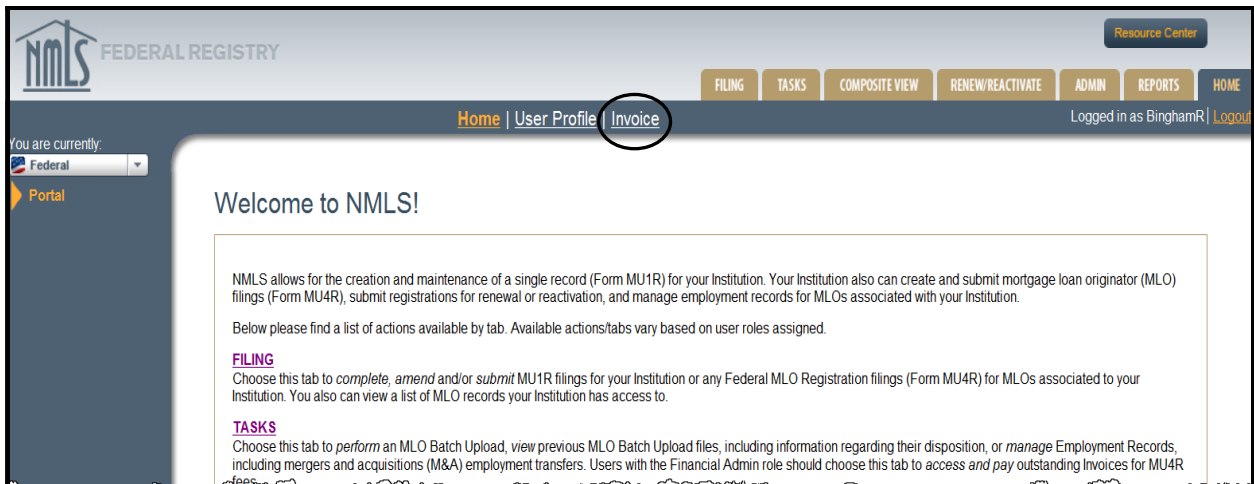
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
1	User Name	Invoice Id	Source	Agency	Agency In	Invoice Date	Amount	Due Date	Invoice Sta	Status Date	Filing Id	Entity Id	Entity Name	Subject Na	Charge Na	Charge De	Charge Am	Processed	
2	BinghamR	54631	BulkFiling			1/17/2013	99		PAID	1/17/2013	102431	39534	Mary June	Federal MI	CBC Processing Fee		39	#####	
3	BinghamR	54631	BulkFiling			1/17/2013	99		PAID	1/17/2013	102431	39534	Mary June	Federal MI	NMLS Proc	Federal MI		60	#####
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 *Welcome to NMLS!* screen, click **Invoice**.





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

The screenshot shows the 'Invoice Search' interface. On the left, there is a navigation menu with 'Find Invoice' and 'View Invoice'. The main area contains search criteria: Confirmation Number, Entity ID, Invoice Status (a dropdown menu), Payment Method (a dropdown menu with 'Failed Payment' selected), Begin Date, and End Date (3/15/2013). At the bottom, there are 'Search' and 'Clear' buttons. The 'Search' button is circled in red.

**NOTE:** Click Clear to begin a new search.

4. Click the corresponding **View Invoice** icon to view the details of a specific invoice.
- [Result]: The *Invoice Search* screen displays.

The screenshot shows the 'Invoice Search' results page. It includes instructions on how to view, download, or download as CSV. Below is a table of search results. The first row is highlighted with a red circle around its 'View Invoice' icon.

Invoice ID	Invoice Date	Source	User Name	Amount	Payment Method	Status	Status Date
2261285	9/13/2012	BulkFiling	BinghamR	\$99.00	ACH	Failed Payment	9/18/2012
2259083	9/11/2012	BulkFiling	BinghamR	\$99.00	ACH	Failed Payment	9/14/2012
2257569	9/10/2012	Credential Subscription	BinghamR	\$55.00	ACH	Failed Payment	9/13/2012

Invoice 1 - 3 of 3

At the bottom, there are 'New Search' and 'Download as CSV' buttons.

[Result]: The *Invoice* screen displays.

5. Click **Repay Invoice**.

The screenshot shows a web application interface for viewing an invoice. On the left is a navigation sidebar with 'View Invoice' selected. The main content area is titled 'Invoice' and contains the following information:

- User Name: SandyDE
- Invoice ID: 2259083
- Invoice Source: Filing
- Invoice Date: 9/11/2012
- Invoice Amount: \$99.00
- Invoice Status: Failed Payment
- Invoice Status Date: 9/14/2012
- Filing ID: 3619378

Below the details are two tables:

Charges			
Entity	Subject	Charge Name	Amount
Sandy, Dacia E (970519)	Criminal Background Check (Sandy, Dacia E)	CBC Processing Fee	\$39.00
Sandy, Dacia E (970519)	Federal MLO Registration	NMLS Processing Fee Federal MLO Registration	\$60.00

Payment						
Confirmation Number	Payment Method	Paid By	Acceptance Date	Processed On	Status	Status Date
91602499	ACH	SandyDE	9/11/2012 12:32:50 PM	9/11/2012	Returned ACH	9/14/2012

At the bottom of the main content area, there is a button labeled 'Repay Invoice' which is circled in red.

**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.